

Monthly Notes

November is Thanksgiving month, a time to reflect back on the year and acknowledge those good things and blessings that have come our way. This has certainly been a challenging year dealing with all the changes and restrictions brought on by the virus. Here's to looking forward to better times.

I am hearing some news from the Tennessee Federation. Our President, Wayne Baker was trying to enlist someone to be the Newsletter Editor. I just moments ago received a message that Linda Heaton of the Knoxville chapter will be the Newsletter Editor. She is said to have previous experience in doing this in the past. This is good news.

Now that the elections have taken place, those at NARFE headquarters should be getting winding down the work with the current Congress and getting ready for the new Congress coming in January 2021. We have a new US Senator for Tennessee, taking the place of former Senator Alexander. He is Bill Hagerty. We have the same US Representative in District 6, but there are some new US Representatives in other Tennessee districts.

At the time I am writing this, they have not declared the winner in the Presidential race, as some states have not been determined. I am sure there will be legal fights over the results for many weeks to come.

The Latest Chapter Financial Report .

September 1 balance—\$2,200.88

Dues received—\$12.00

Disbursements—\$0.00

September 30 balance—2,212.88

Chapter Dues Refund Checks

As of the end of October, there still appears to be 1 outstanding check for the refund of chapter dues.

Membership Drive

Don't forget that the NARFE membership drive 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. 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 1.3 Percent

The September report of the Consumer Price Index has been reported. This is the finale report for this reporting year. Based on the change from the average for months July, August and September of this year, compared with the same months last year, the Bureau of Labor Statistics has determined that retired federal employees would receive a 1.3 percent Cost of Living increase which will be on the January payments. This same increase should also apply to those receiving Social Security benefits.

This is not much, but of course we do not have a say and we have to take whatever it is. Last year's increase was slightly more, coming in at 1.6 percent. In recent years, we have seen as much as 5.8 percent increase and as little as no increase at all.

So I guess, we have something to look forward to in January. I will report separately the increase in insurance costs, many times those increase are take all or nearly all the COLA increase.

Month	Month % Change	% Toward 2021
October 2019	+0.26	+0.28
November 2019	-0.10	+0.18
December 2019	-0.08	+0.10
January 2020	+0.36	+0.46
February 2020	+0.23	+0.69
March 2020	-0.22	+0.47
April 2020	-0.74	-0.27
May 2020	0.00	-0.27
June 2020	+0.61	+0.34
July 2020	+0.63	+0.97
August 2020	+0.38	+1.36
September 2020	+0.16	+1.28

Chapter Officers

President & Newsletter Editor	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.

Open Season

Open Season runs this year from November 9th to December 14th. The October and November magazines detail a lot of information for this year. OPM is late in getting the 2021 health plan rates out this year. Normally the new rates would be included in the November magazine. But NARFE did not receive them in time. NARFE has said that as soon as they get the new rates, they would post them on its website. You can find this by going to this location on the internet: www.narfe.org/open-season.

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.

If you have a plan not listed below, I can give you that information if you let me know. For all plans, you can go to their websites to find out or call them.

Plan- Option	Total Monthly Cost to Retiree	Monthly Change
BCBS Standard, Self	267.48	+14.18
BCBS Standard, Family	650.26	+28.99
BCBS Basic, Self	170.31	+5.76
BCBS Basic, Family	436.08	+21.77
GEHA High, Self	234.31	+5.90
GEHA High, Family	680.61	+21.10
GEHA Standard, Self	135.77	+4.59
GEHA Standard, Family	357.17	+20.21
MHBP Standard, Self	155.56	+12.85
MHBP Standard, Family	361.51	+29.85
MHBP Value, Self	115.60	+2.27
MHBP Value, Family	279.36	+5.48
NALC High, Self	205.47	+8.65
NALC High, Family	430.49	+21.55
NALC Value, Self	97.16	0.00
NALC Value, Family	225.78	+2.24

Chapter Meetings

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

NARFE Webinars

There was a webinar on **Which FEHB Plan is Right for You?**, it was shown on November 12th. You can still view that one as well as all the other previous ones which have appeared.

The next one will be on November 19th, called **So Many Choices: Which FEHB Plans Work Best With Medicare A & B?** To pre-register, do it on the NARFE website. It is easy, log in as a member and follow the instructions to register.

Membership Report

The reports this past month show that 3 of our members renewed their memberships. They are all annual renewing members. The reports did not show any dues withholding activity this month, which is suspect. I still do not have a lot of confidence in the chapter reports provided to us.

New Perks

NARFE added a new member perk. It is Ship Sunshine, a company that offers gifts for family and friends. Gifts for all occasions or no occasion. With the code NARFE, members get a 5% discount. See it listed with all the other member perks in the back of the magazine.

Alzheimer's Donations

I have not mentioned anything about Alzheimer's research in awhile. As you know, we used to take up a collection for this at each monthly chapter meeting. But we are not having meetings now and we also went to quarterly rather than monthly meetings.

It is still very important that we take part in this valuable effort. So far since its inception, NARFE members have raised almost \$14 million and all of that amount is used for finding a cure for Alzheimer's.

I would urge you to use the form found in any magazine and send a donation through the mail. You can send a check or use a credit/debit card.

Did You Know?

Spiders are not insects. All insects are classified as six-legged creatures with a head and thorax and wings. Spiders are arachnids and only have two body parts: the cephalothorax and its eight legs, and its abdomen.

A cat spends most of its life sleeping. A cat will spend an average of 15 hours a day sleeping. Some cats can sleep longer to a total of 20 hours a day. These felines do most of their sleeping during the day as they are generally active during the night.

The majority of plant life is located in the ocean. There are around a total of 228,450 known species in the ocean and around 2 million more species are left undiscovered. Most of the plants found in the ocean are kelp, seaweed, seagrass, and algae. Marine plants are divided into 3 categories, euphotic/sunlit, disphotic/twilight, and aphotic/midnight.

Australia is the only continent without an active volcano. The nearest active volcanoes are located off the continent of Australia but are still within its territory. One is located on Head Island and the other on McDonald Islands. The reason why Australia does not have any active volcanoes located on the continent is that it isn't on a plate boundary.

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