

MERRY CHRISTMAS

Monthly Notes

With this month, we have reached the end of another year. 2019 will soon be in the history books and I hope it has been a good year for you all and I hope that you have some time to spend with family members this month.

It was good to restart our monthly chapter meetings last month with the November meeting at Nick's Restaurant in Cookeville. I had been there a few times in the past but never in the meeting rooms they have. We used the smaller of the 2 rooms that they have there and it was a good place to hold our meeting. It was quite, the food was good and the service was good. If you were unable to attend last month, we hope we can see you there in February if the location is available.

We went over NARFE business as we normally do, including current news out of the national office and the Tennessee federation. Talked a little about officers on the federation and chapter level. I emphasized that we are not getting the usual and needed reports out of the national office. There is no way to monitor member status, renewals, dues payments, etc. without those reports. I surely hope the problems get resolved soon.

We heard the treasurer's report, and legislative news and was able to take up a collection for the Alzheimer's fund.

Be Sure You Dues Are Correct

For those of you who renew your NARFE membership on an annual basis (1, 2, or 3 year renewals), the amount billed should be \$40 for national dues and \$6 for chapter dues for each year you are renewing for. So that should be either; \$46 for 1 year, \$84 for 2 years, or \$128 for 3 years, with discounts for multiple years.

For those of us who use dues withholding where the dues are paid out of our annuity checks, the amount should be \$3.34 per month if only the retiree is a member or \$6.68 if both the retiree and spouse are on dues withholding. To verify this, it shows up on the Annuity Statements that are mailed out to us in December each year. You can also go online to the OPM.gov website, Services Online section and see there the amount of dues withheld each month.

2021 COLA Watch

As it has been reported, our January checks will increase 1.6% for the gross amounts. We will now begin to watch each month what a 2021 COLA will be, starting with the October 2019 Consumer Price Report. As you can see, there was a increase as reported..

Month	Month % Change	% Toward 2020
October 2019	+0.26	+0.28

NARFE Webinars

There is one more webinar scheduled as of now. More will be scheduled later into the new year. You can watch them live by pre-registering, or later by recording. All webinars start at 1:00 pm, CT. Those that have already been presented can still be viewed as a recording. To find a list of those, go online on the NARFE website. Here is the next one.

Dec. 12—Estate Planning for Feds - Protect Your Assets.

2019 Federal Benefits Open Season

The open season for making any changes to federal health insurance plans ends **December 9th**. Some of you will get this newsletter in time to take advantage of that..

The new rates for the 2020 plans will not show up until your February payment check. So keep that in mind.

Be Prepared For Life's Events

Most of you are familiar with the NARFE publication by that title. It is a place to record all the details of what would be needed by family members in the event of you death. You may want to fill out or update. Let me know if you want a copy of Form F-100.

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

Legislative News

NARFE is urging its members to take part in an ongoing call-to-action campaign addressing the Windfall Elimination Provision (WEP). Grassroots advocacy is needed to help persuade legislators that a bipartisan bill that builds upon two NARFE-supported WEP reform bills is the best solution to address the unjust policy. Over 1.8 million Social Security beneficiaries are short-changed by the WEP, and Congress must come to a consensus on a compromise bill to turn this legislation into law.

In September, the House Committee on Ways and Means Chairman Richard Neal, D-MA, introduced the Public Servants Protection and Fairness Act, H.R. 4540. In July, the Equal Treatment of Public Servants Act, H.R. 3934, was introduced by the committee's ranking member Kevin Brady, R-TX. There are a few differences between the bills, but NARFE supports both of them, as they are similar in construct—each provides a rebate to those affected by the WEP as well as the same new formula for those who will be affected by the WEP in the future.

You can get involved in this and other legislative efforts on the NARFE website, Legislative Action Center. And don't forget, the phone number to call Congress is .1-866-220-0044. You can make 3 calls to speak to all our members.

Government funding is currently been extended by a Continuing Resolution to December 20th. Congress must either pass another CR or pass some sort of 2020 budget by then to government funding going forward. Hopefully they will get some business done. Stay tuned to your news outlets for any updated on that.

Medicare Premiums for 2020

As you might expect, the cost of Medicare Part B is increasing for 2020. The premiums for most people who have Part B will increase from \$135.50 to \$144.60. That is an additional \$9.10.

For individuals with reported income amounts between \$87,000 and \$109,000, and for married filers with reported income between \$174,000 and \$218,000 will pay 202.40 for Medicare Part B.

Everyone receiving Social Security benefits should receive a benefits statement before the end of the year showing the changes for year 2020.

Chapter Financial Report—Month of October 2019

October 1st balance—\$2,182.74
Dues received—\$84.00

Disbursements—\$222.00 for Federation dues
October 31th balance—\$2,044.00

Social Media

For those of you who use Facebook, you can get updates about NARFE there. There you can find the NARFE National Headquarters page and the NARFE Region X page. Just type NARFE into the search box when you are on your Facebook page.

On The Light Side—Christmas?

Thanks for the electric guitar you gave me for Christmas," little Chris Cody said to his uncle the first time he saw him after the holidays. "It's the best present I ever got."

"That's great," said his uncle. "Do you know how to play it?"

"Oh, I don't play it," the little fellow said. "My mom gives me a dollar a day not to play it during the day and my dad gives me five dollars a week not to play it at night."

Once upon a time, a perfect man and a perfect woman met. After a perfect courtship, they had a perfect wedding. Their life was, of course "perfect."

One snowy, stormy Christmas Eve, this perfect couple was driving their perfect car (a SUV) along a winding road, when they noticed someone at the side of the road in distress. Being the perfect couple they stopped to help.

There stood Santa Claus with a huge bundle of toys. Not wanting to disappoint any children on the eve of Christmas, the perfect couple loaded Santa and his toys into their vehicle. Soon they were driving along delivering the toys.

Unfortunately, the driving conditions deteriorated and the perfect couple and Santa Claus had an accident. Only one of them survived the accident.

Who was the survivor?

The perfect woman survived. She's the only one who really existed in the first place. Everyone knows there is no Santa Claus and there is no such thing as a perfect man.

So, if there is no perfect man and no Santa Claus, the perfect woman must have been driving. This explains why there was an accident.

A lady lost her handbag in the bustle of Christmas shopping. It was found by an honest little boy and returned to her. Looking in her purse, she commented, "Hmmm.... That's funny. When I lost my bag there was a \$20 bill in it. Now there are twenty \$1 bills." The boy quickly replied, "That's right, lady. The last time I found a lady's purse, she didn't have any change for a reward."

NARFE IS ON THE WEB

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