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TENNESSEE FEDERATION NEWS



News of Interest to Active and Retired Federal Employees

June 2011

Cunningham outlines NARFE's mission

The Tennessee Federation of Chapters Annual Convention for 2011 is now history and will soon be posted on the Tennessee Website, www.narfetn.org. The Donelson Area Chapter 1576 did an excellent job as the host chapter. The accommodations, facilities, and location were top notch. If you were able to attend, I personally want to thank you for coming, and if you were not able to be there, hopefully you will be able to attend next year in Memphis.

Elaine Hughes, our National Secretary was our Speaker from Headquarters, and her speech and presentation was very informative. Her speech included a lot of "doom and gloom," but we are all aware of that, but she also had a lot of positive things to say about new programs and ideals that are in the process that will hopefully be a benefit to our organization and its members. Our National Office has a lot on its plate and with each and every day, some Senator or Congressperson adds a little more. We as members must continue, more than ever, to do our part to help. We are a legislative organization that requires congressional contacts both on the national and local level, PAC contributions, membership recruitment, and by all means, never miss the chance to spread the word about our mission, which is:

- To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interest.
- To promote the general welfare of current and potential federal annui-

tants by advising them with respects to their rights under retirement laws and regulations.

- To cooperate with other organizations and associations in furtherance of these general objectives.

Part of our Vision Statement is to ensure that:

- NARFE is recognized as the association devoted exclusively to serving and protecting the earned entitlements, rights and benefits of all federal retirees, employees and survivors.

Most often, when individuals will not try to help themselves, others will not. We all should do our part to help.

Remember folks, activity is a non-prescription medical miracle, so exercise to the extent possible.

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Henderson describes how fairness is always trumped

Thank you to the members of Donelson Area Chapter 1576 for the fantastic job you did of hosting the 55th Annual Tennessee Federation Convention in Nashville this year. Everything went very smoothly, and we had a great convention. I would also like to thank all of the chapters across the great state of Tennessee who sent delegates or proxies to represent your chapter. It could not have been the huge success that it was without your strong support.

I was pleased to have an opportunity to "sit in" on the Financial Ways & Means and Audit Committee meeting where Hank Shelton did an excellent job as the chairperson. As I reviewed the financial records, I quickly gained an even greater appreciation for the outstanding work that our Federation Treasurer, Marie Anglin, and Financial Secretary, Glenda Huff, do on our behalf. Thank you both for your dedicated and conscientious service to NARFE and to the Tennessee Federation.

During the convention meeting on Tuesday, a discussion arose with regard to federal employees, retirees and survivors making sacrifices to help resolve the dire situation our country is facing with soaring budget deficits and a record high national debt. A few members expressed a belief that we are not making any sacrifices and that NARFE should embrace a pay and/or benefit reduction proposal as a matter of patriotic duty. I was not surprised by that opinion; federal employees as a group have always been willing to make sacrifices at our own expense for the good of our country. How many of you have worked beyond the normal duty day to meet a deadline or because an important job needed to be completed without any expectation of compensation?

There are also other situations and examples of sacrifice to consider. How many remember when federal employees whose pay is based on an annual salary, employees in the general schedule are the largest group, had the annual salary amount divided by 2,080 hours to deter-

mine the hourly pay rate? It does make sense. If you multiply 52 weeks in a year, times 5 work days in each week, times 8 hours in each work day, the total is 2,080. After many years of using 2,080, the government determined that during leap year every four years this group of federal employees was getting an extra day of pay. So, the government decided to divide the annual salary amount by 2,087 hours for a few years to compensate for the previous years of overpayments. The law was enacted as a temporary measure, and it seems to me as though it was to expire in about three years. However, it was extended and later very quietly made permanent because it worked so well in the government's favor. After all, the average employee only lost about \$125 in pay per year, and it saved the government approximately \$250 million. But what rationale could possibly justify the continued use of 2,087? A 4-year average would yield a result of 2,082 hours and would seem to be the only fair number to use as it would balance out every four years. So, why wouldn't the government change to 2,082? Although there is much disagreement about federal employee pay, I saw an article recently that said, on "selected" job categories, the average pay as of March 2009 was almost \$75,000. Using that figure as an example, making the change to 2,082 hours in the average year now would increase average federal employee pay by about \$166 per year and would cost the government approximately \$332 million. Cost always trumps fairness.

Remember when we were singled out in the 1980s and early 1990s? During that period, federal retirees and survivors lost \$50 billion in deferred, reduced and canceled COLAs, while the COLAs of 40 million social security beneficiaries were not cut. How about the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP)? Everyone knows that these penalties are unfair, and repealing both would cost the government less than 1/4 of one percent of the total budget. Yet, those who are affected lose hundreds to thousands of dollars every year. Cost always



Fairness is always trumped (continued)

trumps fairness.

I can remember when my share of the health insurance premium for Blue Cross family coverage was less than \$40 per month, and there were no deductibles, co-insurance or co-pays. My total out-of-pocket expense when my daughters were born was less than \$20 to cover fees for optional telephone and TV service. Consistent and significant increases in out-of-pocket expenses over the years have been accompanied by dramatic increases in the cost of our premium. For approximately 25 percent of annuitants in Tennessee, COLAs during the past eight years have been less than the increase in their share of the health insurance premium alone. Add the increased cost of out-of-pocket medical expenses, gas (more than doubled in the past two years), tires, food, batteries, clothing, etc., and many annuitants are having serious problems just making ends meet.

Furthermore, most Medicare beneficiaries continue to pay the same \$96.40 Part B premium this year that they have paid since 2008. Under current federal law, they are “held harmless” for the increase in Part B premiums in any year when they receive no Social Security COLA. However, more than a million public service retirees not eligible for Social Security benefits are paying \$115.40 a month in 2011, the second year in a row they have had an increase in the Part B premium when there has been no COLA. Cost always trumps fairness.

On December 12, 2010, after President Obama announced the federal employee pay freeze for 2011 and 2012, Bill Crystal on “Fox News Sunday” called it a “symbolic little freeze of government workers pay.” The total amount is not enough for a noticeable reduction in the budget deficit but it is “good politics.” Good politics also trumps fairness.

When Senator Richard Burr recently introduced S. 644 to eliminate the pension portion of Federal Employees Retirement System (FERS) retirees, he asserted that FERS is underfunded by almost \$1 billion, and that is simply not true.



When Congress established FERS in 1986, it required all pension benefits earned under FERS to be fully pre-funded by the sum of employer and employee contributions and the interest earned by the U.S. Treasury bonds held by the Civil Service Retirement and Disability Fund (CSRDF). In fact, OPM has stated that there is no point over the next 70 years at which the assets of the CSRDF are projected to run out. Sadly, misguided logic often trumps fairness.

On the other hand, the median pay for CEOs of large U.S. corporations rose 27 percent in 2010, to a median salary of \$9 million including \$2.2 million in bonuses. And to top it all off, General Electric reported \$14.2 billion in worldwide profits in 2010 and paid no U.S. income tax. In

fact, by keeping its profits offshore, and exploiting tax breaks here, GE claimed a \$3.2 billion refund from Uncle Sam. Hundreds of other companies maintain a pseudo corporate headquarters offshore and also profit from the same tax benefits as GE. Why doesn't the government target these companies to just pay their “fair share” in federal taxes to help reduce the national debt? Once “when a generous tax break was about to expire, the head of GE's tax team met with Representative Charles Rangel, the chairman of the House Ways and Means Committee, and begged for an extension on one knee.” After that meeting, GE's precious loophole was restored, “and Rangel got a \$30 million gift for New York City schools.” Big corporate money also trumps fairness.

It seems to me as though the federal community has sacrificed time and time again over the years to help with budget shortfalls. While we are a comparatively small group, and most of these actions have actually had a negligible affect on the national debt, when added together, many federal employees, retirees and survivors are losing thousands of dollars every year to these targeted cuts.

NARFE continues to emphasize over and over through various media that federal employees and annuitants are willing to make a shared sacrifice during these troubling economic times. However, NARFE will also continue to fight any proposals

Fairness is always trumped (continued)

that put an unequal and undue burden on the federal community. I believe that NARFE has got it right, and I am glad to have such a highly respected organization working on my behalf with our congressional leaders on Capitol Hill. In addition, National provides all of the guidance, documentation and facts necessary for federation and chapter leaders and members to support these efforts in every congressional district across the United States. Working together, we can make a difference!

Turning to another matter, now is the time to begin planning for a very important upcoming event. August is NARFE Advocacy Month, and the congressional "recess" scheduled for August 5 – September 7 is a perfect time to meet with members of Congress in their home districts. I believe that face-to-face meetings are still the best way to earn support for our issues, and it is vital that we make every effort to schedule as many meetings as possible. Federation District Officers can be an invaluable resource in this effort, and we need volunteers in West Tennessee who reside in District 7, 8E and 8W to serve in this very important position. If you are interested, please contact me via either the telephone number or e-mail address listed below.

In closing, I am very grateful for the opportunity to serve another term as your Vice-President for West Tennessee. It is truly an honor for me to represent the West Tennessee chapters and members in this capacity. And please remember our less-abled senior members: a card or telephone call could really make their day.

James L. (Larry) Henderson
Tennessee Federation 2nd Vice-President
(731) 784-0675, henderson@click1.net

Car safety tips for senior citizens

- Always keep your car doors locked, whether you are in or out of your car. Keep your gas tank full and your engine properly maintained to avoid breakdowns.
- If your car breaks down, pull over to the right as far as possible, raise the hood, and wait **INSIDE** the car for help. Avoid getting out of the car and making yourself a target before police arrive.
- At stop signs and traffic lights, keep the car in gear.
- Travel well-lit and busy streets. Plan your route.
- Don't leave your purse on the seat beside you; put it on the floor, where it is more difficult for someone to grab it.
- Lock bundles or bags in the trunk. If interesting packages are out of sight, a thief will be less tempted to break in to steal them.
- When returning to your car, check the front and back seat before entering.
- Never pick up hitchhikers.



<http://www.seniorark.com/45%20Senior%20Safety%20Tips.htm>

Eastern Region - Special Delivery

Greetings fellow NARFE members! My name is Larry Minniear, and I am the newly elected 3rd Vice-President representing the Eastern Region of Tennessee. I am honored and humbled to have been elected this position at our recent Federation Convention. For those of you who voted for me, I thank you. For those of you who voted for my opponent, I forgive you. For those of you who did not vote because you were not there, there is no forgiveness. You should have been there.

It was a great convention. Ed Evans, John Cushenberry and the entire Donelson Chapter 1576 are to be congratulated on hosting a very fine event. This is the one time during the year when NARFE members, spouses, and friends can get together and not only receive valuable information, but also enjoy the camaraderie of people whom they share a common bond: federal employment.

Once the convention is over, the real work begins. I am going to need all of you help to promote the NARFE gospel throughout Eastern Tennessee. We have a new Membership Chair, Rhonda Mooney. She will be contacting the chapters regarding recruiting efforts. That is only part of the equation of a solid organization. Membership involvement is another key ingredient to success. You are not going to keep members very long if you don't keep them involved in something. I can look through the state officer rosters and see a lot of vacancies or a lot of doubling up on names. This indicates there is ample opportunity to include your newly recruited members in the monthly activities of your chapter.

Participation at meetings is a start. This is pretty simple. Think of the co-workers you were friends with when you were employed. Where are they? Are they a NARFE member? Why not?



Larry Minniear, 3rd Vice-President

Has anyone asked them? Give them a call and ask them to join. Do they attend meetings? Why not? Has anyone asked them? Give them a call and invite them to the next meeting. If they need transportation, arrange it for them. Better yet, pick them up yourself. Once you get them to the meetings, find a job for them. It is hard to refuse if the job is simple, fits the person, and is offered during the meeting. But do not drop the ball there. Make sure they come back. Only you and your fellow members can make sure NARFE remains a strong and viable organization representing federal retirees for over 90 years.

I would be remiss if I did not mention PAC before I close. Even though I have garnered another position I will still work PAC until President Cunningham decides on a replacement or not. We had a strong contribution effort at the convention. We raised over \$1,000 with contributions averaging over \$20. We had over \$2,000 already sent in by mail for the first quarter. We need that same commitment from everyone. Make a pledge now, if you have not already donated, to contribute at least \$20. If each chapter can commit to a minimum of \$10 per capita that would exceed

this year's PAC trophy winner. That would put us over \$43,000 for the year, if we made this goal. I am confident we can make that goal. It is up to each of you to deliver.

Again, thank you for the opportunity to serve you and Tennessee Federation. I look forward to a very productive year. Please do not hesitate to contact me if I can assist in any way.

Larry Minniear
3rd Vice-President – Eastern Region
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(423) 875-5612

Tennessee Federation Financial Report

Period ending December 31, 2010

By Marie Anglin, Treasurer

Beginning Balance		\$18,929.19
REVENUES		
National Dues Rebate - 10% Refund	\$ 10,484.42	
Interest in Checking	\$ 1.74	
Per Capita Dues	\$ 11,061.00	
Convention Refund - Sevierville	\$ 500.00	
State Convention Profit - Sevierville	\$ 430.71	
TOTAL REVENUE	\$ 22,477.87	
Total to be accounted for:		
LESS EXPENSES		
Vouchers	\$15,171.96	
Newsletter Expenses	\$6,400.45	
Non-Vouchered Expenses	\$34.00	
Lodging - Executive Board	\$1,063.34	
Officer Badges	\$ 125.24	
Past Year's Reimbursements to Vivian Fivecoat	\$ 2,347.13	
NARFE - State Convention Registration for Joe B.	\$ 45.00	
Recruitment	\$ 641.39	
Memorial - Henderson	\$100.00	
Web Hosting	\$ 128.00	
TOTAL DISBURSED	\$ 26,056.51	
Ending Cash Balance - Checking Account 12/31/10		\$ 15,350.55
CD's US Bank		
Account Ending - 5601		\$ 3,345.87
Accounting Ending - 4540		\$ 3,495.03
TOTAL ASSETS		\$ 22,191.45

Mooney named new membership chair

My name is Rhonda Mooney, and I was elected Federation Membership Chair at our Convention in April. I am a member of Jackson Chapter 519 and have been a NARFE member since February 2008. I am currently 1st Vice President and Membership Chair of Chapter 519. I am excited for the opportunity to work with all of you during these challenging times.

Elaine Hughes, National Secretary, spoke at our Convention, and membership was one of the topics that she emphasized. She stated that 2010 was a pretty good year overall for membership but ended with a deficit. Our total membership is now below 300,000. On the bright side, she noted that the fourth quarter of last year was positive (every month in the quarter was positive). She stated that members drop between their first and third years, so we need to determine why members are leaving and address that issue. She updated us on work being done by the NARFE Information Technology (IT) Advisory Committee (NIAC). This is a five-member committee looking at the latest information technology and its applicability for NARFE. She stated that we should see a real difference in membership reports; the M112 and M114 will disappear, and we'll get one report. This will be extremely helpful in our retention and recruitment efforts.

Membership is vitally important at this time as our benefits are under attack. Larger numbers of NARFE members will get more attention from our elected officials. It will take all of us working together to keep our membership numbers up. I plan to stay in contact with all chapter presidents and membership chairs throughout the year so that we can share ideas that are working for our individual chapters and brainstorm to come up with new ideas. Please contact me any time that I can be of assistance, or if you have ideas that you would like to share. My phone number is (731) 267-2336, fax number (731) 784-3718, and email rhondam@click1.net. I look forward to hearing from you and working with you this year.

- Rhonda Mooney
Federation Membership Chair

The challenge continues ...

The challenge continues. Last year we waited for the Committee for Fiscal Reform to finally release their recommendations for ways to cut spending and reduce the deficit. The commission, in effect, put everything on the table. For us, it included freezing pay, postponing COLA's, raising the retirement age, changing the retirement computation formula from the high 3 to the high 5 years of service, as well as other cuts.

Immediately Congress passed the freeze on federal wages for two years, and everyone is still talking about extending it for up to three more years. The federal worker seems to be the easy target, or as Elaine Hughes, our national secretary, stated in her speech at the convention, we are what some call "low hanging fruit" – the ones first picked.

The 112th Congress began the year with 87 new members and over one-half of the new members have never been elected to ANY office before. The new members were elected on cutting everything in our federal government. On April 15, the House of Representatives passed the Concurrent Resolution on the Budget for FY 2012, authored by Chairman Paul Ryan (R-WI), which would reduce spending \$4.4 trillion over 10 years. Of these savings, \$375 billion would come from current and retired federal employees by raising retirement contributions, freezing pay for five years, and reducing the federal workforce by 10 percent.

NARFE's primary purpose for existing is to protect our earned benefits. It will take all of us, doing what we can, whenever we can to get our message across to our legislators. This message is that we are willing to do our share to help our country through this financial crisis, but we should not be made the "scapegoats" for something we did not cause. The problem comes primarily from the cost of two wars and a stimulus package and can't be solved by cuts to federal workers. Focus on this when your congressman is available in your area and make sure he understands our message. The NARFE website has everything you need with talking points, fact sheets, etc. The latest release is the media tool kit summarizes the latest available information. Please let me know if I can help in any way. My contact information is on the website. If you don't have access to the website, my phone number is 931-473-5074. Thanks for all you do and plan to do for NARFE this year.

- Jim Glenn
Legislative Chair

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

Email Address Changes

In order for NARFE to be able to send you Action Alerts and urgent notifications using the Global Electronic Messaging System (GEMS), they need your email address. To be sure that your email address is listed correctly in your member profile, send it along with your name to GEMS@narfetn.org. It will only be used for official NARFE-related messages.

Protecting the Future for Retired and Current Federal Employees

Exercise your way to better health

It is important to always consult with your healthcare provider before starting an exercise program. Once you have received clearance from your provider, including any precautions, consult with a qualified professional who can help you start a program to achieve your goals, as well as, show you proper equipment usage or technique.

If you are planning on walking or doing another form of aerobic training, remember to start out slowly and work your way up. Training too hard too soon can cause injury and sometimes make things worse, which may prompt you to discontinue your exercise program. Remember your ultimate goal: to improve your health and quality of life.

One final tip on how to judge if you are working hard enough on an exercise: If you can talk easily while performing the activity, the activity is too easy. If you cannot talk at all, the activity is too hard, and the intensity should be brought down.

It is never too late to start exercising. It has been shown that no matter what age you are, raising your fitness level is always a possibility. The risks involved are low but should still be taken seriously. The web page below lists some of the ways you can be more safety conscious and how to determine what you need to do to start a new workout plan.

http://www.stjoemo.info/parks/seniortips_week6.cfm



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