



**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION
PUTNAM COUNTY—COOKEVILLE TENNESSEE**
Protecting Our Future

Chapter 1956 Newsletter

September 2015

Notes from last meeting

Attendance continued to improve for the last meeting. In fact we had one member and spouse who were there for the first time since I have been part of the group and some others who it has been a few years since they were there. I am glad for the increased interest in the meetings.

I think that there were some that came expecting to hear our scheduled speaker. He seems to be well known to our group, but unfortunately he called and had to cancel due to a family emergency. I am sorry for any inconvenience that this may have caused but it was beyond our control. Dr. Grisham has been rescheduled for next month and I hope that all who came expecting to hear him will come back.

Please remember the main reason that we have regular chapter meetings. Our main purpose is to learn of the latest information about NARFE as it relates to our benefits, healthcare, annuities and legislative happenings. The programs and speakers are intended to add just a little more interest to our meetings. Continuing to belong is great, chapter participation is even greater. I know you can read about most of what we discuss at the meetings, but hearing it firsthand and taking part in the discussion helps those of us who lead the group to be able to have a since of your concerns. Thanks for understanding.

Since we did not have a speaker, we asked for stories from the group of some of the work related experiences that they had. A few people were brave enough to speak up and tell their experiences. I think that this was somewhat interesting for the evening.

Not having a meeting allowed us to spend a little extra time on NARFE business. Sometimes we have to rush through that in order to keep the meeting from going too long.

In addition to the reports from me about the latest NARFE news, financial report, membership report, etc. we had a good report of pending legislation and some handouts on the numbers of retired federal employees by Congressional District in Tennessee. and a list of federal employees in Tennessee by Federal Department. All of this is good to know when talking to our Members of Congress. I hope you had the opportunity to attend any local meetings they may have had during the recent recess.

Please share these newsletters with your spouse

Next meeting

Our next chapter meeting will be on the 15th of this month. Keep in mind that our meetings fall on the 3rd Tuesday of the month and the location is Shoney's Restaurant in Cookeville. Start time is 6:00pm. Our speaker who has been rescheduled from last month will be, Dr. Donald Grisham who is part of the Upper Cumberland Regional Health Department. Based on last month, he will be a welcomed speaker and I ask that you come out and hear from him.

Make your plans to be there and invite a fellow member, a family member or friend to come with you.

New membership drive contest

The national office has announced a new membership recruiting contest for 2015. It will run during September 1—December 31 and applies to everyone who recruits a new member, current or retired. This is a great time to go after new members and help us build our total membership.

Prizes include: Recruiters receive \$10 for every new member who joins, You will be entered in a drawing for the Grand Prize of an Apple iPad Air 2, and have a chance to win a monthly \$25 Amazon.com gift card. There will be 3 chances to win, October 1, November 2, and December 1.

Complete details can be found on the national website, [click here](#). In order to win, the new member will need to mail in the membership form postmarked by December 31st, or they need to join online or by telephone by December 31st.

IMPORTANT Be sure that you write in your Member ID on the Form if you use it or if the new member signs up online or by telephone, you have them use your Member ID which is on the magazine you get.

Chapter Officers

President	Ronnie Collins
Vice-President	Larry Harkleroad
Secretary	Reba Collins
Treasurer	Myrna Estes

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Membership news

Don't forget to turn in those cards that I have made available for you to write down the names and addresses of potential members. Several of you took these cards at recent meetings and I would like to get them back, filled out. When turned in, the national office will mail out membership information to these individuals. Keep in mind that many federal employees and retirees have never heard of NARFE and this is a great way to introduce them to our association.

Membership forms are available to you at every meeting and in every magazine. Don't forget to place your name and member ID on the form when passing it out.

Dues withholding

I was pleased to hear that one of our members recently converted to Dues Withholding way of paying for their membership dues. They will save money and not have to write a check each year to keep their membership active.

We have many more members in our chapter who could convert to this easier and better way of paying dues. Will you consider do this? It makes it better for me and our Membership Chair to keep up with current membership status.

You should find a Dues Withholding Application in the magazine and you can sign up at any time and it will take effect when your membership is due to be renewed. It costs only \$3.75 per month.

Legislative news

By the time that you get this newsletter, Congress should have returned from their August recess. I have received much in news relating to federal legislation and I am placing that below:

- On August 12, NARFE President Richard G. Thissen testified before the Department of Labor (DOL) in support of DOL's Conflict of Interest Rule Proposal, which would amend the definition of "fiduciary investment advice" under the Employee Retirement Income Security Act (ERISA) to ensure individuals saving for retirement are protected by a "best interest standard" when receiving investment advice. Under the current rule, the best interest standard does not apply to advice given on a one-time basis, advice regarding rollovers or any advice on investing in an Individual Retirement Account (IRA).
- A provision of the Social Security law prevents an individual's Social Security benefit from decreasing. This means that if there is no cost-of-living adjustment (COLA) and Medicare Part B premiums increase, an individual who has their Medicare premiums deducted directly from their Social Security check is "held harmless" from the premium increase.

- To calculate the 2016 COLA, the 2015 third-quarter average will be compared with the 2014 third-quarter average and the percentage increase, if any, will be the 2016 COLA. The new CPI-W figure for July 2015 was 0.19 percent lower than the average CPI-W for the third quarter of 2014. The August numbers will be released on September 16. The COLA will be announced on October 15.
- A provision in the Medicare law requires that 25 percent of all Medicare Part B premiums have to be paid by enrollees. According to the 2015 Medicare Trustees Report, about 30 percent of Medicare Part B beneficiaries will shoulder the full cost of the 2016 premium increase, resulting in a premium increase of 52 percent from \$104.90 to \$159.30 per month. This group includes federal retirees covered by the Civil Service Retirement System (CSRS).
- NARFE supports the Bill H.R. 3351 which would change the way that future Cost of Living calculations are done for those of us who are retired. The CPI-E Act of 2015 would more accurately measure seniors' cost of living. Currently the CPI-W index is used. NARFE members should send a letter to their Representative urging them to cosponsor H.R. 3351. **Those of you who have computers, you can send that letter by [CLICKING HERE](#). Those who don't should call 1-866-220-0044**, ask to speak to Rep. Diana Black's office (or other, if different) and urge her to cosponsor this bill. Why not do so today?
- Retirement Fraud Prevention Bill, Introduced by Sens. James Lankford, R-OK, and Heidi Heitkamp, D-ND, the Representative Payee Fraud Prevention Act (S. 1576) would protect federal retirement funds from embezzlement by retiree representatives. The bill passed the Senate by unanimous consent and now awaits consideration by the House. Under S. 1576, the mis-handling of funds from the Federal Employee Retirement System (FERS) and the Civil Service Retirement System (CSRS) by retiree representatives would be classified as a felony, granting federal retirees the same protection given to recipients of Social Security and veterans benefits. NARFE supports this bill.

Would you consider switching to Dues Withholding?

NARFE IS ON THE WEB

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