



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

Chapter 1956 Newsletter

November 2011

Notes From Our Last Meeting

Fall is definitely in the air now with the holidays not far behind. It was great to see and talk to our members at our October meeting. Hope you make the remaining ones for this year.

Our speaker last month was Nancy Rich, she is part of the Master Gardeners group of Putnam Co. The Master Gardeners are part of the University of Tennessee Extension Program and they have groups in counties all across the state.

Nancy talked about fall gardening, and how this is a great time to work to prepare your gardens to be the best for next year. Actually, she said Fall is the beginning of the gardening season. Some of the items she mentioned were; it is time to collect seeds, leaves can be composted and applied as mulch, tips on how to prepare a new garden bed and when to plant bulbs.

Nancy and her husband also operate the Blooming Idiots Farm which features a 2 acre daylily garden. The farm is located in Jackson County, plan a visit during the peak blooming season of June and July. Visit them online at www.bloomingidiots.com or call them at 931-268-2861.

Important Dates Coming Up

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| November 11 | Veterans Day |
| Nov. 14—Dec. 12 | Insurance Open Season |
| November 15 | Next chapter meeting |
| November 24 | Thanksgiving Day |
| December 10 | Annual Christmas Banquet |
| December 22 | Winter begins |

Next Meeting

You are encouraged to attend our next meeting which will be Tuesday, November 15th. As always, we meet at Shoney's Restaurant on Jefferson Ave. in Cookeville. Plan to be there by 6:00pm to eat. The business part of the meeting begins at 6:45pm.

There will be no speaker this month, but do not let that discourage you from attending. We will use the extra time to spend with one another and conduct NARFE business. November is the month that we must elect our officers for the coming year. This will be the last regular meeting for this year, remember that the December meeting is our Christmas Banquet. More on that in another article.

Please share these newsletters with your spouse

2011 Open Season

Now is the time to be thinking of what you may want to do in regards to your federal insurance plans for next year. Federal employees and retirees can make changes to health, dental and vision plans. Federal employees can also make changes to flexible spending accounts. The FEHB Program is Going Green which means your insurance plan may not mail you the plan brochure this year unless you have asked for it. The new rates and plan information are now available online or contacting your health insurance plan. You can also contact the U.S. Office of Personnel Management (OPM) opm.gov or at phone number—202-606-1800.

I have the new rates for next year if anyone needs them or if you need help getting plan information for next year, I may be able to help you with that. Remember if you are satisfied with your current plan, you do not need to do anything; your health, vision and dental insurance will continue as they are now. But if you want to make changes, you must do so during Open Season which runs from November 14 through December 12, 2011. The new rates and any changes take place in January 2012.

Cost of Living Adjustment

It is now official, those of us who are retired will be getting a Cost of Living Adjustment (COLA) on our annuity checks beginning in January. Those on Social Security will also receive an increase. The amount of the increase will be **3.6%** and is the first such increase since 2009 (those who retired under FERS, the increase is **2.6%**).

Our NARFE national president, Joe Beaudoin called this cost of living adjustment a 'breath of fresh air'. I know it will be welcomed by all.

Chapter Officers

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

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Member Spotlight

This month's column is about **Handley Oswalt**, otherwise known as Ozzie.

He entered federal service from the Federal Service Entrance Examination register as a budget analyst in the Bureau of Management Services, Budget Division of the old Civil Service Commission. Since budget work is common to all federal offices, he moved easily from agency to agency staying in the Washington DC area.

From there, he went to the Electronic Counter Measures Branch of the Naval Ship Engineering Center as the Administrative Officer. and later back to the Civil Service Commission. Interesting is the fact that Ozzie was instrumental in developing the SF 171 that most of us might remember.

Ozzie also worked for the Water Resources Council and ended up with the Air Force Systems Command at Andrews Air Force Base.

Prior to his federal career, Ozzie married Joan while he was attending TTU and after his retirement they moved back to make their home to Cookeville.

Ozzie joined NARFE the first day he heard about it at a pre-retirement seminar in 1989 and later becoming a Life Member. He has been active in our chapter, serving 3 years as Vice President, 3 years as President and also as Membership Chairman. He says "every federal retiree, survivor and active employee should be ashamed if they are not members of NARFE. Almost all benefits we enjoy are due to NARFE's efforts".

In addition, Ozzie has been active in with the Boy Scouts for over 50 years and is currently an Assistant Scoutmaster with troop 108 and was previously a member of the Lions club. Besides this he has volunteered with Habitat for Humanity and with WCTE-TV's TV auction for 16 years.

Ozzie and Joan attend the First United Methodist Church where Ozzie has been active with his Sunday school class, the Staff-Parish Relations Committee, and more, twice producing a play, The Living Last Supper at the Drama Center and on WCTE-TV.

Next month we will spotlight another member. I need more members to send me your details or this column will have to go away. Tell me about your federal service, how you became a NARFE member and other interests you have.

Health Tip—Omega-3 Fatty Acids

The latest research coming from the Alzheimer's Association indicates that a diet rich in omega-3 fatty acids may lower your risk of developing dementia. The study included more than 2,000 older women and men followed for more than 5 years. Some good sources of omega-3 fatty acids are; wild caught salmon, cod liver oil and ground flax seeds. Consider adding these to your diet and stay healthy.

Christmas Banquet—You Are Invited!

Well, it is that time of year again. Time to celebrate Christmas and all that it should mean. Not just lights, wrapping paper, etc. but time to spend with family and friends. Hope that you attend our banquet this year. It will be a luncheon meeting with lots of good food and fellowship. Do try to make it.

The date is Saturday, December 10th. beginning at 11:00am. The location is the Hyder-Burks Pavilion, 2390 Gainesboro Grade in Cookeville.

Menu

Sliced turkey with gravy and dressing

Cranberry salad

Red roasted creamed potatoes

Green beans almondine

Rolls with butter

Pumpkin pie and pecan pie

Tea and coffee

The costs this year will be \$13.50 per person, which you can pay at the banquet. Those at the October chapter meeting choose not to exchange gifts this year, but we will continue our custom of taking up a collection for a needy family in the area in order to brighten their Christmas. So be prepared to donate as generously as you can for that.

This is important! I need you to let me know you are coming and who is coming with you. Please call me at 931-284-4835. I need this December 7th.

This will be the only notice before the event as the December Newsletter will not go out until after the banquet. You may also sign up at our meeting this month. Please call others that you think might be interested, invite them and get their confirmation. We desire a good turnout, the more the merrier.

Those planning to help decorate the tables, please arrive early to have time to get everything ready by 11:00. Thanks and enjoy.

Have You Renewed?

Please send in your membership renewal dues as soon as you can. Remember that there is no other organization other than NARFE working to protect your health and retirement benefits. Renewing on time decreases costs for both the National organization and your local chapter. We are counting on you.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org