



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

Chapter 1956 Newsletter

September 2012

From Our Last Meeting

Well summer is almost gone for this year, hope it was a good one for you and your family. But Fall is coming which is a good time of year. The attendance at our last meeting was up slightly at our August meeting, thanks for your support. The speaker was Rob Riddle who owns and operates the Southern Security of America Company in Cookeville. He was no doubt, a very unusual speaker; a mixture of information, jokes and even some preaching (in a good way). The speakers have always been good and you miss a lot when you can't attend.

Rob's company provides both home and personal security related equipment and service. He mentioned that since the increase in drug use in recent years, seniors are often a target for break-ins because they typically have prescription drugs at home which are desired by drug users. He said that one thing that women can carry to protect themselves is pepper spray, it is very effective and can provide protection from several feet away. Rob surprised the women in attendance with providing them a free gift of a container of pepper spray.

Rob's security company is one of many that serve the local area. His is a local company while many of the most well known do not have a local office to contact for service or repair of a security system. His company located in Cookeville serves customers within a 50 radius which should include most of our members. I am glad to recommend this company for your security needs. His charge for monitoring a security system is \$19.95 per month without a contract.

For more information or a free estimate call his office at 931-525-3770

In other news from the last meeting, many commented on the recent picnic, we covered the chapter reports and current news and information affecting federal retirees and federal workers. Those in attendance at this meeting agreed to plan for a Christmas Luncheon in early December.

Calendar Of Events

- September 18 Next chapter meeting
- September 22 Autumn begins
- October 8 Columbus Day
- December 8 Christmas Luncheon**

Please share these newsletters with your spouse

Coming Up At The Next Meeting

Our speaker for the September meeting will be Elaine Smith of the Better Business Bureau. She will be talking about scams, especially those directed towards seniors. This is a very important topic and I would encourage all of you to attend if possible. Mark the date, come and remind your fellow members to attend.

Our regular chapter meetings take place the 3rd Tuesday of the month beginning at 6pm (or before) if you plan to eat and fellowship. The business portion of our meetings begin at 6:45pm. Our meetings are at Shoney's Restaurant on South Jefferson Ave. in Cookeville.

Legislative Report

With Congress in recess for the past few weeks, not much has been in the news on recent legislated action. But I will report on one item that is related. The Affordable Care Act, otherwise known as the Obama Care Act has very many provisions; some good, some bad. One thing included in that bill is what is known as the Medical Loss Ratio (MLR) requirement which mandates all large group health care insurers to use at least 85 percent of premiums to pay for either medical claims or activities that improve health care quality. Under the law, health insurers who exceed the MLR limit for 2011 and are part of the Federal Employees Health Benefits Program, (FEHBP), will have to rebate premiums to the Office of Personnel Management (OPM) which will in-turn use the rebate to adjust the premiums for those plans for next year. You may have received a letter about this in mail, health insurers who exceeded the MLR were required to notify those affected by August 1st. This is likely to be a small adjustment.

Chapter Officers

President	Ronnie Collins
Vice-President	Betty Robinson
Secretary	Reba Collins
Treasurer	Myrna Estes

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Health Insurance Open Season

Speaking of our health insurance plans, Open Season for all the plans of the FEHBP will run from Monday, November 12 to Monday, December 10 this year. I know that is still quite a ways off. Keep in mind that the NARFE magazine will run details of what to expect in the way of changes, benefits, etc. in the October, November and December issues. I will try to keep you informed as well as we get closer to those dates.

Open Season not only includes the health insurance plans; but also the Federal Employees Dental and Vision insurance plans for both current workers and retirees. Those still working can also make changes to their health savings accounts.

Membership Report

I am not aware of any new or dropped members to report for this month, but I do see where some were sent a Second Dues Notice. Our National office sends each member a dues notice 2 months prior to their membership expiration date, and if needed a second dues notice the month the membership is set to end. National is now sending out some of the notices by email and I know that in years past, some of the dues notices sent by postal mail were not being received by our members. If you did not receive the first dues notice, but did receive the second, please make me aware of that so that I can follow up on it.

Remember, we are only as strong as our membership base, so help us remain a strong voice for you and other federal retirees by renewing your dues as soon as they come due.

NARFE National Convention

The 2012 NARFE National Convention has just concluded in Reno NV. Convention Reports for each day of the convention have been posted on the National website. You can find them by logging in as a member and going to the section about the convention. Or I can provide them for anyone interested.

The delegates attending the convention heard from several good speakers and took care of many business items. Among the matters considered and approved was; a new \$11 Million Alzheimer's Goal for 2014, a re-write of the National By-laws, and a handful of resolutions. They adopted the Legislative Program for the 113th Congress which will begin next year. All the current National Officers were re-elected to serve another term. I think we have the best set of National Officers that we have had since I have been a part of NARFE.

There were as many as 1,052 in attendance at this convention, I would have liked to have been

Thanks for being a NARFE member and spreading the word to others.

there, but the travel cost was just a bit much for me. There were 85% of NARFE chapters represented. I am sure there will be lots of news about the convention in the NARFE magazine coming soon.

Dues Withholding Saves Money

We have lots of members in our chapter that use the Dues Withholding method of paying their dues. If you are one of those who do, thank you very much. This not only saves \$6 per year, but it is so very convenient by allowing 1/12 of your membership dues to be deducted from your annuity payment each month. You don't have to be reminded each year to renew and you don't have to write and mail in a check. For our chapter, the amount that comes out of each monthly payment is only \$3.75 per member. Retirees and their spouses can both take advantage of this.

The only members who cannot use Dues Withholding are those still employed and Life Members. But we have many more members in our chapter that can switch and take advantage of this program.

Many of you who get this newsletter by postal mail will receive the brochure about it and I will include it with the email notice of the newsletter that goes out. Please take time to read the questions and answers about it and consider Dues Withholding.

Fill out the form included with all the details needed, including your social security number, your civil service annuity number, membership number and chapter number. Mail the form to NARFE, 606 North Washington Street, Alexandria VA, 22314. It will take about 3 months or so to take affect. You will be glad that you did. As always, I am available to assist.

Officer Opportunities

I would like to ask you to consider taking on the role of a Chapter Officer for next year. It will soon be time to select the officers to lead our chapter for the coming year. I know that I have asked some of you directly over the last few years and we have many members who are well qualified to be an officer. It does take some time to take care of chapter business but it helps to keep you active and helping others. One of the things that we all need as we get older is to keep our mind and bodies active. There are many helps and training instructions available for you. If you have the skills to serve, please let me know of your interest.

At the end of newsletters is where I sometimes place a joke or something light in nature, but the need for officers is not intended to be a joke! 😊

NARFE IS ON THE WEB

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