



A PUBLICATION
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TENNESSEE
FEDERATION OF
CHAPTERS

TENNESSEE FEDERATION NEWS

News of Interest to Active and Retired Federal Employees

November 2010

Cunningham announces national officers

The 31st NARFE National Convention is now in the history books with 1,291 out of 1,464 chapters represented by delegates and or proxies. The total in attendance was 1,023 with voting representatives and proxies carrying 6,081 votes.

For those who were unable to attend the convention, I will try to furnish you with a few things that I think are very important.

The Association now has four new national officers for the next two years. Current National Vice President Joseph Beau-doin of Winchester, Va., was elected National President. Region X Vice President Paul Carew of Pittsboro, N.C., was elected National Vice President. North Carolina Federation President Elaine Hughes of Asheville, N.C., was elected National Secretary, and Region II Vice President Charles Saylor of Towson, Md., was elected National Treasurer. William (Bill) Martin of Bumpus, Va., was elected Region X Vice President. Three of the four National Officers are members in Region X and that should make us all proud. By supporting these new officers, we will be supporting our organization.

More than two-thirds of the delegates and proxy holders voted in favor of an \$11 dues increase to be effective around the first of the year. The question is are we getting a good value for our investment? My opinion, absolutely. We, as active and retired federal employees, are constantly looked at as ways to cut government spending. There are those in Congress who think that our salaries and annuities are much greater than the private sector. We as an organization must be ready and financially able for recommendations from the so-called Dept Commission or Congress for very large cuts in federal spending.

Legislative Director Dan Adcock stated that in the past two years, NARFE has racked up a long string of legislative victories. If the achievements were described in a story in this year's convention bulletin, the headline might read, "NARFE puts money in your pocket and protects your benefits." But, he warned, when the delegates meet next in Reno, Nev., in 2012, the headline could be: "Federal salary, retirement and health benefits slashed by \$50 billion." That, he said, "could be our reality if we do not take control of our destiny."

John Berry, Director of the Office of Personnel Management (OPM), admitted that OPM's retirement unit has "struggled with complex challenges for many years now." While he said that he couldn't fix them "overnight," he pledged "this administration's full attention and effort." This has to be fixed. He told NARFE members that you worked too hard for too many years and when "you make the decision to transition out, you're still a member of the federal family. You deserve prompt and accurate delivery of the benefits you've earned."

There were several more orders of business concluded, and I'm sure that they will be addressed in the NARFE Magazine.

Remember folks, for good health, stay as active as possible and promote our organization whenever a chance arrives. The very best thing that you can do to help NARFE is to continue with your membership.

- Larry Cunningham
Federation President

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Henderson encourages members to work together to control destiny

When you receive this newsletter, the Thanksgiving and Christmas holiday seasons will be “just around the corner.” If past history is any indication, these will be busy times indeed. With all of the hustle and bustle that we seem to get caught up in during this period every year, let’s take time to remember the reason for the seasons. And please do not forget our less abled senior members. It only takes a few minutes to send a card or make a telephone call and just knowing that fellow members of their NARFE family are thinking of them could really make their day.

Thinking of busy times, West Tennessee has been a center of much activity over the past few months. Late last fall I was honored by a request from the Jackson Chapter to be the guest speaker for their August 12 monthly chapter meeting. Knowing I would have plenty of time to prepare, a friendly forgiving audience and having enjoyed every previous opportunity to meet with them, I agreed without hesitation. Well, soon the plans began to grow, and they decided they would invite a few other chapters as well as prospective new members to the meeting. Eventually every chapter in West Tennessee was invited, flyers were prepared and distributed, and arrangements were made for local newspaper, radio and television coverage. This was rapidly turning into a very BIG event, and I don’t mind admitting that I was beginning to get a little nervous. Then Joyce Knott called just a day or two before the meeting and said that Sen. Bob Corker was going to be in town. She wanted to know what I thought about inviting him to speak at the meeting. Of course I thought it was a great idea; but frankly, I have never shared the podium with a sitting congressman before, and this bit of information just about sent my nerves over the top. Regretfully, Sen. Corker could not attend the meeting due to a conflict in his extremely busy schedule.

You can read more about the meeting in another article in this newsletter, which was written by Rhonda Mooney, Vice-President of the Jackson Chapter. But friends let me tell you, the response from the chapters in West Tennessee was awesome. Six chapters, some that traveled a considerable distance, were able to participate in the meeting and 60 NARFE members, visitors and prospects were present. It was a pleasure to speak to this very receptive audience; everyone seemed to have fun, had a good meal, and several commented that they had learned a

lot. Actually, in doing research for the speech, I’m probably the one who learned the most. I commend the folks of the Jackson Chapter for the excellent job they did in hosting this “combined” meeting, and I sincerely appreciate every chapter, member and prospect who participated. Your presence and involvement are what made this event a great success.

As I began writing this article, a couple of days had passed since “Meet Your Candidates Month” officially ended on September 14. Reports are currently in the process of being prepared, but I can tell you for certain that West Tennessee worked very hard to make this a successful event. I would like to take this opportunity to sincerely thank the officers and members of the chapters in West Tennessee for their support of “Meet Your Candidates Month” this year.

The 31st NARFE National Convention held August 29 – September 2, 2010, at the Amway Hotel in Grand Rapids, Mich., was the first national convention I have attended, and it was truly an exciting and educational experience. I was selected to serve on the Sergeant-At-Arms Committee and was required to arrive two days early for training. The normal daily schedule for the 22 members of my committee started about an hour before and ended about 30 minutes after everyone else, so we always put in a full day’s work. I thoroughly enjoyed attending the convention this year.

The Director of the Office of Personnel Management, John Berry, gave a very inspiring speech during the convention. He was the keynote speaker and ended his speech with a quote from Walt Whitman’s poem “Go Forth,” which I would like to share with you as follows: “I am the new American pioneer, looking forward, never back. No longer content to wait for better times... I will work for better times... Apathy is death.” As federal employees, retirees and survivors, we may soon be facing a “new frontier,” especially when it comes to protecting our benefits, and apathy may be our biggest challenge. Every one of us should make a commitment to work with NARFE for better times. Working together we can and must take control of our destiny.

- James L. (Larry) Henderson, 2nd Vice-President
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Frazier requests help regarding email addresses

EMAILS!!! Ah yes, let us talk about emails. There is talk about some type of electronic membership. You would receive the NARFE Magazine by way of email. All pamphlets, hard copies of anything normally mailed from NARFE Headquarters would come to you by email. Our Tennessee Federation mails out a hard copy of a newsletter four times a year at a total cost of \$6,000. The electronic membership will only work if you have an email address. This type membership could be much cheaper than your normal membership. A lot of our members cannot attend chapter meetings for a number of reasons. This electronic membership would help build a bridge and help more of our federal employees to become members (i.e., "electronic membership members").

At our last Federation Board Meeting, yours truly volunteered to begin an effort to have all our Tennessee members have their email address listed at NARFE Headquarters. We have roughly 4,300 members in Tennessee. I am not overly happy about the thought of writing letters to 4,300 members with a 44 cent stamp on each and then an enclosed envelope with another 44 cent stamp.

I need your help. If NARFE Headquarters has your email address, and you now are receiving GEMS messages, etc., please let me know. If you have email, but you are **not** receiving GEMS messages, please contact me and say, "Carey, you have my permission for my email address to be at NARFE Headquarters." Then give me your email address and your chapter number. That is all. I can handle the rest.

If you do not want to share your email address with NARFE Headquarters, please tell me. If you do not have a computer and no email capacity, then tell me that as well. I need to know. For those of you who do not respond, I will try telephone, letter, pony express, smoke signals or something, but I will hunt you down.

Seriously folks, I need your help. Some of you may be concerned that NARFE will sell your email address or share with other companies, etc. Trust me, they will not. Your email address will be kept completely confidential. **PLEASE LET ME HEAR FROM YOU!!**

- Carey Frazier
Past Federation President

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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.

Our deepest condolences go to

Larry Henderson

in the loss of his wife Penny,
his wonderful and devoted wife
of 38 years.



The *Tennessee Federation Newsletter* will accept brief articles from chapters that describe their respective success in raising membership and or improving attendance at the chapter meetings. Publication will depend on space available for each issue.

- Max Coats
 Newsletter Editor
 mcoats9220@charter.net

Attention Treasurers and Secretary/Treasurers

I will be mailing the Per Capita dues letter from the October M-114. The number of members you pay per capita dues on determines the number of votes your chapter has at the 2011 Tennessee Federation Convention. Dues should be paid by December 10, 2010. Please return promptly. Should you receive the form and are no longer the treasurer or secretary/treasurer, please immediately pass the form on to the correct officer.

Glenda Huff
 Federation Financial Secretary



Tennessee Federation Financial Report 2010

Quarter Ending December 31, 2009
 By Marie Anglin, Treasurer

Beginning Balance -
 Checking Account 1/1/2009 \$ 27,995.45

REVENUES

National Dues Rebate - 10% Fund	\$10,855.60
Interest in Checking	\$ 2.37
Per Capita Dues	\$14,654.00
Closed Chapter Funds	\$ 391.01
Partial repayment of Advance of Convention (Amount \$525 - 2008)	\$ 132.89
Matching Funds - NARFE	\$ 585.00
Total Revenue	\$26,620.87

Total To Be Accounted For
 LESS EXPENSES:

Vouchers	\$26,925.00
Newsletter Expenses	\$ 6,452.59
Blue Table Coverings (for displays)	\$ 458.20
Microtel Meeting Room Expense (Officer Training - Jackson)	\$ 172.13
Weida White Award	\$ 106.97
Closed Chapter funds dispersed (dispersed funds \$.13 less than collected)	\$ 390.88
New Member Recruitment	\$ 200.00
Convention Deposit to host chapter	\$ 500.00
Board Meeting Lodging	\$ 481.36
Total Disbursed	\$35,687.13

Ending Cash Balance -
 Checking Account- 12/31/2009 \$18,929.19

CD's US Bank	
Account Ending-5601	\$ 3,338.07
Account Ending-4540	\$ 3,445.50

Total Assets \$25,712.76

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.

Federation 2nd Vice President speaks at combined meeting

Larry Henderson, Tennessee Federation 2nd Vice President, spoke at the monthly meeting of Jackson Chapter 519 on August 12. All west Tennessee chapters were invited to this meeting to hear Larry speak on "Everything You Always Wanted to Know About NARFE But Were Afraid to Ask." The meeting was a huge success. There were 60 people in attendance including members from six west Tennessee chapters (Jackson, Tri-County, Shiloh, Millington, Germantown, and Memphis Postal) and several potential new members. We had good publicity leading up to the meeting. Larry Henderson and Joyce Knott were interviewed on a local cable TV station the week before the meeting, and we also received radio and newspaper coverage of our meeting and organization the week of the meeting.

Larry made an excellent talk. He explained the history of NARFE and how it works from the local chapter level through the national level. He also talked about NARFE accomplishments. All in attendance seemed to enjoy his presentation and learned a lot from it. There was a question-and-answer session after his talk.

Everyone enjoyed the camaraderie; it was nice to visit with folks from other chapters in an informal setting. We all got ideas from each other on various things such as recruitment, speakers for our meetings, etc. In an effort to make this meeting special, we had a table set up with the NARFE lighted table top display and also had applications, magazines, brochures, and flyers on the table. The flyers had information about NARFE and about our local chapter with contact information. We had rulers, magnets, and pencils printed with the NARFE logo and our local contact information left from a Senior Expo that we had participated in, so we put those on the table as well. We also had a drawing for a door prize. Lots of folks from all the chapters took multiple applications, magazines, brochures, and flyers and said they knew of potential new members that they wanted to give them to. It was wonderful to see the enthusiasm. We had two people who joined that day, and we know of at least three more who have joined since. There was another person who remarked after

Larry's talk that it's time for him to renew his membership, and he had been debating whether he would but has decided now that he will definitely renew.

When we began planning this meeting, we were thinking of it mostly as a recruitment effort, but I think it also served as an excellent retention tool. And, very importantly, everyone had fun and learned a lot. We are thinking of making this an annual event. We want to thank all the visiting chapter members for attending. This meeting would not have been nearly as successful without you. We appreciate you and you are welcome at any of our meetings. We also want to thank Larry Henderson for an excellent presentation and for all that he does for us throughout the year.

- Rhonda Mooney
Jackson Chapter 519
1st Vice President & Membership Chair



NARFE keeps legislators informed about members' concerns

The Bipartisan Commission on Fiscal Responsibility and Reform continues to meet on a monthly basis since forming in February and is scheduled to make recommendations to Congress by December on ways to reduce the deficit and control the long-term debt. It sounds like a good idea, but we need to watch what suggestions are proposed. Everyone from Dan Adcock on down is telling us it is the "perfect storm" in Washington for our benefits to be reduced. Following are some of the actions your fellow NARFE members have been doing to inform our legislators and legislators-to-be of our concerns and to avoid an unfair and inequitable hit for NARFE.

Tennessee has three vacant congressional seats within the state. Zach Wamp left his position in the 3rd District to run for governor, Bart Gordon retired in the 6th District, and John Tanner retired in the 8th District.

In the 5th District, Nashville (227) joined with chapters from Donelson (1576) and Gallatin (859) to host a meeting with Rep. Jim Cooper (District 5). Rep. Cooper discussed the Nashville flood, healthcare, and politics in general and answered various questions to round out the meeting. The members who attended stressed our concerns about protecting our retirement benefits and making sure we are treated fairly and not singled out for reductions.

Glenn Turner set up a meeting with Ms. Carlie Creenshaw, Field Director for Tennessee Sen. Bob Corker, and attended the meeting with Marie Anglin, Val Brooks, Carey Frazier from Nashville (227), along with Oscar Krosnes from Donelson (1576). The group presented NARFE's concerns that we not be targeted in the efforts to reduce the federal budget, that our benefits are earned and fully funded. Ms. Creenshaw was attentive and assured our delegation she would forward our concerns to the Senator.

The group from Middle Tennessee is still pursuing a meeting with Sen. Lamar Alexander or at least with one of his staff to continue to voice our concerns and to continue opening the lines of communication and dialogue with out

legislators.

In the 6th District, Mark Bastian and the Gallatin Chapter (859) invited the democratic candidate for the House of Representatives Brett Carter to their September meeting. The meeting was well attended and after some introductory remarks by Mr. Carter, there was a good discussion about the workings of Congress. Our members were able to express our concerns and Mr. Carter went away with a complete picture of what NARFE stands for and will remember our issues if he is elected. The Gallatin Chapter has also invited the republican candidate, Diane Black, to address the group at their October meeting.

In the 8th District, which is also vacant, various members have been working with VP Larry Henderson to organize a meeting with either one or even both in a possible "forum." It seems like neither candidate is very receptive to scheduling anything with NARFE. They are continuing to pursue both parties with a "never give up" attitude.

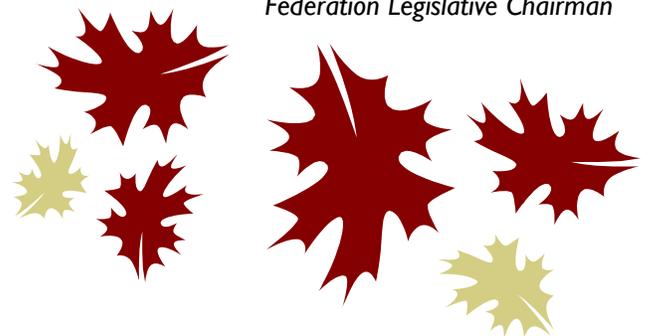
In the 4th District, we attended a "town hall" type meeting of Lincoln Davis and were able to talk to the congressman about the concerns of NARFE. Congressman Davis has been one of our best supporters on just about every vote concerning our benefits and seems to be continuing in that direction.

If you hear of any meeting in your area by you senator or representative, try to go and speak up for NARFE. And let others in the chapter know because we have strength in numbers. The more each congressman knows about us and our concerns, the more likely he will vote in a fair and equitable manner.

Let me know if I can help in any way.

- James Glenn

Federation Legislative Chairman



“Why should I maintain my NARFE membership?”

Many times NARFE members question themselves, “Why should I maintain my NARFE membership?” Non-members ask themselves, “Why should I join NARFE?” The underlying question is always, “What’s in it for me?” — especially when they are still employed. Most don’t want to take the time to read up on the many legislative issues NARFE is actively participating in. It has to be up to us, the active members of the various clubs, to reach out and share critical news happenings. It might take a phone call or a local newsletter mailed to a member’s home to get the information out. Whatever it takes, we must actively pursue new members and work to retain those who have already joined.

Some members believe NARFE is only a social organization. While it is true the monthly meetings are a time to share a meal with new and old friends and catch up with what is happening in their lives. The real reason for the get together is to discuss recent legislative matters impacting us all. When there is an issue needing addressing in Congress, the voices of more than 300,000 members sending communications to their elected politicians in Washington can make a difference.

We are told the upcoming Baby Boomers are not joiners. They look at their retirement as an opportunity to get away from meetings, large groups, organizations, etc. Dr. Paul Carew, recently elected National Vice President, has written a paper on the four generational groups. The oldest of us are from the *Silent or Hero Generation*, consisting of those born between 1925 and 1945. The *Baby Boomers* were born between 1946 and 1964. The *Generation X folks* were born between 1965 and 1984. Lastly, the *Millennials*, are those born after 1985. We are currently being faced with diminishing membership counts during a time when political changes are looming over our heads. We need come together and unite as one voice to be heard in Congress. We need to work harder than ever to just keep our present benefits.

When I retired in 2007 from USDA Rural Utilities Service, OPM may have included in my retirement package a brochure about NARFE, but I do not remember seeing it. One day in early

2010, I accidentally happened upon a chapter meeting in Dickson, Tenn. I saw a cool logo and a strange acronym, and when told about NARFE, I joined immediately. I knew from the outset I wanted to be a part of an organization working towards protecting my retirement benefits. We have all seen how the recent political changes to healthcare and the possible loss of freedom of choice in how healthcare needs are being met. It has opened my eyes to ask, “Why has this happened?” I learned how NARFE is working for all federal employees and retirees to allow us to keep the health benefits we now have, if we want. Congress wanted to eliminate COLA increases in Social Security payments. NARFE is working diligently to get this changed. The issues are many, and we need to take a stand and be counted.

Specifically, here is a list of the issues addressed in 2009-2010:

- Preserving existing benefits
- Economic security: federal civil service annuities
- Health security: the federal employees health benefit program
- Providing long-term care
- Guaranteeing Medicare for current and future generations
- Guaranteeing social security for current and future retirees
- Preservation of employer-sponsored health insurance
- Enhancing existing benefits
- Making healthcare more affordable
- Ensuring fair social security benefits for government retirees
- Parity in retirement credit for unused sick leave
- Additional priorities
- Perfecting federal retirement
- Pay comparability for federal workers
- Ensuring job security for federal workers affected by privatization

Together, we can make a difference! Alone, we are an island.

- Donald B. Couzens
Dickson Chapter 727

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

Protecting the Future for Retired and Current Federal Employees

2011 NARFE State Convention

**Radisson Hotel
at Opryland**

April 17-19, 2011

**Hosted by the
Hermitage/Donelson
Chapter**



TENNESSEE FEDERATION OF CHAPTERS, NARFE

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