



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

Chapter 1956 Newsletter

November 2016

Notes from our October meeting

Even though Summer has officially ended, the temps have for the most part been very nice, so take advantage of this and attend our meeting coming up.

We did not have a speaker this past month, but we did have something to share at the meeting. Many will remember Chuck and Jan MacKenzie. They were very active in the chapter before moving to Virginia because of health issues.

Both Chuck and Jan served many roles with our chapter while they were in Cookeville and were great friends and encouragers to us all. Chuck served as Chapter President a total of 3 years as well as serving on the NARFE Tennessee Federation Board for many years including 2 years as Federation President. We have missed them greatly since moving away. Jan passed away 3 years ago and Chuck has now moved into a retirement facility. He was kind enough to send me a letter and said that I could read it to the group. I did that and also I would like to share it here. I think you will enjoy hearing from him. He writes:

It seems like yesterday that I was back in Cookeville with the wonderful friends that Jan and I enjoyed so much. As you know she passed away in 2013 the house was sold and I and moved into a retirement community.

It was a good move and a good choice for retirement. Just about everything I need is available. Living independently (minimum nursing care and assistance is available if needed) For convenience I take three meals a day from the facility, I live in a two bedroom apartment (living room and bedroom which I furnish). I have a small pantry for snacks which contains a microwave, toaster oven, a few cabinets and a sink. My furnishings are the usual sofa recliner TV small bookcases in the living room, bed computer stereo bookcase and file cabinet in the bed room. A large cabinet in each room for clothes and storage with a small storage cubicle downstairs, tidy but meets my needs.

My rooms are cleaned once a week and the bed is changed. I supply the bedding but they do the laundry and furnish change out of towels. They take care of the maintenance; water and electricity are included in the monthly room charge. Telephone and TV

are my responsibility.

For the safety of other drivers, my cars are gone and my driving license has now expired, the capability is still there but the reflexes are a concern. Shopping trips to local malls and groceries are furnished twice a week. Transportation for medical appointments is furnished three days a week.

Activities include musical programs. internal game sessions, special meals to celebrate holidays, a combined monthly birthday day once a month. trips to local shows, trips to local restaurants (one night a week dinner, one morning a week breakfast), a hymn sing-along once a month etc.

My activities are reading, doing picture puzzles (have learned to mount and frame them), playing cards and listening to music. I have learned the retirement motto "When did I have ever time to work"

With respect to NARFE I am semi active. When first arriving my membership was changed to Chapter 11 Roanoke Valley. My job was Legislative Chair, They wanted me to move up to chapter chair and then District Chair but I had to decline because of health reasons of both of us. I now get to meetings when a pick up is available.

*Love to all and remember
LIFE IS GOOD
Chuck*

Next scheduled meeting

Save the date of November 15th, that will be our next regular chapter meeting. Hope that you will make plans to attend. Remember to call up a fellow member has encourage them to come

Location as normal is Shoney's Restaurant on S Jefferson Ave. in Cookeville, to plan to eat be there by 6:00pm, business session begins at 6:45pm.

Chapter Officers

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

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Please share these newsletters with your spouse

Please renew if you have received a reminder about your membership, thanks.

More information about chapter meetings

I mentioned at the last meeting, my concerns about the low attendance that we have had this year. I have not reported on the actual numbers in past newsletters, but they have not been good for some months. Here are the number of members each month so far this year.: January—9, February—8, March—13, April—no meeting, May—15, June—8, July—11, August—9, September—11, October—10.

You can see that attendance has been low this whole year of 2016. So far, we have averaged 10.4 members per meeting. Looking back to the year of 2015, that average was 14.1 members per meeting.

It is not wise to invite a speaker to present a program with such low turnout. I mentioned with those in attendance last meeting, that I spoke with our Chapter Officers about the possibly of discontinuing monthly meetings if we cannot get the attendance to improve. I feel that with such low numbers, and not being able to invite speakers, that will make attendance even lower. But at the last meeting, most there indicated they would continue to attend even if we did not have a speaker.

I know many in our group have many other interests and responsibilities, and of course many of those who used to attend have either moved away, passed away, or cannot attend for reasons of health or age. We are not getting any younger.

I think that there is a need to hold chapter meetings to hear about NARFE news, discuss the issues and chapter business, and take necessary votes. So I am asking you to consider making an extra effort to be there this month of November. We will discuss this topic again and take any necessary action.

We did discuss some ideas on how to increase attendance, if you have any suggestions, let me hear from you this month. Keep in mind that some can't attend because they don't drive anymore, if there is someone who lives near you that would come if someone would drive them, ask them to join you. This is your chapter, let's all do our part.

COLA update

It is now official, there will be a small Cost of Living Adjustment for federal retirees and for those who receive Social Security. The 0.3 percent increase will be added in January of 2017.

Since there will be a small COLA in January, Medicare Part B rates will go up. For those who pay Medicare with Social Security funds, the rates will go up by the same percentage as I am aware. But for many federal retirees who do not receive SS, and are not held harmless, the Medicare rates could go up as much as \$149 per month unless Congress acts.

Legislative news

Congress is set to go back in session on November 14. So until that time, try to meet with them at one of their events. By then the elections will be over and we will know the outcomes.

Take time to let your members of Congress know they need to act to prevent the Medicare rates for federal retirees not on Social Security from going up more than for those who do receive Social Security. Use the Legislative Action Center on the NARFE website to send a message or use the NARFE provided toll free number to call them, 866-220-0044.

Health insurance Open Season

This year Open Season begins on November 14 and goes to December 12. The new rates have already been published. If you are looking for plan details, OPM should have them posted by November 14. You also can call your current plan or other plan that you are interested in or go their website to find out more. Keep in mind you can choose any plan available and also choose Self, Family or Self Plus One options.

Don't forget to look in the NARFE magazine for news about Open Season and as always, if you are satisfied with the plan that you have, you do not need to do anything, it will continue with the new rates effective in January.

Webinars

The NARFE Federal Benefits Institute webinars related to Open Season are: **FEHBP and Medicare: Making the Best Choice** it was live in October, but now available by recording. The next one is **Alphabet Soup of Health Plans** and will be on November 17, 2 p.m. ET, and by recording afterwards.

These webinars are free to NARFE members. To view or register, go the narfe.org, log in and click on the Federal Benefits Institute banner. The presenter will be Tammy Flanagan and there will be a 1 hour Q&A session following each webinar.

Membership news

I just checked the NARFE website and I do not see that they have updated the Membership Brochure to reflect the recent change for optional chapter membership. They do have an update on the Membership Form which reflects that change.

Even though we do not yet know how optional chapter membership is going to affect local chapters, we need to continue to recruit new members at every opportunity that we have. I will have forms available.

NARFE IS ON THE WEB

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