

Monthly Notes

Summer is winding down and Fall arrives on the 22nd of this month. We are already seeing shorter days and some lower temps. One thing for sure, time keeps moving on and stops for no one. It will not be long before we say goodbye to this year.

I have not heard any updates from the Tennessee Federation lately. The new President is in the process of setting up a board meeting this month. I hope to be able to attend that and learn what plans lie ahead for our group.

I go to the NARFE headquarters website to keep up with information posted there, and I would encourage all of you to do the same. I see that the members page has a different look and you may have to search around to find the information that you are looking for.

Our treasurer reported that we received a thank you letter for our donation to Alzheimer's research. And that has been reflected in our Financial Reports.

I don't know what to think about the news about COVID, It does seem there is a rise in the cases for those becoming sick with it. We will just have to wait and see where this all goes.

The Latest Chapter Financial Report .

July 1 balance—\$2,306.46
Dues received—\$52.52

Disbursements—\$17.00 envelopes, \$1,000.00 Alzheimer's research donation.
July 31 balance—\$1,341.96

NARFE Webinars

The next webinars to be presented is **To B or Not to B: Is Medicare Part B Right for You?**. It will on Wednesday, September 15th. And **Understanding TSP Funds and How To Diversify For Your Life Stage**. This will be on Thursday, September 30th. You can find these on the NARFE Federal Benefits Institute section of the. National website along with these past ones.

- **Protecting Your Federal Benefits in Divorce.**
- **Discover the True Cost and Value of CSRS/ FERS Survivor Benefits**
- **Financial Strategies for Mid-Career Federal Employees**
- **Plan Ahead: Helping New and Mid-Career Feds Manage Your Benefits**
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COLA Watch

The consumer prices increased just about 1/2 percent in July which is not as much as the past few months. I try not to be political in these newsletters, but I think it is plain to see that the current level of inflation is due to the actions of the current administration. Government spending is out of control.

There are 2 more monthly reports in this reporting year. Maybe we will see a decline in inflation.

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

Members Still Being Overcharged

This is an update on what I have reported in recent months. I heard from one of our members who were being overcharged for chapter dues and they received an new notice from OPM about the amount of withholdings from their monthly check would be \$4 which is the correct amount. I hope that others who were overcharged also received that notice.

Again, I encourage all who are retired to check their OPM account for the correct amount of Dues Withholding or any other information regarding your monthly annuity check. It pays to be pro-active in all financial matters. Let me know if you need any assistance in any of this.

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.

Legislation Report

I don't have any new legislative bills to report on this month, but I would remind you to look at past newsletters, look in the magazine, or look at the Legislation Section of the NARFE website for information and updates on all the current bills that NARFE supports or opposes.

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

On page 18 of the September issue of the NARFE magazine is an article by the title of **Reporting the Death of an Annuitant**. While we don't like to think of such events, this article will help when that time comes. You may want to save that article somewhere with you other important papers.

On page 40 is another article that I would recommend reading. It is **Navigating the Gift Tax Rules**. When it comes to giving gifts of money or property to family or others individuals, there are rules to follow in order to prevent owing gift taxes on the amount of the gifts. There is a IRS form that must be filed as well. This is explained in the article.

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.

OPM Has Another New Director

In what seems to be an ever changing issue, Congress has confirmed Kiran Ahuja as the Office of Personnel Management (OPM). She replaces the last one who resigned several months ago. OPM sure needs a Director to stay longer than has been.

Membership Report

The August membership report shows a total of 4 members renewed this month and 1 member was dropped for non-payment. I will send a reminder to that member.

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

NARFE Perks

From time to time I like to point out the member discounts that are available to us. They may save you a little money if you in the market for some of the goods and services that are shown in the back of the magazines. These discounts do change, new ones are added and some seem to go away.

So take a look at what is listed and see if they will be of any interest to you. They are very similar to the discounts of other member organizations.

On The Light Side—The Puzzle

A little silver-haired lady calls her neighbor and says, "Please come over here and help me. I have a jigsaw puzzle, and I can't figure out how to get started." Her neighbor asks, "What is it supposed to be when it is finished?"

The little silver-haired lady says, "According to the picture on the box, it's a rooster."

Her neighbor decides to go over and help with the puzzle. She lets her in and she sees the puzzle spread out all over the table.

The neighbor studies the pieces for a moment, then looks at the box, then turns to her and says. "First of all, no matter what we do, we are not going to be able to assemble these pieces into anything resembling a rooster."

The neighbor takes her hand and says, "Secondly, I want you to relax. Let's have a nice cup of tea, and then said with a deep sigh....."Let's put all the Corn Flakes back in the box."



NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org

Tennessee Federation: www.narfetn.org

NARFE Headquarters: www.narfe.org