



A PUBLICATION  
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TENNESSEE  
FEDERATION OF  
CHAPTERS

# TENNESSEE FEDERATION NEWS

News of Interest to Active and Retired Federal Employees

January 2009

## Frazier encourages members to make a difference

Another year has come and gone. 2009 - Here we come.

Since our State Convention in April, the key word has been membership. Our recent totals (nationwide) through October 2008, show we have almost 318,000 members. Through October, we gained a total of 23,630 members, but we lost 40,837 leaving us with a net loss of 17,207. This is not good.

I am encouraging our chapter presidents to review the M-112 Form each month. As to members who have received second notices or been dropped, the chapter president is encouraged to call or write that member to see if they will renew. As part of our monthly chapter meetings, I encourage each chapter president to have someone give a "Retention Report." In short, based upon the phone calls and or letters to those members who have received second notices or dropped, what response was received when the lapsed member was contacted. Did they rejoin? If not, then why not? Let that report be a part of the chapter meeting.

Looking to the future - the key word continues to be membership. Unless we do something to reverse this constant decline, we are dead in the water. We all know this. We must stay focused on ways to increase membership. Through June of 2008, we had

a three percent drop. Based upon an analysis by our former Region X Vice President, Joe Beaudoin, Joe reported if this continues, within the next five years, we will lose over 100,000 members, and over the next ten years, it will be drop of over 200,000. We then become an organization which is so weak we cannot protect the earned benefits of our federal employees.

We have our NARFE State Convention planned for April 20-21, in Jackson, Tenn. The Jackson Chapter 519 is our host chapter. I encourage everyone to submit your registration form to the Jackson Chapter as quickly as possible. Margaret Ballard, President of the Jackson Chapter and other chapter members are working very hard to ensure a successful convention. The sooner you submit your application, the easier it will be for Margaret to do the necessary planning. The Delegate Form will be mailed separately to each Chapter President. Please review carefully.

In closing, let me take this opportunity to thank our NARFE members, our chapter officers, our federation officers, for all your hard work this past year. By working together, we can make a difference.

- Carey Frazier  
Tennessee Federation President  
(615) 373-4817  
[ctfraz@comcast.net](mailto:ctfraz@comcast.net)

## Congratulations to newly elected officers

The holidays are over. We have given thanks for our freedoms, celebrated the birth of Christ, and welcomed in the New Year.

Congratulations to the elected officers who have agreed to serve our chapters for the next year. As we start working for the next year, get registered for the state convention in April, and enjoy meeting and learning from our friends. Volunteer to serve on committees and help guide NARFE

to a successful year of accomplishments. As you register as a delegate at the convention, please list which committee you would like to serve with. Attend committee meetings and the training sessions and get to know more about NARFE and how we can better serve our fellow members.

- John P. Shannon, 1st Vice-President  
Tennessee Federation of Chapters  
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## The time has come to try something new

Over the last year in fulfillment of the president's mission and vision, your Federation has concentrated on retention and recruitment of membership. Our foundation goal is to protect and preserve the earned benefits and rights of federal workers. Today in the 21st Century working with the political powers that have control over those benefits takes a very strong and powerful voice, and we YET don't have that!



Trying to retain membership and entice new members with our current method of operation is like offering an empty cup of coffee. The cup is pretty, the aroma is pleasant, but who wants to pay a \$1.50 for an empty cup, for empty dreams, for promises? Would you? People want something for their time and financial investment. The younger generation, on whom our future depends, wants to see something for their buck and they want the biggest bang for their buck!!!!

There is an old saying, "If it is not broke, don't fix it, and if it is broke and you try to fix it one way and that doesn't work, try something new." Well the time has come to try something new. To get the attention of Congress, the policy makers, those that can make an impact on our lives and our future, we need an increase in numbers! But to get those numbers, we need results; and to get results requires a new way of thinking. NARFE is in trouble with membership, and we need new attempts to revive it. Doing things the same old way only works about 20 percent of the time. When a member decides to quit, it's usually because they don't see any value to themselves or that NARFE isn't able to do anything to help them. So the question then becomes why continue supporting it. (I know as a member of the executive board that this perception is only partly true because NARFE is accomplishing small steps in protecting our benefits.) However, in the members' eyes, it is enough to give up hope and stop their membership. Occasionally it is a question of the monthly dues, but that is rarely the case.

So how can you as the member sitting in your living room reading this newsletter have an impact to reverse the continued down-trend in membership? We the collective membership of Tennessee Federation of NARFE need to raise a loud and clear voice that we are tired of the same old ways that accomplishes nothing. Think about how AARP increases their numbers. One way AARP increases numbers is by including the spouse with the individual membership. If NARFE would follow suit, our membership numbers would nearly double immediately so that when approaching Congress instead saying we are a small group with small voting numbers, we can shout we are a larger percentage of your voting block.

Remember Congress responds to numbers in terms of contribution dollars and vote numbers. Doing the same old things and expecting different results is not a very smart way to run an organization. You don't get results.

How can you take action? Attend your monthly meetings and above all attend the state convention in Jackson, Tenn. Initiate and support resolutions to the Federation and National that are new and innovative. Run for office both on the local and state level, or become a delegate at the state convention. We need a loud voice in Tennessee and by speaking out the loudest, we can and will have an impact in Washington.

Squeaky wheels get greased, and right now our wheels are rusty and won't get us very far. We need your voice and yes your voice counts. Let it be heard, and let me see you at convention. Let us make this convention one where there is something to vote on. Clarksville Chapter 870 will be submitting resolutions in an effort to enhance NARFE. Please follow suit.

- Vivian Fivecoat  
Tennessee Federation Secretary

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## A view of members' responsibilities

President Frazier asked me to write an article on anything that I wanted to, so here goes. As far as the national convention went, that was my fourth national, and in my view, it was the most organized of the past four conventions. My hat goes off the President Baptiste.

It is every member's responsibility to contact your members of Congress and give them your views and position on all upcoming legislation. Let them know that you voted for them and let them know if you think they are doing a good job or if they are not up to par. Let them know that you talk about their voting record, not only over the past year, but as long as they have been in office. This lets them know that you are watching what their voting records are. If you're not sure of their recent voting record, in the October issue on NARFE, look for 110th Congress edition of the Congressional Scorecard, and use this as a reference.

It is also every member's responsibility to look for new members, those who have already served and have retired, and those who are still in the work force. The current federal employees are the future blood of NARFE, and they will be fighting for their future rights just as we have fought over the years.

- John T. Hicks  
Immediate Past President

## Save money when renewing your NARFE dues

Before I explain how you can save money when renewing your NARFE dues, let me pass on the latest NARFE membership totals. It doesn't look real good, but it could be a lot worse. For October, we had an increase of 130 NARFE members nationwide. This is the first increase of members since April of this year. We, here in Tennessee, also had an increase in membership of 20 members and again, this is the first time we've had an increase since April. To all the chapter membership chairs, as well as all members who have assisted in the membership effort, I applaud you, and you should give yourselves a pat on the back for a job well done. Keep up the good work!! Our Tennessee total is 4,494 members while the national number is 317,965 members. We have been steadily going down in total membership and must put emphasis on retaining members as well as recruiting new folks. This leads me into my next topic.

Some of you folks may not know this, but there is a discount if we renew our NARFE membership for multiple years. The annual rate for any first-time member to join is \$33, which includes both national and local chapter dues. This is good for one year and then the discounts could start. The rates for members to renew their membership are as follows:

Membership Renewal	Dues	Savings
1 year	\$29	None
2 years	\$52	\$6
3 years	\$74	\$13

**Please note that the local chapter dues are not included in the amounts above.**

Now I would like to explain the more complicated (but cheapest) method of paying using Dues Withholding. This ONLY pertains to retirees (folks drawing a monthly annuity) and NOT folks still working. When a person joins NARFE for the very first time, their dues will be \$33 as explained above. If they go with Dues Withholding, this \$33 will be divided by 12 for a monthly amount of \$2.75 taken out of their monthly annuity for just the first year. They will NOT send in any money, just wait for OPM to deduct the \$2.75 on a monthly basis. Now comes the confusing part. The second and following yearly dues for all members using Dues Withholding will be \$24.60 for national dues plus your local chapter dues. NARFE contacts OPM, and the monthly amount is adjusted accordingly. For example, if your local dues are \$5, this would be added to the \$24.60 for a total of \$29.60 total yearly dues. This is divided by 12 for a monthly amount of \$2.46 per month taken out of your annuity. NARFE contacts OPM and

this is done automatically upon the first anniversary of your membership. This figure will remain constant until local or national dues are changed. The member can stop their Dues Withholding anytime they so desire by contacting NARFE or OPM. Using this example, you would recognize a savings of \$4.48 per year, and you would NOT have to find a stamp, envelope, or mail in your payment. This is by far the cheapest way, and the preferred way, to pay your NARFE dues. If more members went with Dues Withholding, it would assure us of retaining members, more so than if they have to send in their dues each year.

Now to summarize and give some examples of savings with Dues Withholding:

First time members pay \$33 which is \$2.75 per month for the first year.

After the second and following years:

If Your Local Dues Are:	Monthly Amount	Savings per Year
\$5	\$2.46	\$4.84
\$10	\$2.88	\$4.44
\$15	\$3.30	\$4.40

I hope this explains how you can save money when renewing your NARFE dues. I know it sounds quite complicated, but I didn't make the rules, I just report them. It really does work quite nicely, and it is a very good way to pay your dues. We hope everyone will take a look at it and convert to Dues Withholding. Switching to Dues Withholding can ONLY be done on the anniversary when your normal dues are due. Any questions or if you need further explanations, please e-mail or call me anytime.

- J.C. Whitney  
 Tennessee Federation Membership Chair  
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 (931) 358-4855



### Address Changes

Names and addresses for newsletter distribution come directly from NARFE'S National Office.

To correct your address, please contact the National Office at (800) 456-8410.

- Max Coats  
 Newsletter Editor

Tennessee Federation of Chapters  
National Active and Retired Federal Employees Association

2009 Convention Registration Form  
53rd Federation Convention  
Hosted by Jackson Chapter 519  
Jackson, Tennessee  
April 20-21, 2009

Please Print or type all information

Chapter No. \_\_\_\_\_ Chapter Name \_\_\_\_\_ Location \_\_\_\_\_

Name \_\_\_\_\_ ID# \_\_\_\_\_ Phone: \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

CIRCLE ONE: [Delegate] [Alternate] [Federation Off.] [Nat. Off.] [Past Federation President] [Guest] [Member]  
Spouse \_\_\_\_\_ ID# if NARFE Member \_\_\_\_\_

CIRCLE ONE: [Delegate] [Alternate] [Federation Off.] [Nat. Off.] [Past Federation President] [Guest] [Member]

CONVENTION FEE OPTIONS [Select for yourself and spouse]:

- FULL REGISTRATION FEE: \$45.00 (Incl. Registration and Banquet)  
 CONFERENCE ONLY \$20.00  
 BANQUET ONLY \$25.00  
 LATE FEE \$5.00 (After March 20, 2009) TOTAL enclosed \_\_\_\_\_

Registration forms must be submitted by March 20, 2009 (Late or on-site registration extra \$5)

Make checks payable to: NARFE  
 Mail to: Ruth Atnipp, 65 Siesta Dr., Jackson, TN 38305  
 For additional information, contact Joyce Knott, Con-  
 vention Chair at 731-427-2485 or Margaret Ballard, President  
 at 731-422-3744

Holiday Inn  
 541 Carriage House Dr.  
 Jackson, TN 38305  
 Phone: 731-668-6000

Your reservation is to be made by phone or online, no  
 reservations by mail. Online at [www.holiday-inn.com/  
 jacksontn](http://www.holiday-inn.com/jacksontn)  
 \$103.00 per night tax included.  
 Hotel Reservations Must Be Made By April 1, 2009 –  
 Late Reservations Subject To Availability

Contact the Hotel directly by phone for reservations,  
 you may call 731-668-6000 and indicate that you're  
 with, "NARFE State Convention". For Online reserva-  
 tions go to [www.holiday-inn.com/jacksontn](http://www.holiday-inn.com/jacksontn) Be sure to  
 advise that you are with NARFE State Convention.

#### Directions

I-40 West from Nashville, Exit 80A (Hwy 45 Bypass).  
 Immediately get in far left lane and turn left at light  
 onto Carriage House Drive to Holiday Inn.

I-40 East from Memphis, Exit 80A (Hwy 45 Bypass).  
 Immediately get in far left lane and turn left at light  
 onto Carriage House Drive to Holiday Inn.

## Mark your calendars for the Federation Convention

Now is the time to take a minute and mark your calendar for the Federation Convention in 2009. This year's convention will be held at the Holiday Inn in Jackson, Tenn., on April 20-21 and hosted by Jackson Chapter 519. The Holiday Inn is located off I-40 at exit 80A onto 45 Bypass. Turn left at first light onto Carriage House Drive to the Holiday Inn.

The room rate is \$103 with tax included, and we have 60 rooms reserved at this rate. Please call Holiday Inn at (731) 668-6000 on or before April 1, 2009. After that date, you will pay a higher room rate if a room is available. When making your reservation, please tell them you are attending the NARFE Convention. Do not call the 800 number as they do not have the proper information to get you a room at the reduced rate.

Registration will be Monday, April 20, from 1 p.m. until 5 p.m. Board meeting and committee meetings will be held during this time. Meeting times and places will be posted at the registration desk. If possible, please arrive by noon on April 20.

Delegate forms will be mailed to the president and secretary of each chapter. Please follow the instructions on the form and return it as soon as possible. A registration form is also included in this newsletter, with instructions on where and when to mail the form and check. A number of activities are being planned including a banquet on Monday evening beginning at 6 p.m. Door prizes will be awarded. We will have some very good entertainment and an excellent guest speaker.

Come early and/or stay late and enjoy the many sights of West Tennessee. We look forward to seeing you there!

- Joyce Knott  
Convention Chair

## A Certain Beginning

A new job brings a great deal of anticipation and an equal amount of anxiety, not only because of the large task ahead, but mostly the realization that I am following a larger-than-life leader who set a very high standard for his successor. As a Regional Vice President, Joe Beaudoin viewed every NARFE member in Region X as his boss, and he worked for them tenaciously in furthering their needs and our organization's goals and objectives. I know I speak for all the members in Region X in saying thanks to Joe for a job well done.

What about the future? There is much to be done. NARFE Legislative Director Dan Adcock wisely warned us at the national convention in Louisville of the "perfect storm" that threatens our earned benefits. The mountain of debt facing the new administration and congress in the coming years as a consequence of waging two wars, coupled with the recent financial crisis, will place all "entitlement" programs especially our retirement benefits under close scrutiny. No one wants to return to the days of delayed or "diet" COLAs, exploding FEHBP premium increases with reduced coverage, and other unreasonable attacks on our benefits.

A constant concern is our diminishing membership. Our elected officials in Washington can count as well as anybody, and they have determined that a shrinking organization such as ours poses a lessened threat to their election or re-election. Hence, there has been no action other than lip service for NARFE's recent legislative priorities. Increased membership means everything if we are to remain viable now and in the future.

The last thing I want to do in my first article as Region X Vice President is cast a pall over the future viability and effectiveness of our organization. Far from it. There is increased energy and enthusiasm in our chapters, federations, and region for dealing with membership in general, and most especially for the thorny issue of retention. We do a decent job in recruiting new members but have difficulty in retaining them. Why? We must agree on a pragmatic and acceptable answer to this question in order to grow our

organization and counter the impact of the "perfect storm." I am excited that I will have a role in this defining period in Region X, and I look forward to working with you for the next two years.

- Paul Carew  
Region X Vice President

## PAC Contributions

Many of us contribute our time and money to the political party of our choice. Everyone is to be commended for exercising this right. We may resent using NARFE PAC contributions for a person we do not support. However, it is important for us to remember that NARFE is political but non-partisan. We contribute to our representatives that will benefit us the most regardless of political affiliation. Sometimes this is a difficult decision as the representative who is asking NARFE for a contribution may not support all of our issues. We may contribute PAC money to a newly elected congressman or senator so as to get our "foot in the door" early on.

Those in NARFE who are responsible for making a decision as to whom we support and the amount of contribution given consider the level of support by that particular senator or congressman. Everyone is urged to continue political activity for the party of your choice as this could make a difference in the way a representative votes on our issues. At this time we are very vulnerable to the whims of the budget makers in Washington as we are entering ever more difficult times in protecting our earned benefits. Any and all contacts established by our representatives with NARFE could make a difference for all of us. Please continue supporting NARFE PAC.

We have made a \$1,000 contribution to each of the following for this reporting period: Congressman Tanner, D-TN-08; Duncan, R-TN-02; Davis, TN-04.

- Glenn Turner  
PAC Chairman

We're on the web!  
www.narfetn.org

*Protecting the Future for Retired and Current Federal Employees*

## Seniors must stay on the go

Another year has come and gone, and hopefully the holidays were pleasant for all. A year or so ago I asked that all members make a resolution to attend at least one chapter meeting in the upcoming year. Again, I ask that you make that commitment this year. Chapter meetings can and should be enjoyable as well as informative. The more in attendance makes the meeting even better.

Although our primary mission is to protect the earned benefits of active and retired federal employees, we are also involved in several other issues and programs locally. Last year the Knoxville Chapter committed to giving a donation to five separate charities as well as the Alzheimer's Association. We also volunteered our services to ring the Red Kettle Bell for the Salvation Army a couple of days in December. In the Cleveland Chapter, some are involved in building homes for the Habitat for Humanity. Sevier County gives to differ-

ent charities. Athens donates and accepts gifts and delivers them to the Veterans Home in Johnson City, which is three hours away (how great they are). I'm sure that other chapters are involved in other programs as well. The point is, members are getting together to help with enjoyable programs that give back to the community. It really makes you feel good to help others, so try your best to attend a meeting.

As always, I need to remind all that we as seniors need to be on the go as much as possible. We need to keep our mind and body strong, and being on the go will certainly be a benefit. So my most important message to you is to get off the couch and get moving.

*- Larry Cunningham  
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