

Monthly Notes

Welcome to another edition of our newsletter. I try to put important news in these and I hope you take a few minutes to read. Feedback and suggestions are always welcome.

Time is moving on and we are approaching the end of this year. Reports are that COVID is still affecting a lot of people both those who have been vaccinated and those who have not been. Try to keep your immune system built up and take precautions.

I noticed a change in the way that NARFE sends out the calendars for the year, they used to sent them out to every member with a request for a donation. Now I see that at least for some people they ask for the donation before sending it out. Keep in mind that these are voluntary and you are not obligated to making a donation. Any donations received goes to the operating funds just like membership dues. It has been the case for many years that the membership dues is not sufficient to cover the operating costs and they have several other ways to bring in funds.

The planned Tennessee Federation Board meeting did not take place in August as I mentioned. Leadership is not what it used to be, officers are hard to find Our Federation Secretary is moving out of state and has resigned his office.

The Latest Chapter Financial Report .

August 1 balance—\$1,341.96

Dues received—\$48.00

Disbursements—\$84.00 website costs

August 31 balance—\$1,305.96

NARFE Webinars

There are several scheduled webinars coming up soon that you may be interested in. They are listed below along with the dates they will be presented.

- **Understanding Medicare Advantage Options:** October 14th.
- **Federal Dental and Vision Insurance: FEDVIP Explained:** October 28th.
- **Which FEHB Health Plan is Right for You?:** November 4th.
- **So Many Choices: Which FEHB Plans Work Best with Medicare A & B?**

These are free to members on the NARFE website, but registration is required. All are live at 1 PM CT on the dates shown. They will be recorded and can be watched later.

COLA Watch

The consumer prices continue to increase showing inflation is still climbing. The last report I have is for August which shows an increase of 0.22 percent I am sure everyone is seeing this in the products and services they purchase. That is the bad news, the good news is it will be reflected in the annual cost of living adjustment in January.

There is only 1 more monthly report in this reporting year. It will be the September report and will be reported on October 13th. Our next newsletter will be sent on October 11th. and I thought about delaying it until after the 13th. But I will wait and put that in the next newsletter. It is looking like our COLA will be around 6 percent. Stay tuned.

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
May 2021	+0.91	+4.03
June 2021	+1.06	+5.13
July 2021	+0.52	+5.67
August 2021	+0.22	+5.91

Keep an Eye Out on Chapter Dues

Just to remind you to watch and be sure that when you receive a dues notice that your chapter dues are shown as \$6 per year. And if you are on dues withholding, that amount should be \$4.00 per month for each member, that includes both national and chapter dues

Chapter Officers

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

Another Member Loss

I received a call that William (Bill) Sessions passed away on September 4th. He was a member for many years, attended some of our meetings, and retired from the USPS. William lived in Cookeville along with his wife Geraldine. They had 3 children and 6 grandchildren. William was 87 at the time of his death. Our sympathies go out to the entire family.



Open Season Is Just Around The Corner

It comes around every year and starts on the second Monday of November and goes to the second Monday of December. For this year those dates are **November 8th—December 13th.**

You have the opportunity to make changes regarding your federal health insurance (FEHB), federal dental and vision insurance (FEDVIP) and federal health savings accounts (FSAFEDS). This last one is just for those still working.

There is always lots of information provided about plan changes, premiums and more. You may have noticed that the upcoming NARFE webinars focus on Open Season. The NARFE magazine publishes information in the October, November and December issues. You can find information online at the Office of Personnel Management website, opm.gov, and the NARFE website narfe.org. Be sure to check with your current plans and any other plans that you may be interesting in.

As you might expect, premiums are increasing for most health insurance plans, some will stay the same and some will decrease. The average increase overall will be 2.4 percent. The enrollee share will increase on average of 3.8 percent.

Legislation Report

Congress seems to be focused on several spending bills at this time, They passed a temporary funding bill to keep the government open until December 3rd. Then they will need to act again. What has been happening for the many years now, they will pass the continuing resolution 2 or 3 times then just before they go home in December pass an omnibus bill for the remaining fiscal year. Congress has not passed the normal funding bills in many years now. They are also considering infrastructure and other spending.

Remember to use the NARFE website or your phone to contact your Representative and Senators about these bills. You can also use this phone number is 866-220-0044 to contact them.

Noted Magazine Articles

There is an interesting article on page 50 of the October magazine. **'Stealth Tax': Medicare Part B and the Income Related Monthly Adjustment Amount..** You may find that interesting to read. I have not seen yet the 2022 Medical Part B premium costs, that may be out by next month.

NARFE Kicks Off 2021 Fall Membership Drive.

This annual event runs from September 1 through December 31, 2021 and members can earn \$10 for each new member they recruit AND be eligible to win prizes. There are monthly prizes of a \$25 Amazon gift card and you will receive an entry for every new member recruited and accumulates throughout the contest. Winners of the gift care will be selected at the beginning of October, November and December.

If you recruit any new member, you will also be entered to win the GRAND PRIZE of a **Kindle Fire**. The winner of that will be selected by mid-January.

There are recruiting materials and other helps on the NARFE website that are available to each of us. Please note that you will need to be sure that your Membership ID is included on the new members form or otherwise made know as in the case where a member joins by phone or on the website. There is also a membership form in each magazine.

Those eligible to be members of NARFE include current federal employees, federal retirees or the spouses of either group, (even your own spouse). I hope you will take advantage of this opportunity to grow our membership.

Membership Report

The September membership report showed 3 members renewed this month and 1 member was dropped for non-payment. I will send a reminder to that member, and it shows the 1 member death.

Based on those reports all members were charged and paid the correct amount of chapter dues. I am very glad to see that again.

On The Light Side—Unwritten Texas Rules

1. *Pull your droopy pants up, You look like an idiot.*
2. *Yeah, we eat catfish and calf fries, You really want sushi and caviar? It's available at the corner bait shop.*
3. *No, there's no "vegetarian special" on the menu. Order steak or you can order the Chef's Salad and pick off the 2 pounds of ham and turkey.*
4. *So you have a \$60,000 car. We're impressed. We have \$150,000 wheat combines that are driven only 3 weeks a year.*
5. *Yeah, we have golf courses. But don't hit the water hazards - it spooks the fish.*

NARFE IS ON THE WEB

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