



NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES

Chapter 860 Cleveland, Tennessee 37312 October 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**

NEXT MEETING

At the June meeting chapter members voted to change the meeting times for the October, December and February meetings to 12:00 noon. The meetings will still be on the 2nd Thursday of the month and the location is still St. Therese Catholic Church.

The program for our October meeting will be, "Cleveland and Bradley During the Civil War Years." Bryon Reed, Associate Professor of History at Cleveland State Community College will be our guest presenter. The usual delicious potluck meal will begin at noon with the program following the meal. A short business session will conclude the meeting. October is "National Chapter Meeting Month." If you haven't attended a chapter meeting or haven't attended in a while, come and help us support and promote NARFE in our area.

FEDERAL BENEFITS STILL IN PERIL

Does it come as a surprise to you that benefits of federal retirees and active employees continue to be in

jeopardy and still remains the top news maker in NARFE publications and emails? It sure looks like this topic is likely to shadow us for a long time. Do many of you just feel like throwing up your hands and proclaiming, "We can't fight city hall." That is usually the easy road to take, at least initially, but by giving up without a fight, the end results could be devastating for all retirees and current employees. Have you read the articles in the current issue of "The NARFE Magazine" about the federal budget balancing act that is occurring in Washington? It seems to always mention how federal employee costs need to be reduced? Just today a politician said, "Federal employee pay needs to be reduced to bring it in line with pay/benefits in the private sector." Each of you know that the idea is being circulated by politicians and the media that federal workers and retirees are being paid at a greater rate than privately employed employees just isn't correct. They continue to compare "apples to oranges." In addition, they fail to even consider the many services, and in many situations,

life saving services that have and are being provided by federal employees to every citizen of the United States. Our NARFE organization and every member of NARFE need the help of each of us to stop the madness that is being portrayed to the American people about federal employees. You can help by contacting your congressman and senators and let them know your thoughts on this issue. Also, NARFE headquarters needs your help thru monetary contributions to help get the word out thru the "Protect America's Heartbeat" program. Please consider giving to help this effort.

HEALTH BENEFITS OPEN SEASON

The open season begins on November 14 and ends December 12. The current issue of "The NARFE Magazine" began the first of a three part report on the Federal Employees Health Benefits Program. Even if you have had your plan many years please

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consider making a comparison with other available plans. By now you have probably seen the 2012 rates for your plan. There are increases, some not as high as others, but all are still a reasonable increase considering the rapidly increasing health costs. The major plans will see an increase of between 4 and 7 percent in both self and family plans. The Blue Cross Standard plan (the more expensive plan), actually saw a small decrease. Remember, don't let the open season pass without looking at all of the plans and see how each fits into your health need situation.

CHRISTMAS BANQUET

Mark your calendar for December 8, 12:00 noon. Our Christmas banquet will be held at the Mountain View Inn this year. Please note the time will be 12:00 noon. Do you think we can celebrate Christmas the noon? It should be exciting!

THANKS TO BANK OF CLEVELAND FOR PRINTING SUPPORT