



NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES ASSOC. CHAPTER #108 - CHATTANOOGA, TN

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NEXT MEETING - Friday, November 14, 2008 at Wally's Restaurant, Ringgold Road at I-75 East Ridge. This will be a luncheon meeting starting at 12:00 noon. All members, prospective members and visitors are invited. Order from the menu or enjoy the buffet. (Eat at 11:30)

PROGRAM - Mr. Tom Stebbins, Bureau of Agriculture, University of Tennessee extension will be our guest speaker. Please make a special effort to attend and learn of the work he performs.

COLA - The next cost-of-living adjustment (COLA) for millions of retired and disabled Americans will be **5.8** percent, the largest since March 1982. Social Security beneficiaries, as well as most civil service annuitants, foreign service, and military retirees will be among those receiving the adjustment in their January 2009 benefits payments. Last year's CSRS COLA was **2.3** percent

Federal Employees Retirement System (FERS) annuitants age 62 and over, as well as FERS survivors and disability retirees will receive a full social security COLA, but the adjustment in their FERS annuity will be **4.8** percent. This is due to the fact that the FERS COLA formula differs from that used for CSRS retirees whose federal service did not earn them social security coverage. The bureau of labor statistics will release October consumer price indices on Wednesday, Nov. 19th.

OCTOBER MEETING - We were fortunate to have **Mrs. Linda Holbrook** from Blue Cross/Blue Shield in Knoxville, Tn. to explain changes in health coverage for 2009. We only had 21 members present. It is discouraging to invite someone, especially from out of town, to have only a few members present from a membership of 250.

MEMBERSHIP - The chapter activity report from NARFE Hqs. issued Oct. 3, 2008 showed four members being dropped for non-payment of dues that were payable in July. An effort will be made to contact these four in an attempt to get them to reconsider. Please keep your dues current.

SPECIAL NOTE TO CHAPTER MEMBERS - There will not be a meeting of chapter 108 in December. The normal meeting date would fall on December 12, which is too close to Christmas. Also, there will be no newsletter in December. The next newsletter will be mailed by Friday, January 2, 2009 and announce the next chapter meeting on Friday, January 9, 2009.

CHAPTER OFFICERS - It is time to elect chapter officers for the coming year. All positions are open and available; President, Vice President, Secretary and Treasurer. Please consider serving your chapter in one of these positions.

HONORARY MEMBERSHIP DISCONTINUED - At the national convention it was voted to discontinue honorary membership and to replace it with a new "distinguished member" pin and membership card. Current honorary members will continue that status including the waiver of national dues.

Future members who reach age of 85 with 20 years of NARFE membership will continue to pay national and chapter dues, and be awarded a "distinguished member" pin and membership card

FEHBP OPEN SEASON - Pages 40 thru 44 of the October issue of *NARFE* magazine give a preview of the 2008 changes in the Federal Employees Health Benefits Program (FEHBP). This supplements the information that was provided by **Linda Holbrook**, our guest speaker last month. Remember that the open season for making any changes in your own FEHBP coverage is November 12th through December 10th, 2008.

LEGISLATIVE NOTES -

Legislative Officer, **Don Geoffrion** - Don entered Memorial Hospital on Oct. 30 for major surgery and will be in recovery for a couple of weeks, following a period at the health center at Alexian Village on Signal Mountain. Remember Don and Tanya in your prayers.

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Note: More information is available at the Hq. NARFE Website, www.narfe.org and that of the Tennessee Federation, www.narfetn.org. Copies of this newsletter and others may be found at the Tennessee Federation website (see "Library").