



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

Chapter 1956 Newsletter

December 2010

Notes From Last Meeting

We had a good meeting last month even though there was just a few of us there. We are thankful for those faithful members who come out to our meetings, there is room for you too.

Our speaker, Marie Ferran is an attorney with the Upper Cumberland Development District. She explained the changes brought about due to new health care law especially as it relates to those on Medicare. Most of the changes have to do with the prescription drug program, Medicare Part D.

Marie also explained to the group about advanced directives, Living Wills and Durable Power of Attorney. These two directives have very different purposes and it is a good idea to have both. Living Wills are used to direct the level of care at the end of a person's life, while the Durable Power of Attorney is used to appoint someone to make decisions for a person when they are unable to do so for themselves.

Her office serves all the counties of the Upper Cumberland and is located at 1225 S. Willow Ave. in Cookeville. Some of the areas they help with are: Medicare, Medicare Advantage Insurance, TennCare, Medicaid and Long Term Insurance. Marie's phone number is 931-432-4210.

In other news from the last meeting, we discussed finale plans for the December Christmas Banquet (see separate article about that) and we elected chapter officers for the upcoming year. Returning for another term are: President, Ronnie Collins; Secretary, Reba Collins and Treasurer, Myrna Estes. Joining us in the new year will be Vice President, Betty Robinson.

Important Dates Coming Up

- December 11th. Christmas Banquet
- December 13th. Last Day of Open Season
- December 25th. Christmas Day
- January 1st. New Year's Day
- January 18th. Next chapter meeting

Federal Benefits Open Season

Remember if you are satisfied with your federal health insurance plan, you do not need to do anything, it will continue as you now have. But to make changes or ask questions, call 1-877-372-3337

Please share these newsletters with your spouse

Merry Christmas To All

Wishing everyone a very merry Christmas this year. Hope you enjoy good health and lots of family around. And as always, remember the reason for the season.

There is still time to sign up for the Christmas Banquet. It will be on Saturday, December the 11th beginning at 11:00am. and will be at the Hyder-Burks Pavilion in Cookeville. Full details were in last month's newsletter. We would like as many to come as possible. This year the sign up process is just a little different. The Telephone Committee is free to make the phone calls but I am also asking you to call or email me to let me know if you are attending. I ask that you sign up by Wednesday December 8th.

We will be taking up a collection for a needy family, so be as generous as you can, it is always good to remember those who are in need at this time of year. Thanks to Tom Pointer for taking care of this again this year. We will not be exchanging gifts this year.

If you want to assist in decorating the room and tables, please contact Sharon Martin about that. It will be much appreciated.

Membership News

I have not received the December membership updates as of yet, but don't forget to renew and also seek out new members.

Important: This month only: new members can join for only \$33. And if you are a current member who dues come due between now and April of next year, you can renew at the existing rates which are currently \$40 for one year (national and chapter). So I would suggest that you do that and save several \$.

Chapter Officers

President	Ronnie Collins
Vice-President	Vacant
Secretary	Reba Collins
Treasurer	Myrna Estes

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Fiscal Commission Reports

By now most of you have heard that the Committee that President Obama appointed back in February to find ways to reduce the federal deficit and cut federal spending has issued draft reports. There are many items in those documents which you can find posted on the NARFE Tennessee Federation website www.narfetn.org. We all know that federal spending is very much, way out of hand and something has to be done to correct the problem.

But as federal employees and federal retirees, we do not want to take a bigger hit than anyone else. The items that are listed do include cuts to the federal workforce, pay freezes for federal employees, a call for federal retirees to pay a larger share of the health insurance premiums, changes to the Cost of Living Adjustments (COLA) and changes relating to Social Security benefits.

NARFE is calling on all its members and even all federal employees and retirees who are non-members to take action on this. I would urge you to find out the details of what has been reported and if this is of concern to you, let your Congressman and 2 Senators know that you oppose any cuts in the final action of this committee and what is done by Congress. For those with access to a computer, you can use the Legislative Action Center that NARFE headquarters have set up. Here is the web address for that service.

<http://capwiz.com/narfe/issues/alert/?alertid=19706516>

For those without access to a computer, then use the NARFE Legislative Phone Line to call your members of Congress. That number is 1-866-220-0044. When you call, you will be connected to the Capitol switchboard, just as for your Representative or Senator by name or by zip code.

NARFE headquarters has attempted to reach all its members either by email or by phone to alert them to this issue. Here is the text of a phone call that went out to members without an email address on file. *"This is NARFE President Joe Beaudoin asking you to immediately call your Representative and Senators toll free at 1-866-220-0044 to oppose a serious effort to cut our retirement and health benefits. Once connected, the message is: I urge you to oppose the Fiscal Commission's plan to cut my earned federal civil service retirement and health benefits. That number is 1-866-220-0044. Please call today."*

Thanks for your help in this!

Medicare Part B

As of right now the premium for Medicare Part B is going up again in January for those who do not receive Social Security Benefits. As you may know, there is a provision that exempts those on Social Security from the increases in Medicare costs when there is no Cost of Living Adjustment, but that does not apply to Medicare enrollees who are **not** on Social Security such as federal retirees. There is a bill which has just been introduced in Congress that would correct this for 2011. NARFE is supporting this bill. Hopefully it will be acted upon and passed.

Right now those on Social Security pay \$96.40 for Medicare Part B (that will not change in 2011), those not on Social Security pay \$110.50 and in 2011 it will increase to \$115.40 if the bill currently in Congress is not passed.

On The Light Side (*The Three Gifts*)

Three sons left home, went out on their own and prospered. Getting together for Christmas, they discussed the gifts they were able to give their elderly mother

The first said, "I built a big house for our mother." The second said, "I sent her a Mercedes."

The third smiled and said, "I've got you both beat. You remember how mom enjoyed reading the Bible? And you know she can't see very well. So I sent her a remarkable parrot that recites the entire Bible. It took elders in the church 12 years to teach him. He's one of a kind. Mom just has to name the chapter and verse, and the parrot recites it."

Soon thereafter, Mom sent out her letters of thanks: "Dear Milton," she wrote one son, "The house you built is too huge. I live in only one room, but I have to keep the whole house clean!" "Dear Gerald," she wrote to another, "I am too old to travel. I stay at home most of the time, so I rarely use the Mercedes." "Dearest Donald," she wrote to her third son, "You have the good sense to know what your Mother likes. The chicken was Dee-licious!"

We are so very thankful for your continued support and membership for another year, do stay with us and "Help NARFE to Help You"

Remember, If You Fail To Renew, You Hurt All Of Us

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org