



**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION
PUTNAM COUNTY—COOKEVILLE TENNESSEE
NARFE Works For You**

Chapter 1956 Newsletter

October 2012

From Our Last Meeting

At our last meeting, the feel of Fall was in the air. The leaves have already begun changing color. We had a GREAT attendance at our last meeting, counting members and guests we had 25. That is the most we have had in many months. Thanks for coming. Hope to see everyone and more next time.

The speaker was great too, it was Elaine Smith from the Cookeville office of the Better Business Bureau. She spoke on the topic of Scams Against Seniors. Judging from the many comments and questions, this was of great interest to those in attendance. I have a few copies of the handouts that she brought if you would like to have a copy. Ask me at the next meeting or call me.

Some of the tips she told us about that will help us to avoid being scammed are: Be alert to scams that come in emails-if you do not know the person sending you the email offer, then delete it. Don't give out personal information to telemarketers, they often record what you say and automatically sign you up to a contract of some type. Don't do business with door to door contractors or salesmen. Don't give to charities that call you by phone unless you know who they are.

Place your phone number on the various Do Not Call Lists, Check your credit report yearly with all 3 credit report companies. And remember, before doing business with any company that you are not familiar with, call their office to check them out or to find recommendations for other companies. No matter where you live, there is likely a BBB office you can call. The local office number is 931-520-0008 and they serve all the counties in Upper Cumberland area. Check out there website, www.goBBB.org.

I could give you lots more information that Elaine shared with us, but space does not permit. Contact me if you have questions.

In other news from the last meeting, I reported on the latest Consumer Prices. The August report showed an increase in cost of products and services, with one more month to go before we know what if any, the Cost of Living Adjustment to expect for next year. We went over the usual NARFE news and reports. And I reported on a visit to a local restaurant where we plan to hold our December meeting.

Please share these newsletters with your spouse

Calendar Of Events

- October 8 Columbus Day
- October 16 Next chapter meeting
- November 4 Daylight Savings Time ends
- November 6 Election Day
- November 11 Veterans Day
- December 8 Christmas Luncheon**

OPM Announces Health Plan Premiums

The Office of Personnel Management is reporting that the Federal Employee Health Benefits Program (FEHBP) health insurance plans for 2013 will see an average increase of 3.4% overall. Of that the enrollee share will be 3.7% while the government share will be 3.3%. You might recall that last year the average increase was 3.8% overall, but many of us only saw a slight increase in premiums.

Such as it seems this year too. I am looking at the 2013 rates for the various plans and they are mixed. Here is a sampling of the plans:

- BCBS Standard-Self increases .72 per month
- BCBS Standard-Family increases 3.59 per month
- NALC High-Self —decreases 1.12 per month
- NALC High-Family —decreases 1.56 per month
- GEHA Standard-Self —increase 4.64 per month
- GEHA Standard-Family --increases 10.55 per month

All these rates I listed are for the non-postal plans. I do not have room to list all the plans, but I will have these at the next meeting, you can get them from the OPM website or call me for more information. Remember, Open season starts November 12th. and runs to December 10th.

Be sure to read the articles in the NARFE magazine about the Open Season and the details of the various plans. There will be updates on the insurance plans in issues from now to December.

Chapter Officers

President	Ronnie Collins
Vice-President	Betty Robinson
Secretary	Reba Collins
Treasurer	Myrna Estes

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Legislative Report

There is a good article in September NARFE magazine on the status of NARFE related legislation, please take note of that. Legislation is all important.

Membership Report

With the new reporting system that NARFE provides to the chapter offers, I am able to see that some who received second dues notices have renewed. If this is you, thanks very much. I continue to encourage you to renew as soon as our national office sends you the renewal notice, That helps us very much.

Our Meeting Location

As some of you who have been attending our meetings in recent months at Shoney's know, we have seen a lot of changes there. I know that Shoney's has a new corporate owner which has brought on many changes. I think the Cookeville location must have new managers as I don't see the usual ones there anymore. Also it seems that we have new servers each month lately.

I report on this to get your opinion on whether we should continue to hold our meetings at Shoney's or should look for somewhere else. There are a few other places in Cookeville which would serve our needs well. I think most of us would want a location that offered a private space, good selection of food at reasonable prices.

So those of you who normally attend or would attend another location, be prepared to discuss this in the coming months, or send me your thoughts.

Monthly Meeting Announcements

We try each month to send out notices of our regular meetings to the various local media outlets. They are sent to newspapers, radio and cable providers in these cities and counties where we have members or potential members: Cookeville, Monterey, Sparta, Livingston, Celina, Carthage, Smithville, and more. We may be missing some outlets as there may be media outlets that we do not know about. We need your assistance.

We do not know for sure if these are being provided by the various media or not. So I ask that you watch in your local paper, local cable TV channel, and listen to community announcements on your local radio stations and let us know if our announcements are being provided or not. They should appear in the days prior to our meetings. Let me or Roy Byrd know where you see or hear; or rather don't see or hear about our meetings. Send us the names of the publications or other outlets in your area. Thanks.

We Appreciate All Of Our NARFE Members, Especially Those Of Chapter 1956

Questions

In response to a recent question from a member, I want to give some information about NARFE revenues. NARFE has several other means besides membership dues to fund the overall operation. While most revenue comes by way of dues, that alone will not cover all of NARFE's operating expenses. NARFE receives funds from the voluntary donations received from the calendars and greeting cards that are mailed out to members. Other forms of revenue are the Silver Circle donations, and advertising revenue from the NARFE magazine.

All of these alternate revenue sources goes to fund its overall operating budget and help very much to keep our dues as low as possible.

Coming Up At The Next Meeting

Betty Robinson does a great job in lining up good speakers for our meetings, the speaker for our next meeting will be Judy Duke with Leisure Services. As you may know, they provide many services.

Our regular chapter meetings take place the 3rd Tuesday of the month beginning at 6pm (or before) if you plan to eat and fellowship. The business portion of our meetings begin at 6:45pm. Our meetings are at Shoney's Restaurant on South Jefferson Ave. in Cookeville.

Location Set For December Luncheon

The location for our Christmas luncheon has been set for Christy's Café this year. I reviewed this local restaurant recently and spoke to the manager about hosting our December event there. I think this will be a good location for us. Many of you may be familiar with this restaurant. More information to come, but set aside the date of December 8th and join us.

Chapter Officers

If any of you would be willing to accept a chapter officer position (President, Vice President, Secretary or Treasurer), let me hear from you. We need by the November meeting to announce who our officers for next year are to be.

Member Perks

Don't forget to take advantage of the many NARFE Perks that are listed each month in the magazine. There are some great services listed in which you get a discount by being a NARFE member. For some of these, there is a special code to use, for others it might need to use a special web address or a phone number.

NARFE IS ON THE WEB

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