



NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

Chapter 860 Cleveland, Tennessee 37312 August 2011

**Don Ledford, President Jim Burner, Vice-President Danny Britt, Secretary and Treasurer
Don Rollens, Service Officer Maxine Eaves, Legislative Ruth Hale, Sunshine Dean McAlister,
Membership Chair Visit www.narfeclevelandtn.org**

NOTE TO ALL NON MEMBERS OF NARFE

If you are receiving this complimentary copy of our newsletter and you are not already a member of NARFE, a friend or neighbor has asked that you receive a copy. Please visit www.narfe.org and our local Chapter site www.narfetn.org for more information about NARFE. We welcome all retired and active federal employees. Please consider being a part of NARFE during these times that our earned benefits are being threatened.

PRESIDENT'S COLUMN

No citizen of America can say they don't know what has been transpiring in our Nation's Capitol during the past several weeks. For us NARFE members, including active federal employees, no matter what our Congress and president will do, it will adversely affect each of us. Hopefully, you have been reading the "NARFE Magazine" and reacting to a call from the national office to take action individually to contact elected officials and let them know how you feel about these actions directed at retirees and active employees. July 27th was a day the President called each of us to make a call to our Senators and Congressman. Hopefully you did. If not, it is not too late to make the calls

NEXT MEETING

Our August meeting will be on the 11th at 6:00 PM at St. Therese Catholic Church and is also our annual picnic. The Chapter will furnish the hot dogs and hamburgers. We will need some covered dishes that will complement our "burgers and dogs." Come and enjoy good food prepared by some of our Chapter's best "grillers."

We will not have a formal program, but Don and Wilby Ledford will update us on the very unusual health condition their little grandson has experienced since birth. This should be very interesting to see how medical technology has worked in their lives. Following Dona and Wilby's comments, we will have a short business meeting. One item on the agenda will be to discuss the pros

**and cons of hosting the State
Federation Convention in April
2013**

HEALTH INSURANCE OPEN SEASON

Soon you will be contacted by your health insurer concerning the Open Season that will be conducted between mid-November and mid-December. It has been well publicized that our contributions to the health premiums are in our political leaders crosshairs. Consider looking at your current insurer and make some comparisons with other insurers and determine which company will work best for your particular situation, Keep in mind that Medicare is your primary insurer, at least right now. As a result of that, they make the first payment to your medical providers and

your health insurer reacts to Medicare's actions and pays, in most cases, the co-pay and deductibles. Therefore, look for insurers that will do that and will do it for the least premium cost to you. Also, in your evaluation, be sure to consider your prescription drug benefits.

MEMBERSHIP REPORT

Our Chapter currently has 47 members. That is down from a year ago of about three, even with our addition of four new members. That is not good. We still need to be on the "lookout" for prospects. Membership applications will be available at the August meeting. Have someone in mind and give them a copy of the application and ask them to join our organization.

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