



**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION
PUTNAM COUNTY—COOKEVILLE TENNESSEE
NARFE Works For You**

Chapter 1956 Newsletter

February 2009

Last Meeting

It was a cold wintery night for our last meeting, some parts of the area received some snow fall. This resulted in our smallest attendance that I remember at any of our meetings. Hopefully the remaining meetings will be warmer. Thanks to all who braved the cold and came out. Our speaker that was announced in the last Newsletter canceled on us and Ellis had to find a replacement on short notice. We had a busy meeting and a lot to report on.

The speaker was Dawn Hickey who is the Medical Reserve Corps Coordinator for the Upper Cumberland region. She explained that this was a state-wide program that was started in 2002 as a direct result of the terrorist attacks of 9/11. One of the areas of concern is that terrorists might try to attack by spreading the small pox or anthrax viruses. So the State of Tennessee has set up points of dispensing (PODs) in which citizens can come to in case of attack to receive the vaccine. Her job is to train volunteers and to coordinate this process. The locations for these PODs will be not only in Putnam Co. but through out the Upper Cumberland area and across the State. Dawn left with us handouts of a Family Disaster Plan and a 20 Weeks to Preparedness—Weekly Shopping Guide as well as a application to sign up as a volunteer to work in this program, Volunteers are much needed in all counties. This program is organized under the Department of Health and Human Services, so other states may have the same or similar programs. I will post this information on our chapter website, you are encouraged to contact Dawn for more information. She can be reached by calling 931-528-7531 ext. 4208 or by email dawn.hickey@state.tn.us. You can find out more here. <http://www.narfecookevilletn.org/links.html>

Even though our attendance was down, we were glad to have a long time member, Vic Humenick. It has been awhile since we last saw him. He shared with us the need to find people who are ex-military that would be willing to join the Veterans Honor Guard. They serve at military funerals and would appreciate your interest. Contact him directly for more information. We also had one of our more recent new members to attend, Milton Ashburn along with

his wife Donna. We did not know this but Donna is a sister to the woman whose family received the donations that we took up at the Christmas Luncheon. Milton and Donna expressed appreciation from the family for our helping them.

Next Meeting

Our next meeting will be February 17th at our usual location, which is Shoney's Restaurant in Cookeville on Jefferson Ave. Be there by 6:00 to have time to eat before the business session which begins at 6:45. The speaker for the evening will be Glenn Jones who archives and maintains the county records and veteran's records in this area. So come and hear about his work.

State Convention

It is time to be thinking about this year's state convention. It will be April 20, 21 in Jackson TN and will be hosted by the Jackson Chapter. All NARFE members are welcome to attend. We can send as many as 6 voting delegates to represent our chapter. I would encourage you to attend. This is an important function as state officers are elected, resolutions are voted on that affect the chapters such as ours. We discussed this briefly last meeting, but with so few there, we will again discuss it this month. We need to appoint our delegates, so be thinking of that. I will have the necessary forms that will be needed. There will be resolutions and bylaw changes proposed, but I do not expect to receive them until next month.

We Work For You!

Chapter Officers

President	Ronnie Collins
Vice-President	Ellis McCowan
Secretary	Reba Collins
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Please share these newsletters with your spouse

Membership News

We are glad to welcome a new member to NARFE and our Chapter, who is Jackie Donaldson of Cookeville. This was shown on the January report that we got from National, the February report was not available in time to include in this Newsletter.

Long time member Bishop Holliman has moved to Indiana.

Help NARFE And Help Yourself

I received a very good article that was sent to me from another chapter that I want to use as a basis for this article. It is on the subject of Dues Withholding. Sadly this is not currently an option for all of NARFE members, but it is an option for the majority of us. If you are a current employee member or a life member then this does not apply to you, hopefully HQ will at some point come up with an option for current employee members. In our chapter, we have presently 135 members; 29 are now taking advantage of dues withholding, 11 are current employee members and 10 are life members. That leaves 85 chapter members that are eligible but not using dues withholding to maintain your membership. We call these members Annual Members, they normally renew each year or sometimes 2 or 3 years at a time. It is these members that I wish to address.

You joined NARFE because it is the only organization devoted exclusively to protecting the benefits we have earned over the years of our federal service. So why hesitate in supporting it? The administrative savings to NARFE are enormous if we all use dues withholding. These savings can be put to better use to protect our retirement benefits directly instead of paying paperwork costs. Think of the savings in mailing and billing costs if NARFE did not have to mail annual dues reminders (which cost more than \$130,000 a year), do follow-up mailings and deal with the periodic lapses in membership when through oversight, illness or a change of address, some member renewal are delayed. This would save National and your Chapter much needed funds.

Do you fear a loss of money? National NARFE's policy is to accept dues withholding applications at any time, but the actual withholding goes into effect only during the month of your current dues anniversary date. In other words, there is no month in which one pays twice. If a member changes his/her mind sometime in the future, it is easy to withdraw from dues withholding as it is to apply. All it takes is your name, and 3 sets of numbers; your NARFE membership number, either your CSA or CSF number, and your Social Security number. You can find a Dues Withholding form in your monthly NARFE magazine or I can supply you with one. Your NARFE membership number is on the label of the magazine and you will find your CSA or CSF number on the notices that

you receive from OPM, the most recent being the Annual Cost of Living Adjustment notices.

There is a savings to paying annual dues by 2 or 3 years at a time but if you pay by check or credit card, but that money has to be paid at the beginning of the renewal period. If you were to happen not to survive a given period that you renewed for, that money is already paid, but if you were a dues withholding member, the monthly dues would stop and your estate would own nothing.

To your advantages of using dues withholding, you should add its most obvious one—convenience. Most of us have our annuity payments sent directly to the bank because it is safer and easier. So why go through the NARFE dues paperwork process each year? NARFE estimates a total savings of over \$100,000 a year just in mailing costs if most of the annual dues payers became dues withholders. Although we may not admit it, we are getting older each year, and some of us are already finding that it takes more effort to do simple tasks.

In summary, you can help NARFE and help yourself by starting a dues withholding program. If you need any assistance with this, just contact me and I will get you all the assistance you need. So sign up this month, you will be glad that you did.

Sunshine Report

The following members have had health issues lately and we wish them well; Reba Collins, Connie Banker, Bill Masters, and Ray Wurm. We just recently heard that Bob and Gerry Hagans lost a son. Please report any similar issues that you know of to Joan Oswald.

Alzheimer's Collections

Last meeting we collected \$20 for this worthwhile fund. Thanks to everyone for their generous giving at the chapter meetings and those that send donations by mail. Hopefully the research which it funds will bring about a cure soon.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org
Tennessee Federation: www.narfetn.org
NARFE Headquarters: www.narfe.org

Lots of information is available on our the NARFE websites, information about chapter meetings, newsletters, legislative news, photos, current membership lists. You can update your mailing address, phone numbers, email addresses. Download and print forms and other files. Renew your membership, and more. Check it out, if you don't have access to a computer at home, a family member, friend or the local library can help you with this.