



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

Chapter 1956 Newsletter

December 2018

*Merry Christmas to
ALL of you*

Monthly Notes

As this year comes to a close, I wish each of you good health and joy. I hope everyone has time to spend with family and has lots of good food and fun.

We had our November meeting this past month. Thanks to all who came, we missed those of you who could not be there. We went over our usual business and discussed the latest news regarding NARFE and matters of concern to federal employees and retirees, including the COLA, health plan premiums and much more.

As talked about in past meetings and in these newsletters, we agreed to lower our annual chapter dues to \$6.00 effective in January this coming year. We hope that will help keep all of you as chapter members going forward.

Looking forward, we hope the year ahead will be a good one for our association. The federation is busy working on preparing for the next meeting. This year it will be referred to as Annual Meeting rather than Convention. I think all of you are aware of the reason for that. I would encourage you to consider attending it this year in Chattanooga

I hope all of you received the November issue of the Federation Newsletter, It was sent to the printer in early November, but the delivery was delayed for some reason to the end of the month or later.

Next Meeting

On our new meeting calendar, we will meet next on February 19th of next year. If you have your calendars for next year, mark that down and plan to be there. As you talk to other members, encourage them to attend as well. Whatever news we have, it will be part of our discussion. Hopefully our meeting place will continue to operate. See you then.

Meeting Location: Shoney's Restaurant
880 S Jefferson Ave., Cookeville TN
6:00pm to eat, 6:45pm for the business meeting

2020 COLA Watch

Here is the latest monthly data that I have relating to the 2020 COLA.

Month	Month % Change	% Toward 2020
Oct 2018	0.19	0.28

Legislative News

Civil Service Retirement System (CSRS) retirees and Social Security beneficiaries will receive a 2.8 percent COLA in 2019, maintaining the value of their benefits in the face of rising consumer prices. FERS retirees, on the other hand, will only receive a 2 percent COLA in 2019, allowing inflation to erode the earned value of their annuities. This unfair discrepancy is supported by current federal law due to a bargain struck in Congress during the creation of FERS in the 1980s. Based on this law, FERS COLAs are unfairly capped at 2 percent when the full COLA falls somewhere between 2 and 3 percent, as it did for 2019.

Rep. Gerry Connolly, introduced the Equal COLA Act, H.R. 7165, to remedy the disparate FERS COLA calculation policy and provide all federal retirees with full COLAs and adequate protection from rising inflation. NARFE worked closely with Rep. Connolly in the creation of this legislation and will continue to support Connolly as he shepherds the legislation through the House. NARFE will carry on fighting so that all federal annuities are shielded from erosion, as all federal retirees living on fixed incomes are impacted by rising consumer prices and all federal retirees earned their annuities through dedicated public service. Use the Legislative Action Center or call your member of Congress to support H.R. 7165 and compel your legislators to cosponsor this legislation.

Chapter Officers

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

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When you get your renewal notice, be sure to renew both your National and Chapter Dues.

Other Legislative Notes

If you don't already receive the NARFE Legislative Hotline email messages, you can sign up to get them, or you can call 1-800-456-8410 option 4 to hear them. To send an email to your member of Congress, use the Legislative Action Center section of the NARFE website to do that. To call either of your U S Senators or your U S Representative, call 1-866-220-0044. and just follow the prompts to get to the office you want. Keep in mind that in order to speak to all 3, you will need to make 3 calls.

Membership Drive

This is the last month of incentives for current members who recruit new members by offering cash and other prizes as they have done before. The time period is now through the December 31st. New members can be current federal workers or those already retired.

For each new member you recruit, you will receive \$10 and a chance in a drawing for each new member. There will be 3 monthly drawings of a \$25 Amazon gift card and a Grand Prize of Bose SoundLink Revolve+Portable Bluetooth 360 Speaker.

Recruiters will need to supply their member ID on the Membership Form or by telephone, or online if the new member signs up by either of those ways.

OPM Identity Protection Contract Set to Expire

The Office of Personnel Management's (OPM) contract with ID Experts to offer complimentary credit and identity monitoring, identity theft insurance and identity restoration services to millions of active and retired federal employees and contractors compromised by the 2015 cyberattacks is set to expire on December 31, 2018. The three-year contract was established following two egregious cyberattacks that targeted OPM records and stole sensitive personal information of more than 21 million individuals.

OPM is now soliciting quotes from vendors using the General Services Administration Identity Protection Services Multiple Award Blanket Purchase Agreement to rebid the contract. The agency expects to complete the re-compete by the end of December 2018. OPM reported to NARFE that services offered to the victims currently enrolled with ID Experts will be extended through June 30, 2019, with no interruption of services and at no cost to participants. According to the agency, these individuals do not need to take any action at this time and can expect no changes to their current coverage. Updates will be made available on the OPM Cybersecurity Resource Center website. Follow up on this if you were affected by these 2015 data breaches.

NARFE Webinars

Upcoming webinars:

Worry-Free Estate Planning for Feds: on December 13.

Are you one of the 60% who don't have a will or an estate plan? Do you really need one? YES! If you want to be in control of who gets your assets.

Take the first step today. Register for NARFE's "Worry-Free Estate Planning for Feds" for a straightforward outline of exactly what you need to do to make sure your money and property are distributed exactly as you wish. More about this is on the NARFE website.

OPM-Services Online

Many of you may be familiar with the section on the Office of Personnel Management (OPM) website. They have recently updated that with a new look. There is also some new features and information shown there. You may want to check it out. Soon they should have the 2019 Annuity Statements posted and the 2018 Tax Form 1099R.

This is the place to go if you want to make changes to where your annuity is deposited or if you want to make changes in allotments and tax withholdings.

On The Light Side—The Hotel is Full

A Jewish lady named Mrs. Rosenberg many years ago was stranded late one night at a fashionable resort - one that did not admit Jews. The desk clerk looked down at his book and said, "Sorry, no room. The hotel is full."

The Jewish lady said, "But your sign says that you have vacancies."

The desk clerk stammered and then said curtly, "You know that we do not admit Jews. Now if you will try the other side of town..."

Mrs. Rosenberg stiffened noticeably and said, "I'll have you know I converted to your religion."

The desk clerk said, "Oh, yeah, let me give you a little test. How was Jesus born?"

Mrs. Rosenberg replied, "He was born to a virgin named Mary in a little town called Bethlehem."

Very good," replied the hotel clerk. "Tell me more."

Mrs. Rosenberg replied, "He was born in a manger."

That's right," said the hotel clerk. "And why was he born in a manger?"

Mrs. Rosenberg said loudly, "Because a jerk like you in the hotel wouldn't give a Jewish lady a room for the night!"

Have a Safe Christmas

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org