

Monthly Notes

The summer months are now upon us as time moves forward. Enjoy the long days and warm temperatures, and maybe get in some travel during this time of year.

There is no news this month to report from the Tennessee Federation. The new president has a lot to learn and become familiar with. The next newsletter from there is scheduled to be sent out in July.

There is lot of information available from the national headquarters, like the magazine and the website, they have lots of people to compile those sources and to keep them updated.

The Latest Chapter Financial Report .

April 1 balance—\$2,299.80

Dues received—\$48.00

Disbursements—\$0.00

April 30 balance—\$2,347.80

NARFE Webinars

I don't see any upcoming webinars scheduled but that may change in the days ahead. The most recent webinars presented by the NARFE Federal Benefits Institute are listed here. They are still available to be viewed by recording on the NARFE website.

- **New Congress: New Administration: What's in Store for Your Federal Benefits**
- **Telemedicine and Telehealth: The Future of Your Healthcare Experience**
- **Tax Planning for Federal Retirees**
- **CSRS Offset: The Best of Both Worlds or a Nightmare?**
- **Is There a 'Best Date' to Retire?**
- **Navigating the Retirement Process: Smooth Sailing to Your Life After Retirement,**
- **Plan Ahead: Helping New and Mid-Career Feds Manage Your Benefits**
- **Financial Strategies for Mid-Career Federal Employees**

Suggestion for High Bank Balance

Again this month let me mention that based on the response I received, I am proposing that we make a donation to Alzheimer's Research fund in the amount of \$1,000 from chapter funds. Unless there are objections from any of our members, we will make plans to do that in the coming months. Let me know of any objections to that or any other suggestions that you have.

COLA Watch

The consumer prices are rising more in recent months than they have in many years. I am sure all of us are experiencing that first hand when you shop.

You can see in the reports how it has changed, if this continues, we will see it reflected in a large COLA for next year. That is both bad news and good news. Lower prices now would be better I think.

We continue to monitor the reports on the COLA for next year and see where they go from here.

Month	Month % Change	% Toward 2022
October 2020	+0.03	+0.26
November 2020	-0.10	+0.16
December 2020	+0.10	+0.26
January 2021	+0.48	+0.74
February 2021	+0.61	+1.35
March 2021	+0.81	+2.20
April 2021	+0.89	+3.08

Updates Needed

This is a reminder of the need to let me know if there have been any changes to your contact information that I am not aware of, such as mailing address, phone number, email address.

I attempt to send out our newsletters and there are times when it comes back by the Post Office because the address is outdated or the email version bounces back due to a bad email address.

When email fails, I try to send it by postal mail, but if that fails and I have no way to send it. Your help in helping me in this is greatly appreciated.

Also, note that you if you want to change how the newsletters are received by you, postal mail to email or vice versa, or if you want it both ways, just let me know. You can let me know by any means, phone, email or text.

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.

Scheduled Federation Newsletter

The Tennessee Federation Newsletter currently is sent out 3 times per year. The next issue is set to be sent out to us in July. This newsletter also is sent by email to those members that she has an email address for and by postal mail to all others.

For some reason, I did not receive the February issue by either means, and possibly, you did not as well. Since Linda Heaton is new, she may not have all the member addresses So I would suggest that if you want to receive the Tennessee Federation Newsletter by email, that you let her know by sending a email message to her. lheaton@narfetn.org or call her at 859-221-8057.

Noted Magazine Articles

In the June/July issue of the NARFE magazine, there are a couple of articles to make mention of that you may want to read.

On starts on page 25 and it is about Retirement Drawdown Strategies and how to make sure your retirement funds last as long as you need them to. The article is especially important to those who retired under the FERS retirement system. No so much for those under the CSRS retirement system.

The other article is on page 46 and is on the subject, The Concerning Effects the Coronavirus Has on Brain Health. The article talks about this in detail and those who had the virus may want to take note.

These are only 2 of many interesting articles each month. The magazine continues to be a worthwhile benefit to our membership and don't forget it is a great recruiting tool to have and to pass along to prospective members.

Legislation Report

There is new WEP Reform bill introduced in the current session of Congress. It seems to be very much the same bill that was in the last session of congress. The bill is referred to as the Public Servants Protection and Fairness Act, H.R. 2337. While this bill would not eliminate the Windfall Elimination Provision (WEP), it would provide some relief to those affected by it.

WEP reduces the Social Security benefits of retirees who worked in the private sector and public sector and did not pay into Social Security such as CSRS retirees. This bill if passed would provide current Social Security beneficiaries turning age 62 before 2023 with a \$150 monthly rebate, offsetting some of the penalty. For those turning 62 after the year 2023 there is new fairer formula that would apply to those who would retiring under Social Security with federal service.

Take advantage of the NARFE Legislative Action Center to send your support to members of Congress about this bill. —continued

There is also a new postal reform bill which would threaten FEHB. The Postal Service Reform Act (H.R. 3076/S. 1720) would create a new Postal Service Health Benefits (PSHB) program, starting in January 2023. The program would provide separate health plans for postal employees and retirees, parallel to current Federal Employees Health Benefits (FEHB) plans. All postal employees and retirees would be moved to the new PSHB program, except those Medicare-eligible postal retirees who do not enroll in Medicare Part B during a special enrollment period; these retirees would stay in FEHB. This exception could increase the average cost of coverage for FEHB plans, which could then lead to an increase in FEHB premiums for all participants.

Membership Report

The May Chapter Membership report does not contain a lot of information this month. It shows me that 1 of our members has not renewed and 1 did during the month of May. There were also 3 members who renewed under the Dues Withholding method, these memberships renew automatically from year to year.

We are always grateful to see members renew and continue, but sorry to see members fail to renew.

ShopNARFE

Did you know that you can buy NARFE related products from the website? Things such as shirts and caps for both men and women, coffee cups, automotive items, tote bags, face masks and more. There are also items recognizing NARFE Centennial.

Check it out if you are in any way interested. These are listed on the members home page under Member Perks.

On The Light Side

A fellow was very much in love with a beautiful girl. One day she told him that the next day was her birthday. He told her he would send her a bouquet of roses... one for each year of her life.

That evening he called the local florist and ordered twenty-one roses with instructions that they be delivered first thing the next morning.

As the florist was preparing the order, he decided that since the young man was such a good customer, he would put an extra dozen roses in the bouquet.

The fellow never did find out what made the young girl so angry with him.

Stay well and Enjoy the Summer

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org