

Merry Christmas 2020

Monthly Notes

We have reached the last month of this year. Who would have thought 12 months ago that 2020 would turn out the way that it has? I think most people will be glad to see it come to an end, but it seems like the next year will start out the same way with the virus being a problem that we will still have. Hopefully the new medicines and the vaccine will make a difference and we will see a decline in the virus soon.

I want to take this opportunity of thanking each of our members for sticking with NARFE over the course of another year. While progress is slow, I hope you know that your membership makes a difference in the area of maintaining our retirement benefits and from seeing any cuts in them.

Merry Christmas to you and your families and have a safe and joyous time with them and remember the reason for the season.

Some of us are still waiting on the finale outcome of the presidential election. Many news organizations have called Joe Biden the winner, but there are still a lot of unanswered questions about the vote count in several states. It is unclear at this point what the results of the Trump campaign challenges will be. We will not know until the courts have spoken.

The Latest Chapter Financial Report .

October 1 balance—\$2,212.88
Dues received—\$0.00

Disbursements—\$4.00 Member dues refund
October 31 balance—2,208.88

Membership Drive

One more reminder about the NARFE membership drive which continues until the end of December. Please recommend to those who are still working for any federal agency or retired to join us. Even spouses of active or retired federal workers qualify for the membership drive. You may want to give a gift membership as a Christmas gift to someone (maybe your mail carrier). The current membership rate is \$40 for the first year.

Just be sure that to include your member ID number whether they join by the application form, by phone or online.

You will receive \$10 per member and possibly win prizes. Call 703-838-7760, ext. 274 with questions.

2021 COLA Watch

While we look to get a small increase in our annuity in January, we start the watch for the 2021 COLA as the reports come in. The year begins with the October 2020 report which showed an increase of .03 percent.

Month	Month % Change	% Toward 2021
October 2020	+0.03	+0.26
November 2020		+0
December 2020		+0

Open Season

By the time that this newsletter reaches you, there will be just one week until the end of Open Season. It ends on December 14th this year. As previously noted the October and November magazines have much information on the plans and changes for the coming year. The December magazine has the premium rates for all the plans for you to see.

Keep in mind, this is also the time to consider your federal vision, dental and health savings accounts that you may want to make changes to.

Questions can be addressed to the plan you have and are interested in.

Chapter Meetings

Remember that chapter meetings are suspended due to the current Covid-19 virus.

NARFE Webinars

The next one will be on December 10th, called **Estate Planning: Strategies for Feds**. It can be watched live if you pre-register on the NARFE website. It is easy, log in as a member and follow the instructions to register.

All previous webinars are available as they were recorded. All are free to members.

Chapter Officers

President & Newsletter Editor	Ronnie Collins
Vice President	Vacant
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When you get your renewal notice, be sure to renew both your National and Chapter Dues.

NARFE National Membership Dues Increase

Here is some information on the coming increase in national dues (copied from the narfe.org website). Keep in mind that **chapter dues** will remain at the current rate of **\$6** per year.

In August of 2020, after 10 years at the current dues rate, NARFE members approved an increase of annual national membership dues. The modest increase will help NARFE continue fighting for the benefits and well-being of every active and retired federal employee. It will also enable us to continue providing members with top-notch service and high-quality programs and benefits, like the award-winning NARFE Magazine, the weekly NewsLine e-newsletter, exclusive access to educational webinars, personalized answers to federal benefits questions from our team of experts, a new website and many new programs and services coming soon.

Why was the dues increase necessary?

Over the last decade, costs for just about everything have increased, but especially things like printing, postage, technology infrastructure, and lots more—basically, all the things it takes to deliver member benefits and services. At the same time, NARFE has not only maintained our excellent levels of service, we've added items to the member benefits package. To keep up with rising costs while continuing to deliver the programs and services you expect, a reasonable increase in national membership dues was needed.

Who approved the dues increase? During the 2020 elections, NARFE members were sent a ballot on which they were given the opportunity to vote on the national dues increase. NARFE members approved the increase by greater than the required two-thirds margin.

When do the new dues take effect? The new dues rates go into effect on January 1, 2021. Members with membership expiration dates after December 31, 2020, will be billed at the new dues levels.

How much are the new national annual dues?

Dues for NARFE National membership will increase from \$40 to \$48 per year. The two-year national dues rate will increase to \$92, and the three-year dues amount will be \$126.

What is the new discounted annual amount for members who have their membership dues deducted from their monthly annuity payments? Annual dues for NARFE members who pay dues via the Dues Withholding program are \$42. This amount is divided into 12 equal payments and deducted from your annuities each month. The new Dues Withholding amount should take effect in January 2021.

Can members whose NARFE memberships expire after the dues increase takes effect save money by renewing prior to the effective date?

YES. NARFE members whose —continued

memberships expire after December 31, 2020, can call 800-456-8410 (press 1 for Membership) and renew their annual membership now for one year at the current dues rate of \$40.

You can also extend your membership to 2 or 3 years. The current dues rates are \$72 or \$102 respectively.

Membership Report

In researching the officer reports for our chapter on the NARFE website, I continue to be frustrated with what I see or don't see. Some reports that I need do not show any data for the past month or so, and some reports do not show all I need to see.

But based on what I see, there were 3 members that renewed during the month of November. 1 member dropped off the list with no explanation and 2 members that dropped many months ago are now showing up on the membership list, again with no explanation as to why.

Medicare Premiums

As you could expect, Medicare Part B premiums are going up again for 2021. The rates for those earning less than \$88,000 (single tax filers), or \$176,000 (joint tax filers); will increase from \$144.60 to \$148.50.

Did You Know?

Honey never spoils. Here's one of our sweetest did you know facts about food. When honey is heated and strained and sealed properly, it will not be able to absorb moisture and therefore will stay as it is forever. The oldest jar of honey ever found is stated to be over 5500 years old today.

The fortune cookie was invented in America.

The first person in the U.S reported to serve fortune cookies is Makoto Hagiwara from San Francisco. The first recorded use of serving fortune cookies was dated in the early 1890s.

A giraffe cleans its ears with its tongue. This is one of our most surprising did you know facts about these tall creatures. A giraffe's tongue is over a foot and a half long or 21 inches. They also use their tongues to get around thrones and acquire the leaves they want to eat.

The human brain is 78% water. Up to 60% of the adult human body is made up of water. Research has indicated that both the human brain and heart are around 73-78% water.

Koalas sleep 18 hours a day. Koalas normally sleep for 18-22 hours a day. The reason for this is so that they have enough energy to digest the food that they eat properly.

Everyone Stay Safe and Well

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org