

Monthly Notes

The month of November marks I guess what we would call the holiday season. Thanksgiving is the fourth Thursday of the month and the Christmas season will not be far behind. I hope that all our members had a safe and happy time between now and the end of the year.

To my knowledge, there is still very little progress on the new record-keeping system that NARFE national is trying to install. As a chapter president, I need to see reports of the members who receive dues notices, those who have paid and those who have not. As I have been reporting over the past several months, this is very troublesome.

Meeting Update—BIG NEWS

I have arranged for us to hold our November chapter meeting at Nick's Restaurant on what would be our regular meeting night on Tuesday, November 19th. It will be our normal meeting time of 6 PM. I think most of you know where the location is, but for those who don't, the address is 895 S Jefferson Ave. in Cookeville. It is on a hill somewhat off the street near the Cook Out location.

Everyone should come in, tell the hostess that you with the NARFE group and they will direct you. We will all order off their menu and pay separately.

I am asking that many of you attend this meeting, they are allowing us to use a private room and we want to have enough of our members that it will worth it for them. I booked this location with a request of 10-15 people.

Federation President and Newsletter Editor

Ed Evans who was elected president of the Tennessee Federation of NARFE this year has stepped down due to health reasons. He informed the Federation Board of his decision just recently. His health has not been good for many years and at 78 years old, it was getting worse. His wife Merlyn is also stepping down as Newsletter Editor for health reasons as well. She was also the Federation Secretary until another secretary was elected this year.

The first vice president Wayne Baker has called a special meeting of the board to discuss this and take action. That meeting is currently scheduled for November 19th. I will report next month on any action they take.

2020 COLA IS ANNOUNCED

Those of us who are federal annuitants can expect a modest 1.6 percent increase in our payments come January 2020. Social Security benefits will also increase the same amount.

This is less than last year's increase which was 2.8 percent. We have no control on these annual adjustments as they are tied to the annual inflation rate as reported by the U.S. Bureau of Labor Statistics. I remember times when they were more and I remember times that we received no increase.

Sadly for most of us, the increase of the cost in medical insurance will surpass this increase in our annuity payments for the coming year.

The increases in annuity checks and the Social Security checks will be reflected on the payments received in January 2020. It is automatic and we do not have to do anything to receive the increased amounts.

Month	Month % Change	% Toward 2020
October 2018	0.19	0.28
November 2018	-0.45	-0.17
December 2018	-0.47	-0.64
January 2019	0.14	-0.49
February 2019	0.44	-0.05
March 2019	0.63	0.57
April 2019	0.63	1.21
May 2019	0.22	1.43
June 2019	-0.05	1.38
July 2019	0.20	1.58
August 2019	-0.05	1.53
September 2019	0.06	1.60

Chapter Officers

President & Newsletter Editor	Ronnie Collins
Vice President	Vacant
Secretary	Reba Collins
Treasurer	Myrna Estes

Contact Information:

NARFE Chapter 1956
118 Ballenger Rd., Carthage TN 37030
E-mail: rwcollins@hydroguy.com
Phone or Text: 931-284-4835

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

NARFE Webinars

Here is the list of webinars through the end of the year. You will need to log in as a member to see any of these. You can watch them live by pre-registering, or later by recording. All webinars start at 1:00 pm, CT. Note that most have to do with health insurance plans and your options.

Oct. 24—FEHB and Medicare: What's Your Best Choice. Available by recording.

Nov. 7—The Pros and Cons of Consumer Driven Health Plans. Available by recording.

Nov. 21—Health Plans—What's your Best Option?

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

2019 Federal Benefits Open Season

The open season is the time to make any changes to your health insurance, vision or dental plans. It will begin this year on Monday, November 11 and run through Monday, December 9, 2019.

The new rates are available and you should receive information from your current health insurance plan regarding any changes for 2020. The November magazine has some extensive coverage and most likely the December magazine will as well. Please note that some of the monthly premiums published in the November magazine are incorrect. There are 2 that you may need to know about. They are Blue Cross Standard Self and Family (Code 105) the correct **total** monthly premium is \$1,805.29. The other is Blue Cross Standard Self Plus One (Code 106). The correct total premium is \$1,671.09, Government Pays \$1,092.26 and the Enrollee Pays \$578.83. I will have all the correct rates at the November meeting.

Most health insurance plan premiums are increasing while a few are decreasing for next year. There are some new plans being offered this year as well.

Note that 2 of the upcoming NARFE webinars in November may be of interest to you on the topic of insurance.

Legislative News

There is not much to report on legislative news this month. Congress still has many bills to consider, but very little progress has been made. There are not many days left in this calendar year to pass bills.

These are some of the bills NARFE is watching; WEP Reform, USPS Fairness Act, Fair COLA for Seniors Act and Social Security Fairness Act.

You can follow these bills and many more on the NARFE website, Legislative Action Center and in each of the NARFE magazines. 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.

Referendum Ballot Vote

The results have been announced for the National Bylaws referendum. There were 17,661 members who cast a ballot. There were 8 separate resolutions to vote on and all 8 of them received a 90% or more vote to approve.

The revised Bylaws are now available on the NARFE website for those of you who would like to see them.

Chapter Financial Report—Month of September 2019

September 1st balance—\$2,182.74

Dues received—\$0.00

Disbursements—\$0.00

September 30th balance—\$2,182.74

New Members?

Don't forget that if you run into any potential new members, the recruiting incentives for cash prizes and other prizes run till the end of December. I would like to see some of us to cash in on some of this while it is available.

Just use the Membership Form from any magazine, or have the member join by phone—800-456-8410 or sign up online—narfe.org. Reference your Member ID in either case.

Veterans Day

November 11th is Veterans Day, a day to remember those who served in the nation's armed services. Keep in mind that there will be no mail delivery that Monday and those who receive this by postal mail, it may be a day late.

Keep in mind that we will have a chapter meeting on Tuesday, November 19th, beginning at 6:00 PM at Nick's Restaurant. Hope to see you there.

On The Light Side—This one is for the Turkeys

A Football team was on the field during practice, when to their surprise, a big turkey suddenly walked up to the coach and demanded a tryout. "Are you crazy," hollered the coach, "we don't give tryouts to turkeys." Before he knew it the turkey started dashing towards the football and made a fantastic catch. "That was amazing", exclaimed the coach "I have never seen anything like that! How much do you want for a year?" "Don't worry about money," said the turkey, "let me just ask you something, does the season go past thanksgiving?!"

Have a great Thanksgiving everyone.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org