



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

NOVEMBER 12, 2010  
Elmer Gillespie, President - 894-1606  
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NEXT MEETING - Friday, November 12, 2010 at Wally's Restaurant, Ringgold Road at I-75, East Ridge. This will be a luncheon meeting starting at 12 noon. All members, prospective members, and visitors are invited. Order from the menu or enjoy the buffet. (Eat at 11:30). SOME LUCKY PERSON WILL GET A FREE LUNCH.

PROGRAM - We are fortunate to have Mr. Clyde Caldwell from Dayton, TN. and Mr. Bob Pelfrey present a colorful history of our various flags and a detailed explanation of our Nation's flag. The program is presented in full Revolutionary War Officers period uniforms. They are members of the National Sojourners, an organization made up of Masons who are military veterans. Please make a special effort to attend.

CANCELLATION OF OCTOBER MEETING - It is regretted that it was necessary to cancel the October NARFE meeting, due to sickness. If you showed up and found an empty room, I hope you stayed and had lunch at Walley's.

FEHBP PREMIUMS INCREASE - The Federal Employees Health Benefits Program in October announced a rise in the employee share of premiums averaging 7.2 percent for 2011. Federal employee unions reacted to the hike with measured criticism. "The good news is that the bad news isn't worse", Dan Adcock, legislative director for NARFE, said. "Part of the news is that OPM has negotiated an average premium clearly under what other large employee-sponsored plans have negotiated on behalf of their employees and retirees."

MAY YOU ALL HAVE A GREAT THANKSGIVING, MERRY CHRISTMAS, AND A HAPPY NEW YEAR.

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\* WELCOME - NEW MEMBERS \*  
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\* Ms Seretta Kennedy, 1814 Ivy Street \*  
\* Chattanooga, TN. 37404 \*  
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\* Ms Rebecca Chapman, 2315 Glass Mill \*  
\* Road, Chickamauga, GA. 30707. Trans- \*  
\* ferred from Chapter 1551 \*  
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SPECIAL NOTE TO CHAPTER MEMBERS - There will NOT be a meeting of Chapter 108 in December. The normal meeting date would fall on December 10, which is too close to Christmas. Also, there will be no newsletter in December. The next newsletter will be mailed by Friday, Jan. 8, 2011 and announce the next Chapter meeting on Friday, January 14, 2011.

OPEN SEASON REPORT - Pages 46 through 62 of the November Retirement Life magazine should answer any problem you might have Federal Employees Health Benefits Program (FEHBP). The Federal Benefits Open Season will begin Monday, November 8 and end on Monday, December 13. In addition to the information in the November issue, more details will appear in the December NARFE magazine. The most popular plans Blue Cross/Blue Shield will increase from \$12.10 to \$29.51.

MEMBERSHIP - The latest Activity Report from NARFE HQS. show five members were sent second renewal notices, however, two have paid their dues. One member was dropped for non-renewal and one was lost by death. Please keep your dues current and be on the lookout for new members. A new member can still join at the \$33.00 rate.

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