

ISSUE
61
JULY
2019

Tennessee Federation News

NEWS OF INTEREST
TO ACTIVE AND
RETIRED FEDERAL
EMPLOYEES

NARFE
FEDERAL BENEFITS EXPERTS



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NARFE Members:

Email pictures (with a short description) of your NARFE-related activities to the newsletter editor: Marilyn 9716@aol.com.

Deadline for the November 2019 issue is October 1, 2019.

The Prez Says ...

"The world has turned and left me here," words to a song written by lead singer Rivers Cuomo and his drummer, Patrick Wilson. Ever feel like that? It just isn't your world, anymore? As I look around me each day, I see things going on that clearly tell me that. But I've never quit before in the face of overwhelming odds, and I'm not going to lie down and die now before my time.

It was anthropologist Margaret Mead who declared, "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has."

For we who are now retired from the federal government, looking forward to what was promised us in lieu of proper pay raises over the years, there needs to be an unbiased, unaligned organization to deal with politicians on both sides of the aisle so the federal employees do not suffer loss due to political whims by one side or the other. Politics can be a chancy business, and you don't want to get caught in the squeeze.

As federal employees, you and I have invested the years of our lives in the promises of previous political administrations for our retirement pensions and our medical care.

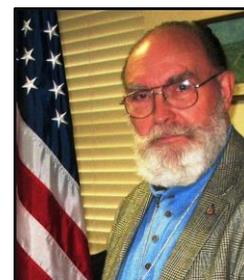
Federal employees walk a tight-rope of faith that future benefits

promised will be there when we retire, having kept our part of the bargain. NARFE has a team of people visiting Congress persons on our behalf, but NARFE needs the support of every federal employee to protect those benefits. Our government's recent machinations attest to that need.

Unfortunately, the numbers show that the level of participation by most of retired America indicates little initiative to protect that investment. That means a lot of federal employees and retirees are silently reaping the benefits of the battles fought by others. They have stood on the sidelines as others called out their representatives and their senators and invested their lives in saying, out loud, "Hey Congress, hey Mr. President, hey politicians, you are there to be about the nation's business, not to enrich yourselves, to become millionaires."

We object! We object! We object because your wheeling and dealing is hurting us, damaging our families' futures, breaking promises made to us.

You politicians represent our voice within our government. What are you doing about what we were promised, what we need?



Ed Evans

(Continued on Page 4)

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Finally, A Breath of Fresh Air in NARFE



A. Wayne Baker

This Newsletter is sent to all members of the Tennessee Federation. I would like to know what percentage of our members actually read it. Maybe you are one of those members that lays it aside with the intention of reading it later, and then forgets about it. Well, we are Seniors which is defined here as a retired federal employee with some age-related dementia. I have read that all of us over the age of 50 years have some age-related dementia. So, if I can remember what I was going to write to you, I will finish this article. First, let me tell those members who “forgot” to come to our annual meeting in Chattanooga you missed a lot, namely the fresh air I mentioned at the top of this article in the form of our new National President, Ken Thomas.

If you were in attendance and listened to Ken’s presentation, you would have heard him provide details of his background, including that his father, who is now 96 years young, was born in Chattanooga and is a life member of NARFE and that his brother is a member of NARFE. Both father and brother served as air traffic controllers. Ken spoke to us about shut down, media, the FEMA and

Alzheimer’s memoranda of understanding, rebranding, OMS and AMS referendum, non-dues revenue, and building replacement followed by questions and answers.

He described in detail how he started off his term as National President at our National Headquarters. For those of you who forgot to come to the annual meeting, you would have been initially outraged to learn that the property taxes had not been paid on our building and not making payroll, among other things. But, subsequently pleased at the changes he made, which included terminating an employee. I will leave the details of the forcefulness of his presentation to you to find out from someone who attended.

I did not know that our National Office was in such poor operating condition. But, with Ken in office and the changes he is making and trying to make, I am hopeful we will become an even better advocate for federal retirees. Now you know what I mean by a breath of fresh air. Until next time.

– A. Wayne Baker
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Resolutions

If you have an idea that would be good for NARFE and its Tennessee members, but would require a change to the Bylaws, put it in writing and submit it to the Federation Secretary. He will make sure that it gets to the Resolutions Committee in time to be put on your ballot.

There is only one catch. There is a deadline for submitting Resolutions so

it can be published in the Federation’s February Newsletter. That deadline is November 1, 2019. All of the Chapters, as well as the Resolutions Committee, have to have time to review it before it can be put on the ballot.

Due to the high cost of mailing out a ballot to all of our members, it will be included in the February Newsletter. That calls for another deadline, which is January 1, 2020. So, if you want to submit a resolution, begin soon!

Don't Stop at the Signs

Our lives are like a journey that begins and ends on this side of our great divine. We live in a wonderful world that is full of beauty, charm and adventure. There is no end to the adventures that we can have if only we seek them with our eyes open. In our youth, we would sometimes take risks and fall and try to recover without notice. As seniors, we should avoid all risk of falling and, if we do, should hope someone notices or have a method of recovery, like a device that alerts a responder.

While on recon way back in the day, I observed a cemetery that looked to have been abandoned or not well kept. The translated name, to the best of my knowledge, was Sweet Water Cemetery, a term I found fitting for that place.

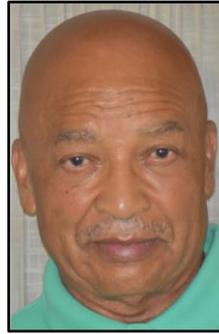
Years later, as an adult working with our United States Government and providing a service for our fellow citizen like most of you, I believed we lived in a wonderful world that was full of beauty, charm and adventure with the exception of an occasional interruption of chronological sequence of past basis recurring.

The National Association of Retired Federal Employees was started in 1921. It's Preamble reads: "In order that the retired employees may receive from the government of the United States remuneration to which their long and faithful service entitles them; to aid them in securing their rights under the retirement law; for the promotion of their general welfare; and to secure legislation perfecting the retirement law; the National Association had been formed."

The method for achieving this goal was through local chapters throughout the United States. With sure numbers and political clout this proved to be a win for years.

We emphasize that we believe in change because we were born of it, we have lived by it, we prospered and grew

great by it. There is nothing permanent except change, but let us resolve to be masters, not the victims, of our history, controlling our own destiny without giving way to blind suspicions and emotions.



B. J. Godwin

FEDCon18 August 25-29, 2018 Jacksonville, FL

"Chapter Development (Bridget Boel): The Marketing Committee is developing a manual, which will cover logistics, communications, advertising, and leadership development. Optional chapter membership (OCM) raises questions as to whether chapters are relevant and is it worth paying the dues for membership. The purpose of a local chapter should include grassroots, education and recruitment. Chapter meetings must be relevant, inclusive, and enjoyable. Communication includes new letters, email, websites, social media, and advertising."

If your chapter cannot meet the communication standard, make it relevant and enjoyable until the end.

First, look at your calling. Not many, if any, of our non-chapter members were present at FEDCon18. Second, look at your sponsors, selling their wares to those in attendance.

If your chapter is not recruiting, then your chapter is aging and to make your chapter relevant and enjoyable your members must keep going even when the signs of aging appear. There will be signs of hard to get started and signs of a little ache and a little pain, but you must keep going and not stop at the signs.

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(Continued from Page 2)

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Building Relationships With Our Leaders Is Hard Work

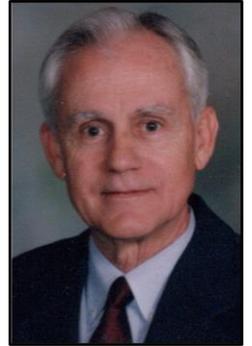
Building relationships is a long-term process, usually taking months to years to establish an effective, successful, and trustworthy arrangement. It requires knowledge, professionalism, planning, effort, strategy, and dedication.

It is vitally important as retired and active federal employees to establish effective working relationships with local, state, and especially federal leadership. It is not a "one time" thing. As leadership changes, we must continue our efforts to build new relationships. It is important to remember that NARFE is a nonpartisan organization. We should focus on policy, not on politics. We must be an informed citizen and an informed voter. Know the current issues.

This requires numerous meetings with leadership and staff throughout the years, and not just once per year in August when national leaders are adjourned. Our leaders need to know us on a "first name" basis. It is not necessary to discuss NARFE issues all the time. Take and leave a copy of the latest NARFE magazine. Congressional leaders and staff need to be aware of what constituents

are thinking about any/all issues. They won't know if we don't tell them. You can be assured other organizations put this into practice.

Again, I repeat, this will require considerable time to reach this goal. Remember, we, as federal employees and retirees, only implement what the legislative and executive branches of government have authorized us to do. Be a good listener. Seek their position on various issues. It is important to know what they think.



Donald L. Dotson

THINK ABOUT IT.

I WOULD WELCOME COMMENTS.

– Donald L. Dotson
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NARFE-PAC

Your donations are needed!

Send them to NARFE-PAC
Chairman Larry Minniear
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Hixson, TN 37343-4320

The Prez Says ... (Continued from Page 1)

The answer has been that we federal employees are low-hanging fruit. Our 401Ks are threatened, our medical benefits undercut. A sense of disenfranchisement runs throughout our federal benefits, those promised to us instead of a wage equal to non-federal workers.

We plead, we work at reconciliation, we argue, we state our case to the Congress. Yet the future of our families remains in a world of "maybe", or "we'll see," or "no." If there were no NARFE, now would be the time to invent one. But NARFE exists. We need more of those looking out for their benefits to join NARFE. Who do you know that should be supporting NARFE? Stand up and be counted with those working on your behalf. Alone, we are vulnerable and at the mercy of political whims. Together we can make a difference.

Get involved with your local chapter. Be the force that benefits every one of us.

– Ed Evans, President
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Now Is the Time to Establish Relationships with Your Congressmen

While the election is not until next year (Tennessee primary will be in March), the actual campaign season started in November 2016; the day after the last presidential election to be exact. I am sure your mailbox and email box have been filled with propaganda telling us how great of a job each candidate will do, if we only send them back to their position one more time. Promises made – promises failed!

The best way to really find out about a candidate, or current office holder, is to confront them in person. How? I am glad you ask. When I was much younger in my home state of Illinois (back when it was livable in Illinois), we had county fairs – real county fairs; not the events Tennessee calls a fair. Most fairs had a Democrat Day and a Republican Day at the fair. It was in the middle of the fair week. Yes, our fairs lasted a whole week. You could stop by their respective tents and talk with local and sometimes statewide candidates and office holders. You could usually pick up an emery board with their name on it, too. What a prize!

You can meet candidates in Tennessee as well. You have to put forth a little more effort though. Many elected officials have a variation of a town hall meeting. In some instances, they are scarce, because of troublemakers that attend.

Look up your party's state organization online. They generally have a calendar of events across the state. Try to attend one or more of these. Your input is important to the candidate whether he/she agrees with you or not.

Congress is home almost all of the month of August in order to meet with constituents (you).

Make it a point to visit with them while they are in the district. The more visits, the more apt they are to recognize you the next time. As I said at the Annual Meeting – **establish a relationship!**

Also, August is PAC month for NARFE. Please make a contribution – large or small, we take them all. They must be personal funds only. **DO NOT** mix chapter treasury funds with PAC money. Have a safe and enjoyable summer.



Larry Minniear

– Larry Minniear
Legislative Chair
NARFE-PAC Chair
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NARFE Reveals New Brand, Introduces Changes to Newsletter

NARFE members, policymakers, the media, prospective members, and even the general public turn to NARFE for a variety of needs and interests. Yet, all depend on NARFE as a resource on the earned pay

and benefits of federal community. A year-long journey of research, analysis and stakeholder insight has led to NARFE's new look and tagline. Following a modern, patriotic-inspired theme and using just three simple words -- Federal Benefits Experts -- it better captures who we are and what we do for all of our constituencies.

The logo and tagline are not the only changes you'll see. In conjunction with the rebranding initiative, the appearance and structure of *NARFE NewsWatch* has been updated, too. While these



changes may be slight, they will improve your user experience and allow NARFE to curate content that is more relatable and targeted to your interests.

As we prepare to celebrate NARFE's centennial in 2021, our new visual identity and new strategic initiatives will help launch NARFE into its next 100 years of robust service as the go-to resource for the federal community. Welcome to the new look of NARFE.

Cleveland Chapter 860 Earns Weida White Tolley Memorial Award Again

By Larry C. Bowers

Cleveland's chapter of retired and active federal employees continues to dominate a statewide fundraising award, competing against 30 other chapters in Tennessee.

The local chapter of the National Association of Retired Federal Employees (NARFE) recently was presented the rotating Weida White Tolley Memorial Alzheimer's Award for 2018.

According to Chapter President Danny Britt, and membership and Public Relations Chairman Dean McAlister, this is the fourth time in five years the Cleveland Chapter has earned this honor.

Local chapter members raised more than \$3,000 for Alzheimer's research this year, and have raised approximately \$12,000 since the initiation of this annual award.

The fundraiser is the chapter's top priority statewide, although the No. 1 priority is to assist the national organization in the protection of earned benefits for federal employees out of Washington, D.C.

The local NARFE chapter was organized more than 50 years ago, and has around 40 members, according to Britt and McAlister. The chapter meets on Tuesday, every other month, beginning in February. The noon meeting is at Wesley Memorial United Methodist Church.

Members are involved in local projects during the year, including the annual Alzheimer's Walk. They will have a team in this year's event on Saturday, October 5, on the Cleveland/Bradley Greenway.

There is also a fundraising auction during the Christmas holidays, and they also depend on donations from members and friends.

Membership is limited to retired (and active) employees of any federal government agency.

For more information on the NARFE Cleveland Chapter 860, call 790-4551 or go online to reach McAlister at dmcalister41@hotmail.com.



Receiving the Weida White Tolley Memorial Award were (left to right): Chapter 860 members Peggy Walkup, Chapter President Danny Britt, Bertha McAlister, Membership-PR Chairman Dean McAlister, and Treasurer Annabel Webb.

***Remember to bring your donated
Silent Auction items to the Annual
Meeting.***

***100% of all proceeds will go to
Alzheimer's research.***



We're Going to Montgomery Bell!

The 2020 Tennessee Federation Annual Meeting, scheduled for April 20-21, 2020, will be held at Montgomery-Bell State Park, a beautiful outdoor setting with rooms, cabins, and suites available. For those who golf there's a terrific golf course with fairways winding through the trees.

It is best to begin making reservations as soon as possible by calling 1-800-250-8613. (The tee-time number is 615-797-2578.)

Some details are still being worked out, but the rooms are priced at \$103.28 and have either two full-size beds or twins. Pets are welcome for a \$20 fee.

The restaurant is well-known in the area for good cuisine, but in nearby White Bluff and near Interstate 24 you can also treat yourself to pizza, Mexican food, meat and three, and such favorites as McDonald's, Shoney's and O'Charley's.

But before we get there, there are a number of things to accomplish in the walk-up to April 20-21. For example, Chapters who have resolutions to be voted upon must get them to our Federation Secretary by November 1. Our Secretary Tim Powers must have them in time to send copies of those resolutions to the Chapter Presidents and the Chair of the Resolutions Committee by November 1, and to the Newsletter Editor by January 1, 2020.

What changes would you like to see in how our Chapters and the Federation operate? Begin talking about those changes in your Chapters now so they can be formalized, voted upon, and sent to our Federation Secretary by November 1. Once the Chair of the Resolutions Committee determines how those resolutions will impact our Bylaws and Policy Manual, they can be sent to the Newsletter Editor by January 1, 2020, to appear in the February edition on the ballot.

Speaking of the newsletter, please be aware that if you have photos or articles for the newsletter, the deadline for the November issue is October 1, and the deadline for the February 2020 issue is January 1, 2020.

So perhaps you can see that we need our Nominating Committee members and Chair



positions filled by November 1. They will be recommending names for the 2010-2021 Federation President, for the three Vice Presidents (East, Middle, and West Tennessee), as well as for Secretary, Treasurer, Membership Chair and Legislative Officer. Appointed officers include Network Coordinator, Service Officer, State Legislative Officer, NARFE-PAC Officer, Alzheimer Chair, and nine Congressional District Liaison Officers. I should note that the President sincerely hopes those now in appointed positions will continue doing the great job they have been doing for the Federation of Chapters.

But even in the approach to the Annual Meeting, we need a Ballot and Teller Committee before March 1st, since balloting takes place March 1-30. So, the field is wide-open for volunteers. By the time people have reached NARFE membership age, they have pretty much done it all, seen it all, and know how it should work. We have so much talent among us and it should not be left on the sidelines. As a gift to your fellow members, please volunteer for a committee or chairperson position that matches your talents. **7**

TENNESSEE FEDERATION WARFE

2019 BUDGET AND EXPENSE REPORT

ACTIVITY	Budgeted 4 Qtrs Year 2019	QTR		Actual 1st Qtr 2019	QTR		YTD Exp. Actual 3rd Qtr 2019	QTR		Actual 4th Qtr 2019	Actual Expenses YTD 2019	(-) Over (+) Under Budget 2019
		Budget 1st Qtr 2019	Budget 2nd Qtr 2019		Budget 3rd Qtr 2019	Budget 4th Qtr 2019						
1. Exec. Bd. Meeting:												
a. Travel	\$ 1,500.00	\$ 750.00		\$ 447.36		\$ 750.00					\$ 447.36	\$ 1,052.64
b. Lodging, meals	\$ 1,500.00	\$ 750.00		\$ 658.80		\$ 750.00					\$ 658.80	\$ 841.20
c. Other	\$ 100.00	\$ 50.00				\$ 50.00					\$ -	\$ 100.00
2. Fed. Officers Stipend	\$ 1,500.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	\$ 1,125.00
3. Office Expenses:	\$ 560.00	\$ 140.00	\$ 140.00	\$ 177.62	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 177.62	\$ 382.38
4. Fed WEB site	\$ 100.00	\$ 25.00	\$ 25.00		\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ -	\$ 100.00
5. State Convention Ex.											\$ -	\$ -
a. Travel	\$ 1,000.00				\$ 1,000.00						\$ -	\$ 1,000.00
b. Lodging, meals	\$ 2,000.00				\$ 2,000.00						\$ -	\$ 2,000.00
c. Misc.	\$ 200.00				\$ 200.00						\$ -	\$ 200.00
d. Convention Deficit											\$ -	\$ -
6. Natl Convent/Pres											\$ -	\$ -
7. Fed. Newsletter	\$ 4,500.00	\$ 1,500.00	\$ 1,500.00	\$ 2,178.00		\$ 1,500.00		\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 2,178.00	\$ 2,322.00
8. Legislative Expenses											\$ -	\$ -
9. Chapter Visits	\$ 1,200.00	\$ 300.00	\$ 300.00	\$ 103.38	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 103.38	\$ 1,096.62
10. Civic Activity											\$ -	\$ -
11. Senior Act/Aiz Act	\$ 100.00	\$ 25.00	\$ 25.00		\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ -	\$ 100.00
12. Public Relations	\$ 50.00	\$ 13.00	\$ 13.00		\$ 13.00	\$ 13.00	\$ 13.00	\$ 13.00	\$ 13.00	\$ 13.00	\$ -	\$ 50.00
13. Membership	\$ 550.00	\$ 50.00	\$ 50.00		\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ -	\$ 550.00
14. Region X Conference	\$ 2,400.00							\$ 2,400.00	\$ 2,400.00	\$ 2,400.00	\$ -	\$ 2,400.00
14. Pres Cont/Natl Board	\$ 1,200.00					\$ 1,200.00		\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ -	\$ 1,200.00
16. Natl Legislative Semin											\$ -	\$ -
a. Travel	\$ 900.00	\$ 900.00	\$ 900.00	\$ 61.03							\$ 61.03	\$ 838.97
b. Lodging, meals	\$ 1,300.00	\$ 1,300.00	\$ 1,300.00	\$ 705.09							\$ 705.09	\$ 594.91
c. Other	\$ 350.00	\$ 350.00	\$ 350.00	\$ 199.00							\$ 199.00	\$ 151.00
17. Other	\$ 100.00	\$ 25.00	\$ 25.00		\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ -	\$ 100.00
TOTAL Budgeted/Expense	\$ 21,110.00	\$ 6,553.00	\$ 4,905.28	\$ 4,905.28	\$ 4,502.00	\$ 5,203.00	\$ -	\$ 4,852.00	\$ -	\$ 4,905.28	\$ 4,905.28	\$ 16,204.72

Tennessee Federation NARFE 2019 Financial Report

– Norris Alderson
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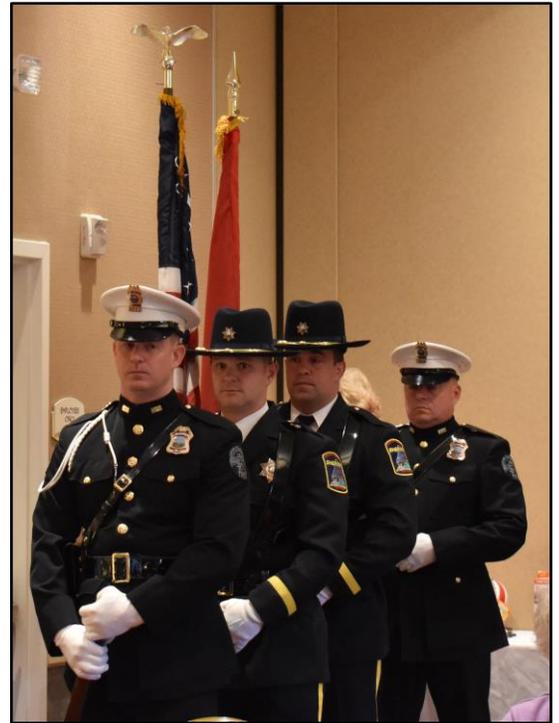
January 1, 2019 - March 31, 2019			
Beginning Balance -	Checking account 1/1/2019		\$31,148.30
REVENUES			
	National Dues Rebate - 10% Fund (2019)	\$ 1,484.25	
	National Dues Rebate - 10% Fund (2018)	\$ 782.34	
	2018 Per Capita Dues: Chapter 152	\$ 60.00	
	Total Revenue	\$ 2,326.59	
LESS EXPENSES:			
	Vouchers - Officers Expense	\$ 2,132.42	
	Newsletter Expenses	\$ 2,178.00	
	Business Checks	\$ 177.62	
	Exec Board Meeting Lodging	\$ 417.24	
	Total Disbursed	\$ 4,905.28	
3/31/2018	Balance		\$28,569.61
	Suntrust Balance 3/31/2019		\$28,704.03
	Note: Check 1145 Outstanding		
	Bank of TN Money Market		\$7,009.54
	Total Assets		\$35,713.57

April 2019 Annual Meeting in Chattanooga



Starting at the head of the table and going right those attending the Pre-Annual Meeting Board Meeting are: Larry Minniear, Wayne Baker, Norris Alderson, Marilyn Evans, Ronnie Collins, Ken Thomas, Bill Shackelford and Rhonda Mooney.

These pictures show your NARFE Federation leaders, officers and members, as they work for your benefit. Besides discussing and trying to solve issues, friendships developed and joyous fellowship ensued.



Those standing are some of the vendors who helped to sponsor our Annual Meeting. They are (left to right): Scott Wilson, Long Term Care; Mark Frecar, GEHA; Susan Allgood, Aetna Insurance; Jennifer Carson, Belltone; and Carol Wilson, Blue Cross/Blue Shield.

Posting of the Colors was performed by Hamilton County Sheriff's Department and the Chattanooga Police Department.



Some of our speakers included (left to right): Congressman Chuck Fleischmann of the 3rd Congressional District; Bill Shackelford, Region X Vice President; Donna Shackelford, Region X Alzheimer's Coordinator; and Ken Thomas, NARFE's National President.

April 2019 Annual Meeting in Chattanooga



(Left to right): National President Ken Thomas, Federation President Rhonda Mooney, Banquet Speaker Miss Tennessee Valley Blair Perell and Legislative, NARFE-PAC and Annual Meeting Chair Larry Minniear.



(Left to right): Outgoing Federation President Rhonda Mooney who has served as President for the past two years and Incoming Federation President Ed Evans who has served as First Vice President for the past two years. Both have held numerous other offices.



Many generous donations were made to the Alzheimer's Silent Auction (center picture) run by Joan Gates (picture on the left) assisted by her husband Colin Mike Gates (picture on the right).



Mr. and Mrs. Tim Powers. Tim was elected Federation Secretary.



Mr. and Mrs. Ronnie Collins. Ronnie has been the Federation's Network Coordinator for many years.



Former Legislative Chair James Glenn and former Federation President Larry Henderson. **11**



PROGRAM ADVERTISING ADS FORM



2020 NARFE Federation Annual Meeting - April 15-16, 2020

Deadline: March 1, 2020

Full Page Ad:	5-1/2" X 8-1/2"	= \$100.00
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Ad Size: _____ Ad Information Enclosed: _____

Signature _____

Mail Photo Ready Copy & Payment to: Merilyn Evans, 808 Sandburg Place, Nashville, TN 37214-4051
Or Email Photo Ready Copy to: Merilyn9716@aol.com. The deadline is March 1, 2020.

Make checks payable to: NARFE
(If you email your ad, please send payment to Merilyn Evans at the above address.)

For More Information Contact: Merilyn Evans at 615-872-8978.



COMMITTEE ASSIGNMENT FORM



2020 NARFE Federation Annual Meeting - April 15-16, 2020

Deadline: March 1, 2020

Send to: Ed Evans, Federation President, 808 Sandburg Place, Nashville, TN 37214-4051
or email: narfetime@gmail.com or call: 615-429-0342 (cell)

Please print or type:

Chapter No: _____ Chapter Name & Location: _____

Name _____ Phone _____

Address _____ City _____ State _____ Zip _____

I wish to serve on the following committee (Denote 1st, 2nd and 3rd Choice):

Membership	_____	Legislation	_____	Credentials	_____	Service Officer	_____
Public Relations	_____	Rules	_____	Time & Place	_____	NARFE-PAC	_____
Alzheimer	_____	Financial Ways & Means and Audit	_____			Nominations	_____

Would you like to have Officer Training _____ and/or Legislative Training _____ at the Annual Meeting?

Signature _____

Large Incentives Make Now a Great Time For Recruitment

I want to congratulate Ed Evans on his election as our Federation President. Ed has done a great job in all positions he has held in the Federation and I know he will continue to do a great job as our Federation President. Ed was sworn in at our Federation Annual Meeting in April and has hit the ground running! And speaking of the 2019 Annual Meeting in Chattanooga – it was a very good meeting! We heard from a lot of good speakers, including NARFE National President Ken Thomas, and received a lot of good information. The facility was nice, the food was excellent and there were lots of door prizes!

The Tennessee Federation is currently sponsoring a membership recruiting incentive which runs through December 31, 2019. This recruiting incentive, which was announced at our recent 2019 Federation Annual Meeting in Chattanooga, began April 15, 2019. The recruiters of the first 25 new members during the period April 15 – December 31, 2019 will receive \$20 for each member they recruit. If 25 new members are recruited

before December 31st, the Federation Board will consider continuing the incentive. Please be sure that your member ID number is shown on the application – that is the only way you will receive credit for the recruitment and receive your \$20. If you do not know your member ID number, it is shown on the address label of your NARFE magazine. We had two members who recruited one member each in April after the incentive began and they have each received \$20. As I write this article, I have not seen recruiting information for May or June.

There will also be a national recruiting incentive from September 1, 2019 through December 31, 2019. During this period you will earn \$10 from NARFE Headquarters for every member recruited. So, this is a great time to sign up new members and help NARFE as well as your own pocketbook!

NARFE membership numbers have been declining for the past several years. The decline has slowed but we need to not only stop the decline but increase our numbers. The latest information that I have seen showed that our total membership was 197,893 as of April 30. We need to get our numbers back up over 200,000 (and hopefully way above that) and we need to get started doing that now. The more members we have, the more clout we have on Capitol Hill and we need that clout as NARFE works to protect our hard-earned benefits.

If you are thinking that you have seen my name as Membership Chair before, you are correct. I served as Membership Chair several years ago before becoming West Tennessee VP and then Federation President. Our current Federation President Ed Evans asked me to serve again as Membership Chair and I am happy to do so. If you have any questions or if I can be of assistance in any way, please do not hesitate to contact me.



Rhonda Mooney



– Rhonda Mooney

Immediate Past President & Membership Chair

351 US Hwy 45 W

Humboldt, TN 38343-8056

731-267-2336 (cell)

rmooney@narfetn.org **13**

Robocalls: BBB Tip on How to Spot and Stop Them

If you've received a lot of robocalls recently, you're not alone. Nearly 2.4 billion robocalls are made every month, according to the Federal Communications Commission (FCC). The number has increased significantly in the past few years because internet-powered phone systems have made it cheap and easy for scammers to make illegal calls and display fake caller ID information.

What's a robocall?

If you answer the phone and hear a recorded message instead of a live person, it's a robocall. Calls use a computerized autodialer to deliver a pre-recorded message to a home landline or wireless number. Many different scams use robocalls, from bogus companies claiming to lower utility bills or credit card rates, government grants, vacation packages and calls from individuals posing as IRS agents.

What types of robocalls are allowed?

In the United States, recorded messages regarding candidates running for office or charities asking for donations are allowed. Messages that are solely informational, for example a reminder from your doctor's office, are permitted. Pre-recorded messages from banks, telephone carriers and charities also are exempt from these rules if the organizations make the calls themselves. In Canada, the law differs slightly. Robocalls from charities and political candidates are also allowed. But calls from telemarketers are allowed if you have an existing business relationship, such as having recently made a purchase or inquired about a product.

How do I know if a robocall is illegal?

In the U.S., an immediate red flag is if the recording is trying to sell you something. If the recording is a sales message and you haven't given your written permission to get calls from the company on the other end, **the call is illegal**. A telemarketer must have your written consent, whether through paper or electronic means, to receive a call or message. Simply buying a product, or contacting a business with a question, does not give them legal permission to call you. The new rules also require telemarketers to allow you to opt out of receiving additional telemarketing robocalls immediately during a prerecorded telemarketing call through an automated menu.

How to avoid robocall scams:

The Federal Trade Commission recommends three key steps consumers can take to help reduce unwanted calls: Hang up. Block. Report.

- **Hang up.** If you pick up the phone and get a recorded sales pitch, hang up. The call is illegal. Don't speak to them. Don't press a button to supposedly remove your name from a list. (That could result in even more calls.) Hang up. Furthermore, alert your employees that if they see a call that says it's from the IRS or Social Security Administration, don't trust it. Scammers know how to fake the Caller ID information.
- **Block.** You can reduce the number of unwanted calls you get by using call-blocking technologies. Your options differ depending on the model of your phone, service provider and whether you use a traditional landline or internet phone service. Visit www.ftc.gov/calls for advice.
- **Report.** After you hang up, report the unwanted or illegal call to the FTC at www.ftc.gov/complaint. The more information they have about the call, the better they can target our law enforcement efforts.

What you can do to stop robocalls:

Consumers can help the government combat robocall scams by reporting the calls they receive. The FTC recently announced [Operation Call it Quits](#), a partnership with state and federal partners to crack down on robocalls. As of June 2019, it's included 94 actions targeting operations around the country that are responsible for more than one billion calls. Be sure to report the unwanted or illegal call to the FTC at www.ftc.gov/complaint.

In the United States, the Federal Trade Commission initiative provides telecommunications companies and other partners with known robocallers' telephone numbers every day. The FTC collects scammers' telephone numbers from consumer complaints, and the more consumers who report numbers, the faster it can develop its blacklist database. In Canada, residents can also report illegal robocalls. Go to the [National Do Not Call](#) list to file a complaint. Consumers can also

(Continued on Page 16)

NARFE's Voice in Washington, D.C. Convinced Me to Join



Timothy J. Powers

During the recent TN Federation meeting in Chattanooga I was elected to the post of Federation Secretary. I am replacing long-term Secretary Marilyn Evans. Marilyn will retain the newsletter duties. I owe this new job to my good friend and former co-worker NARFE member John Harris. Last fall, John asked me if I would consider serving the Federation in some capacity. Once I agreed, he notified Rhonda Moonhey who contacted me right away. She asked me if I would consider the Federation Secretary office and I agreed. Marilyn has assured me that the job is not as difficult as it looks and she will coach me as needed.

My federal career began in 1972 in Memphis as a civil engineer with the Corps of Engineers. I had recently been released from active duty with the U.S. Army Corps of Engineers after a year in Vietnam. I worked for the Corps in the Federal Building in Memphis for a couple of years but grew weary of office life. I yearned to be outdoors on project work. In 1974, I transferred to the USDA Soil Conservation Service (SCS) as an Agricultural Engineer where I was engaged in farm conservation work, surveying, and construction project management on earthen dams and drainage projects.

In 1988 with the passage of the 1987 Clean Water Act, I was reassigned to the SCS State Office in Nashville to work with several other agencies on non-point source pollution control from agricultural activities. I had maintained my parallel military reserve career and in 1992, I again changed agencies to the Department of the Army at Fort Campbell. My job was chief of the environmental compliance branch. Fort Campbell at that time was a wonderful place to work for an Environmental Engineer. The opportunities for environmental improvement were astounding. I finished my Federal Career in 2003 when I retired as the Environmental Chief for Fort Campbell.

I joined NARFE after I retired. I grew to recognize the need for a voice in Washington to advocate for our earned benefits. NARFE is the only organization that does this. I also found that NARFE offered very valuable assistance to surviving spouses through the Service Officer Program.

I am a member of the Clarksville Chapter (870) where I serve as First Vice President and the Chapter Service Officer.

– Timothy J. Powers
Secretary

619 Idlewood Drive
Clarksville, TN 37043-6024
931-449-0981
tim.j.powers@gmail.com

NARFE 2019-2022 Conferences

Region X Conference:

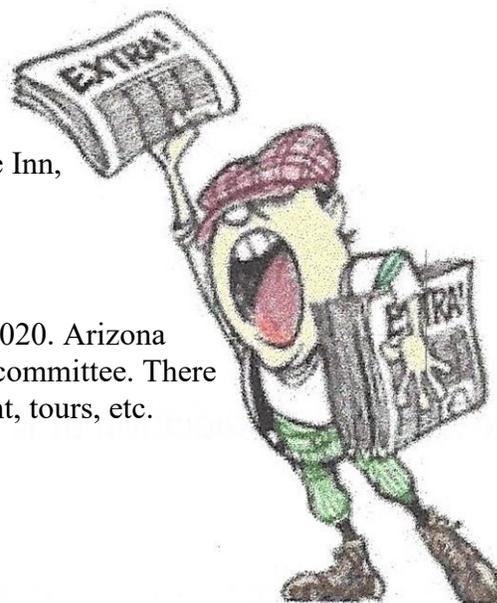
The conference will be held September 24-26, 2019, at the Hawthorne Inn, Winston-Salem, NC. Go to narferx.org for more information.

NARFcon20 National Conference:

Being held in Phoenix/Scottsdale, Arizona, August 30-September 1, 2020. Arizona Federation President is asking for a volunteer to chair the conference committee. There was a general discussion about entertainment groups for Arizona Night, tours, etc.

NARFcon22 National Conference:

The conference will be held August 21-23, 2022, at Hyatt Regency St. Louis, at The Arch, St. Louis, Missouri.





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mevans@narfetn.org



NARFE's WEBINARS

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At www.NARFE.org/Institute

Retirement Forms: Tips to Avoid Delays – July 25

FEGLI – Manage Your Options – August 15

Find a Clear Path to a Smooth Retirement – Sept. 5

Survivor Benefits: Pain-Free Planning – Sept. 19

**FEHB and Medicare: What's Your Best Choice? –
Oct. 24**

**The Pros and Cons of Consumer Driven Health
Plans – Nov. 7**

Health Plans – What's Your Best Option? – Nov. 21

**Estate Planning for Feds – Protect Your Assets –
Dec. 12**



Robocallers...

(Continued from Page 14)

report robo calls to www.BBB.Org/ScamTracker. BBB shares Scam Tracker information with government and law enforcement agencies, so every piece of information is helpful in tracking down scammers.