

# Tennessee Federation News

NEWS OF INTEREST TO ACTIVE AND RETIRED FEDERAL EMPLOYEES



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### Federation Chapters:

Email pictures of what your Chapter is doing with names and descriptions to:  
[Merilyn9716@aol.com](mailto:Merilyn9716@aol.com)

Deadline for the February 2018 issue is **January 15, 2018.**

## The Prez Says ...



*Rhonda Mooney*

I want to begin by saying THANK YOU for your continued membership in and support of NARFE. As you know, NARFE is the only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees. NARFE is very successful in this area and a few of those accomplishments are listed in Federation Legislative Chair James Glenn's article on page 5. But, there are still threats to our earned benefits, so we all need to stay vigilant and work with NARFE leaders and members in the fight to protect our hard-earned benefits. As we are all aware, there is strength in numbers. If you know someone who is a potential NARFE member, please contact them and explain the benefits of NARFE membership and sign them up! There is a membership drive currently going on through December 31, 2017. Recruiters will receive \$10 from NARFE Headquarters for each new member, current OR retired, who joins between September 1 and December 31, 2017. (Applications must be postmarked, and calls or website joins must be received by

the December 31st deadline.) Don't Forget Your Recruiter ID (NARFE Membership ID #, which can be found on the label of your NARFE magazine) ... credit for recruitment can be given only if the ID number of the recruiting member is provided upon joining.

I attended the NARFE 2017 Joint Federation Presidents'/National Executive Board (NEB) Meeting in Jacksonville, Fla., in July. It was a good meeting. There was discussion on several topics. I enjoyed meeting other federation presidents and learned a lot from talking with them. Below a few of the items discussed at the meeting:

- There was a lot of discussion about the membership application and membership renewal letters. The current application only mentions chapter membership in a small area in the lower right corner of the application. That's why it is so important when you are recruiting a new member to be sure the chapter number they want to join is shown on the application; if it isn't, they will be placed in the national division rather than the chapter. There has also been confusion when members are renewing their membership – now, when a chapter member receives a renewal letter it offers a choice of

*(Continued on page 15)*

## Tennessee Federation Officers

### President

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(Continued on Page 3)

## Tennessee

# A Man And His Classic Blue Convertible

Once upon a time there was a man who owned a beautiful, classic blue convertible automobile. He had wanted a car such as this ever since he was a teenager. His father had owned one, and the man had many happy memories of good times when he was a younger man, times he was able to spend with his mother and father.

So, when he retired, he searched for, found and purchased a well-kept and maintained second-hand blue convertible automobile.

Everyone enjoyed his new automobile. He took it everywhere, often taking his friends along. Sometimes, he even lent it to his friends. But, now and then, his beautiful blue auto would come back scratched, dented, or short on gas and oil. Oh, he knew he should say something to his friends, but there were so many other things going on, it just got away from him, and nature took its toll. One day he climbed into his familiar driver's seat, pumped the gas pedal as he turned the ignition key ... and nothing happened.

As he opened the door to check under the hood, the driver's door creaked and it seemed a bit off kilter. He unfastened the hood, lifted it and anchored it up with a hinged, metal rod. There was dirt, grime and steaming oil everywhere. Further investigation would find a flat tire, a dry radiator and empty window wash receptacle. And, finally, a dead battery. How could things have taken such a bad turn?

To make matters worse, the old car had begun to look rather shabby, maybe even abandoned, bits and pieces had begun to disappear. A side mirror here, a spare tire there, the radio.

His retirement dream was a smoking pile of rubbish in the front yard. If only he had paid attention to what was happening to it.

You and I stand starkly in a similar predicament. Retirement benefits upon which our "later life" hopes and dreams were based are being whittled away by those very politicians elected to look after our well-being.

Some among us put off taking action to protect what we have earned by clinging to such ignorant bromides as "they can't change the law." Yes, they can, and yes, they are.

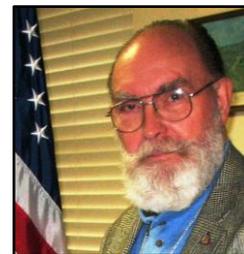
Representation on Capitol Hill by members of the National Association of Active and Retired Federal Employees Association is exactly what is needed, and more of it.

Now the dream of a beautiful blue convertible automobile isn't exactly the same as the hopes and dreams we have for our time at the end of a long career, when the energy levels are low, and times are more tiring. But very much like the old blue convertible, unless some attention is paid to maintaining the viability of those earned benefits, things begin to fall apart. But the fact is that unless we have the help and support of other federal employees, active and retired, and unless we can coalesce into a force to which our political decision-makers will pay some attention, we have all the future of a wretched old blue convertible.

Don't let it happen. Bring other federal employees and retirees into the fight, into the battle. There is success in numbers. We can all help one another. Mission first, people always.

— Ed Evans

*Federation 1st Vice President  
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615-429-0342  
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*Ed Evans*

## Beware Of "Fake News"

In today's world where it seems we can't get along with each other, and agreement is a dirty word, we, as NARFE members, seem to do a pretty good job of getting along, knowing who we are and what we stand for.

However, there seems to be such powerful opposing forces in our country that are bent on pushing their agendas regardless of the effect on anyone and everyone. It is getting so we can't believe half of what we see or hear. The news media has become so polarized that it has ceased to be the news media but strictly an "editorial" media. In some quarters it is called "fake news", especially what is provided on social media.

We see Federal budget misinformation coming from Washington

as Congress grapples with how they will achieve \$32 billion in reconciliation savings. Of course, the first place they always start with is the Federal employees and annuitants.

That is why we must stay vigilant and wade through all of the "fake news" misinformation!

Stay tuned and stay active NARFE members!



A. Wayne Baker

– Wayne Baker  
2nd Vice President  
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865-406-7868

## Information From The Region X Conference

By Rhonda Mooney

*(This information is from notes that I took at the Conference. Materials from the Region X Conference are now posted on the Region X website at narferx.org.)*

National President Richard Thissen:

- Optional Chapter Membership and One Member One Vote voted in at the Aug. 2016 National Convention and implementation is taking place.
- Balloting Process is in the October magazine.
- Get your name in for standing committee assignments.
- Budget - Everyone needs to contact their elected representatives and ask them to oppose cuts; will be mostly federal employees who take a hit except for the TSP G fund.
- FEHB rates are going up average of 6%, BCBS standard 7%, government's share rose by 4%.

During a Q & A he stated that if the federal community has to have cuts, hopefully will be perspective cuts.

Someone asked what the time commitment would be if on a standing committee and I think he said that everyone would be brought into HQ for one week in January and, other than that, most time would be via emails and phone, would serve on committee until Dec. 2018.

Executive Director Barbara Sido:

- Knowledge = Value = Brand.
- We offer expertise - through advocacy and as the "go to" source; we could be a resource for folks on the Hill as they could come to us to know how a proposed bill would work in real life; we have knowledge to market, that's why Federal Benefits is now in the Marketing Dept.
- More resources will be put in chapter and federation development next year.

*(Continued on page 13)*

## Tennessee Federation Officers

*(Continued from Page 2)*

### Legislative Chair

James Glenn  
120 Windrift Ct.  
McMinnville, TN 37110-3716  
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jglenn@narfetn.org

### Membership Chair

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### Immediate Past President

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### Alzheimer's Chair

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jgates@narfetn.org

### NARFE-PAC Chair

Larry Minniear  
1401 Highcrest Court  
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**Tennessee Federation Appointed Officers**

*(Continued from Page 3)*

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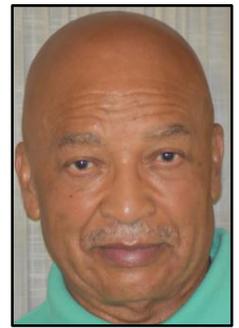
**State Legislative Officer**

James Glenn  
120 Windrift Court  
McMinnville, TN 37110-3716  
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jglenn@narfetn.org

*(Continued on page 5)*

**Helpful Change To F-100 Form Is Proposed**

The 8th Annual West Tennessee Joint Chapter Meeting was held on Wednesday, August 16th in Jackson, Tenn. Our speaker was the 8th District Congressman David Kusoff. He spoke on important issues relating to current and retired federal employees. The opportunity was to hear from the Congressman and to ask questions for future reference. Because politicians focus on the next election, this was a good opportunity to have a show force. This was also an opportunity to visit with West Tennessee Chapter members to share concerns that I could address.



*Billy J. Godwin*

Our prayers and hearts go out to Mr. Charles Thompson, our NARFE-PAC chairman for several years. He was not able to attend the Federation Convention in April 2017 due to health issues and he has not communicated with us since. We have attempted to contact him several times with no success. This concern has encouraged me to seek action to amend the F-100 (03-10), page 15, NOTIFICATIONS IN CASE OF DEATH form, to add "Severe Health Issues or Illness." Plus, to line 26, add "NARFE - Chapter Contact:" with the individuals who live alone or don't have family in mind.

Also, I encourage Chapter Presidents who are experiencing low membership attendance to communicate this and all other issues they have concerning NARFE with me. We may want to re-think joint meetings to further our agenda as well.

*– B.J. Godwin,  
Federation 3<sup>rd</sup>  
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bjgodwin20  
01@yahoo.com*

**NOTIFICATIONS IN CASE OF DEATH**

Also see section on death and survivor's benefits, and how to apply for them.

If still employed:

• Immediate Supervisor: \_\_\_\_\_

Office Phone: \_\_\_\_\_

• Spouse's Immediate Supervisor: \_\_\_\_\_

Office Phone: \_\_\_\_\_

Notify NARFE Headquarters at 800-456-8410 to report a death. / **Severe Health Issues**

List names, addresses, telephone numbers or e-mail addresses of other family members and friends who should be notified upon your death:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
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22. \_\_\_\_\_
23. \_\_\_\_\_
24. \_\_\_\_\_
25. \_\_\_\_\_

26. NARFE - Chapter Contact: (---) ---/----

## You Must Speak Out About Unfair Benefits Cuts

The House has passed their budget proposal under the reconciliation process which includes cuts to federal workers and retirees in the amount of \$32 billion over the next ten years. The good news is that it excluded the additional items in the President's budget which called for \$41.8 billion over the same ten years. And it left out the recommendation of the Republican Study Committee which reduce the percentage of payments made by the agency toward our health plan.

The President's budget included deeper cuts than have been proposed before and would have targeted employees and retirees more than any other time in history. It also included eliminating COLAs for FERS retirees and reduced for CSRS retirees by .5% each year, increased contribution to annuities of one percent per year, FERS annuity supplement eliminated, and the highest five years used instead of three. The Republican Study Committee's proposal to transition the FEBHP to "premium support system" would be the most devastating change for the federal community ever and would raise our percentage of the cost drastically.

These items could be retrieved and brought up later, but for now they are not in the package.

We do have some Congressmen that are coming out against the proposal. 100 House Democrats wrote to Paul Ryan and Nancy Pelosi expressing their opposition to these cuts. Ten House Republicans also opposed the cuts. There needs to be a lot more to make a difference in the process. The alarm is sounded as never before. We **all** need to contact our Representative and Senator to voice our concern and point out the unfairness of making the cuts. And the time to do it is now. It is easy

using the NARFE website and it also helps to add a personal note explaining how the cuts will affect you and how it amounts to a broken promise to all federal employees and retirees. Again, this is easy to do by typing your note at the end of the contact form.



*Jim Glenn*

The Legislative Department is available to answer any questions you may have. The phone numbers are on the NARFE website in the Legislative section. We do have some great people that are very knowledgeable in what is going on in legislation. If you have any questions that I might be able help you with, the NARFE website, or just want to discuss current issues, feel free to contact me at: [jaglenn@blomand.net](mailto:jaglenn@blomand.net) or 931-473-5074.

*– James Glenn  
Legislative Chair  
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McMinnville, TN 37110-3716  
931-473-5074  
[jaglenn@blomand.net](mailto:jaglenn@blomand.net)*

**To Receive Your Federation Newsletter by e-mail, send your e-mail address and your postal address, and**

**your chapter number to:**

**[Merilyn9716@aol.com](mailto:Merilyn9716@aol.com)**

Please include your street address so we can take you off our postal mailing list. Also, please include your telephone number should we encounter a problem.

The more members who sign up, the more we will be able to save in mailing costs.

*Thank you!*

## Tennessee Federation Appointed Officers

*(Continued from Page 4)*

### Area 2 District Liaison

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5026 Rowan Road  
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[pegsdtr113@gmail.com](mailto:pegsdtr113@gmail.com)

### Area 3 District Liaison

Larry Minniear  
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Hixson, TN 37343-4320  
423-875-5612  
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### Area 4 District Liaison

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### Area 5 District Liaison

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615-957-5585  
[jfwells65@aol.com](mailto:jfwells65@aol.com)

### Public Relations Officer

Vacant

### Special Project Officer

Vacant

## 'PAC MAN Larry' Has Come Full Circle To Serve NARFE



Larry Minniear

Sometimes you feel like you are going in circles. So it is with me. Seven years ago, then Federation President Larry Cunningham asked me to be the Federation PAC Chairman. I readily agreed. Having worked on the National Legislative Committee for the National League of Postmasters (many years ago) and dealing with PAC solicitations and contributions there, I felt I could be of value to NARFE in this capacity. Well, recently our current Federation President Rhonda Mooney asked me the same question. My answer was the same – of course!

I would like to address two things. The myths and truths about PAC and how and why you should be more involved in the legislative arena. Those two are so closely related, you might say they are joined at the hip.

First let's talk about PAC. A commonly asked question: What is PAC? PAC stands for Political Action Committee. This is a method for consolidating our voluntary contributions for candidates seeking election to the U.S. House of Representatives and the U.S. Senate. There are no contributions collected for a presidential campaign. By pooling our resources NARFE can make a much greater impact in the election or re-election of candidates who support the NARFE legislative agenda than can individuals.

How are NARFE-PAC funds collected? They are collected in several ways. The most common are solicitations at NARFE events; such as chapter meetings and federation conventions. There is also a major mailing effort sent out from NARFE Headquarters. Plus, there is always a plea for PAC contributions in every issue of the NARFE magazine. So, it is very easy to contribute. Fill out the form in your latest magazine or go to [www.NARFE.org](http://www.NARFE.org). Enter the member section, under departments, click legislative and you will find the forms for PAC contributions. You will also find a plethora of information regarding not only PAC, but the entire Legislative Dept.

How are funds disbursed? This part is probably a lot more unknown by most members. In most cases a candidate's campaign initiates the process by making a request to NARFE. Then the Federation President and the Federation PAC Leader are consulted for their input. In addition, the candidate's voting

record is checked to see if they have been a supporter of NARFE causes. The final decision is made by the NARFE-PAC Board and a check is issued or request denied. Keep in mind, PAC contributions must be kept separate from your treasury. Do not commingle PAC funds in a NARFE bank account. That is against federal law, and NARFE could pay a very steep penalty for that.

This sums up, in a nutshell, the PAC process. For further explanation, please consult the NARFE website: [www.NARFE.org](http://www.NARFE.org).

What else can you do besides contributing money to PAC? The first step in any legislative process is to inform your congressional representative (congressmen and senators) of the issues that are important to NARFE members.

Once again, NARFE makes it very easy to do this. If you go to the Legislative Dept. portion of our web site there is a grassroots activists section. There are letters already prepared addressing all the concerns of NARFE. All you have to do is enter your name and address and a professionally prepared email will be sent to your congressman and senators. It is helpful if you insert something personal into this prepared text. This goes a long way towards getting the attention of your legislator. You can also do it the old fashion way; using a typed and mailed letter. If you go this route, please send the letter to your legislator's home office. If you send it to their Washington office, it is run through the decontamination process and this harms the letter as well as severely delays it. You can also call your legislator's office directly. Their addresses and phone numbers for all federal legislators can be found on the web; search U.S. House or U.S. Senate.

One final note on PAC; NARFE has a goal of \$1.5 million for 2018. You only have a few weeks to make your contributions for 2017. Help your chapter win the PAC Contribution Award at next year's Federation convention.

Thank you!

– Larry Minniear  
NARFE-PAC Chairman  
1401 Highcrest Court  
Hixson TN 37343-4320  
423-875-5612  
[lrminniear@epbfi.com](mailto:lrminniear@epbfi.com)

# 2018 62<sup>nd</sup> Annual Convention Planned For Jackson, TN



DoubleTree Hotel by Hilton Entrance

The NARFE Tennessee Federation of Chapters 62<sup>nd</sup> Annual Convention will be held on April 16 – 17, 2018 at the DoubleTree Hotel by Hilton in Jackson with opening ceremonies at 9:00 a.m. CDT on Monday, the 16<sup>th</sup>. The hotel is located at 1770 Highway 45 Bypass, Jackson, TN 38305. Jackson Chapter 519 is the host chapter and is working hard to assure that you will enjoy this Convention.

Contact the DoubleTree Hotel at 731-664-6900 and reference NARFE to receive the special rate of \$119.00 plus taxes per night. These rates are also good for Sunday the 15<sup>th</sup> and Tuesday the 18<sup>th</sup>. Reservations must be made by March 16, 2018 to get this special rate.

The hotel has complimentary internet service, an indoor/outdoor heated pool and a fitness center. The Twist Midtown Grill & Bar is located inside the hotel and a variety of restaurants are



Hotel Guest Room

within a few miles. The banquet will be on Monday night and we have obtained some great entertainment.

As a reminder, don't forget about the Alzheimer's Silent Auction items and the Door Prize items. Also, information regarding our 2018 Convention Program Ads campaign is included in this newsletter. Please be sure to get the ads in by March 1, 2018.

We are excited to have Barbara Sido, NARFE Executive Director, as our featured speaker at the Convention. She has been on the job since July 2017 and we are already seeing changes for the betterment of NARFE. I think everyone will enjoy hearing from her and, also, talking with her about any concerns they may have and sharing ideas.

We hope to see MANY of you at the Convention. I think it's going to be a great convention and that everyone will receive a lot of useful information and, also have fun!

Joyce Knott  
Registration and Notification and Printing  
Committee Chair  
731-427-2485  
[jmknott@aeneas.net](mailto:jmknott@aeneas.net)



Hotel  
Fitness  
Center



Hotel Pool

# 2018 Convention Registration Form

## 62<sup>nd</sup> Federation Convention

DoubleTree By Hilton  
1770 Highway 45 Bypass, Jackson, TN 38305  
April 16-17, 2018

Chapter #: \_\_\_\_\_ Chapter Name: \_\_\_\_\_ Chapter Location: \_\_\_\_\_

Name: \_\_\_\_\_ ID#: \_\_\_\_\_ E-mail: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Select all that apply:	Delegate	Alternate	Federation Officer	Past Federation President	National Officer	Member	Guest
	( )	( )	( )	( )	( )	( )	( )

Agency where you work  
Or retired from: \_\_\_\_\_

Spouse or Guest's name: \_\_\_\_\_  
(If not listed on separate form)

Convention Options	Self	Spouse/Guest	Cost(each)	Total
Full Registration (Convention/Banquet)	_____	_____	\$60.00	_____
(Please make meal selection)	Roasted Pork Tenderloin ( )	Grilled Breast of Chicken ( )	Vegetable Plate ( )	
Convention Only	_____	_____	\$30.00	_____
Banquet Only	_____	_____	\$35.00	_____
Late Fee (after March 16,2018, add \$5.00)	_____	_____	\$ 5.00	_____

Total Enclosed: \_\_\_\_\_

Submit registration form by March 16,2018.

(Late or on-site registration will require the \$5.00 extra fee per person)

Make Checks Payable to: NARFE Chapter 519

Mail to: Ruth Atnipp, 149 Wentworth Drive, Jackson, TN 38305

For More Information Contact, Lynn Henning, 731-437-0720 or 731-664-4975

Hotel Reservations Call: DoubleTree, 731-664-6900  
Cost \$119.00 per night plus taxes

**DELEGATE FORM**  
**2018 NARFE STATE CONVENTION – APRIL 16 – 17, 2018**

**Top Portion – mail to:**

Merilyn Evans, Federation Secretary, 808 Sandburg Place, Nashville, TN 37214-4051

Please print or type

Chapter No: \_\_\_\_\_ Chapter Name: \_\_\_\_\_ Location: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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

(Check One) Delegate \_\_\_\_\_ Alternate \_\_\_\_\_ Proxy \_\_\_\_\_ for Chapter # \_\_\_\_\_

**I wish to serve on the following committees:**

Membership \_\_\_\_\_ Legislation \_\_\_\_\_ Credentials \_\_\_\_\_ Service Officer \_\_\_\_\_ Rules \_\_\_\_\_

Public Relations \_\_\_\_\_ Nomination \_\_\_\_\_ Resolutions \_\_\_\_\_ Constitution & Bylaws \_\_\_\_\_

Financial Ways & Means & Audit \_\_\_\_\_ NARFE-PAC \_\_\_\_\_ Alzheimer's \_\_\_\_\_ Time & Place \_\_\_\_\_

**I would like to attend Officer Training at the Convention.** \_\_\_\_\_

Signature of Chapter President or Secretary \_\_\_\_\_

-----Cut delegate form in two separate pieces-----

**DELEGATE FORM**  
**2018 NARFE State Convention – April 16 – 17, 2018**

**Bottom Portion – Delegate to bring to the Convention and deliver to Credential Committee.**

Please print or type

Chapter No: \_\_\_\_\_ Chapter Name: \_\_\_\_\_ Location \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

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

(Check One) Delegate \_\_\_\_\_ Alternate \_\_\_\_\_ Proxy \_\_\_\_\_ for Chapter # \_\_\_\_\_

Committee I signed up for: \_\_\_\_\_ Officer Training: \_\_\_\_\_

Signature of Chapter President or Secretary \_\_\_\_\_

**INSTRUCTIONS:**

**If you plan to attend the Convention as a delegate or alternate**, fill out both the top and bottom portions; Chapter President or Secretary must sign. Leave blank the "Proxy for Chapter". Please return top half by USPS to the Federation Secretary, **Merilyn Evans, 808 Sandburg Place, Nashville, TN 37214-4051** or by email: [Merilyn9716@aol.com](mailto:Merilyn9716@aol.com). (You may type in the Signature of e-mailed copy only. The hand-carried Delegate's bottom portion must have a hand-written signature). The Delegate will carry the bottom portion to the Convention and present to Credentials Committee.

**If no one from your Chapter will attend**, please find someone from another chapter who will serve as your proxy. The name and address of the person serving as proxy should appear above and the "Proxy for Chapter" should have your Chapter number. The Chapter President or Secretary should still sign. The top half should be mailed as outlined above to the Federation Secretary and the bottom half sent to your proxy for them to carry to the Convention and present to the Credentials Committee. If there are any questions, please call Rhonda Mooney at 731-267-2336 or Merilyn Evans at 615-872-8978.



## 62<sup>nd</sup> Annual NARFE Tennessee Federation of Chapters

### 2018 Convention Program Ads

Full Page Ad:	5 1/2" X 8 1/2"	= \$100.00
Half Page Ad:	5 1/2" X 4 1/4"	= \$ 50.00
Quarter Page Ad:	5 1/2" X 2 1/8"	= \$ 25.00

(Business Cards fit nicely in a Quarter Page.)

### All ads must be received by March 1, 2018.

Please send photo ready ads. Specify the size ad desired. Make your check payable to NARFE Chapter 519. Send ad along with payment to:

Joyce Knott  
2018 Convention Program Ad  
149 Wentworth Dr.  
Jackson, TN 38305

Ads can also be e-mailed to: [jmknott@aeneas.net](mailto:jmknott@aeneas.net), however payment must be either in person or mailed to the address above.

If you have questions, call me at (731) 427-2485 or (731) 234-5672.

#### **The Sooner You Send In Your Forms. The Better**

We request your help in getting ready for this yearly NARFE event by having all Delegates, Proxies, and Alternate Delegates send in their Delegate Form before January 15, 2018. This will help greatly in organizing committees, selecting Chairpersons, and getting a good estimate on how many will be attending the 2018 Convention.

If you are considering attending, send in your Delegate Form. This does not lock you into attending. It will merely assist in planning and in finding out where your interests lie.

As your Chapter elects new officers, please include a copy of your F-7 Report to me. Some of you are very faithful at doing this. However, I must admit that I am missing a majority of F-7 Reports. This is strictly for record keeping purposes and will help your Federation get information out to you in a timely manner. It is so

holding a particular office and where to send specific information.

Finally, keep in mind that when the year closes out on December 31<sup>st</sup>, you will need to send me your list of deceased members so the "In Memoriam" Book can be composed for the 2018 Convention. Honoring our members has become an important and traditional part of our Convention. These members strove to keep NARFE in the forefront to preserve what you have earned. Let us not forget their service.

I thank you for your prompt response as well as your continual hard work.

Please send to: Marilyn Evans, TN Federation Secretary, 808 Sandburg Place, Nashville, TN 37214-4051 or [Merilyn9716@aol.com](mailto:Merilyn9716@aol.com). If you have questions call me at 615-872-8978.



*Marilyn Evans*

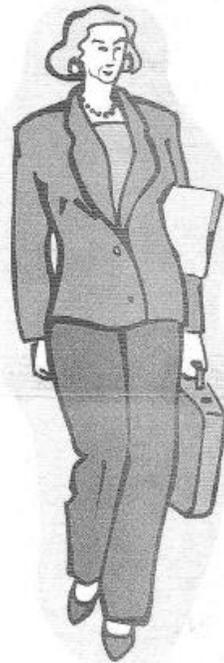
## Thoughts To Consider To Help You Through This Difficult Time

### 60 is the new 40

**W**e can measure age in number of years lived. Or we can adjust the measurement to take into account the number of years left to live. Scientists say that people are living healthier, longer lives and hitting middle age later. Thus, 60 really is the new 40 because 60, which was once considered old age, is now middle age.

Along with the redefinition of middle age, new economic realities mean that people work longer and retire later. While this mainly may be due to inadequate retirement savings, the fact remains that more people are capable of working later in life. In today's world, people in their 50s and 60s often compete with people decades younger than they for jobs. When the lines between the decades are blurred, it can be confusing to merely get dressed in the morning. If you are navigating the new 60s, here are thoughts to keep in mind:

- **Dress for the job you want.** If you're looking to climb the corporate ladder, stick with updated classic looks. If off the rack clothes don't fit your body well, use a tailor to get the right fit. This goes for men and women.
- **Avoid head-to-toe trendy looks.** Pairing a trendy handbag with a classic little black dress or suit can give you the right amount of hip.
- **Be confident.** You have more experience at life and at work than your younger colleagues. Keep your head up and your shoulders back, and refuse to be intimidated by learning new things.
- **Never put yourself down.** Do not refer to your age as if it is a handicap. Don't apologize for not



knowing the latest technology as well as your younger peers.

- **If you're single and would rather not be, date.** Our Time.com helps people aged 50 and older connect. But any reputable dating site – Match.com, eHarmony.com, AARP Dating, Christian Singles, and JDate.com (for Jewish singles) – can help you find a great partner. Attend art gallery openings, local athletic events, museums, and other cultural events to meet likeminded people. If you're a man, take a yoga class. If you're a woman drop by a golf driving range and work on your swing or attend sporting events. Go places where people you want to meet go.
- **Stay Worldly.** One of the things millennials and other younger generations get right is their interest in travel. It helps keep their minds open and flexible, and gives them the ability to embrace change. As St. Augustine said, "The world is a book, and those who do not travel read only a page." You can find

- fellow travelers through group trips. Elder Treks is a tour company designed specifically for people 50 and older. Museums and universities frequently sponsor group travel excursions. You can also meet fellow travelers through shared interest travel, such as yoga retreats and golf, ski, surfing, and other sports vacations.
- **Try something new.** A new hobby can lead to an avocation. Most yoga instructors start out as people who tried one yoga class first and became enthused. As the population of the U.S. continues to skew older, there are more and more opportunities for older adults.



### Health Note

**Help for Alzheimer's is on the horizon?** Researchers in Australia have developed a non-invasive ultrasound technology that clears the brain of neurotoxic amyloid plaques, which are the structures responsible for memory loss and cognitive function decline in Alzheimer's patients. Although the studies have been limited to mice, scientists are planning to study the treatment in sheep with the hope that tests on humans may begin in late 2017.

# WHAT'S HAPPENING AT OUR CHAPTER MEETINGS



(From left to right) Chapter 227 members Willard Patterson, Carey Frazier, Joyce Moore, and Glenn Turner each received a Distinguished Member Certificate, a pin, and a name tag designating them as a Distinguished Member of NARFE, following 20 years of NARFE membership.



Anthony Petrochko from Aetna Health Care. At Chapter 227's October meeting, Anthony provided an update on the Aetna program that serves as a secondary program for those having Medicare A & B.



The picture on the left is the 2018 Convention Planning Committee working hard for you to have an excellent experience, beginning with her back to camera are: Ruth Atnipp (then around the table to the right), Larry Henderson, Joyce Knott, B.J. Godwin, Carlos Henning, Lynn Henning, Lorenzo Tyson, and Floyd Ferrell.



The 8th Annual West Tennessee Joint Chapter Meeting was held on Wednesday, August 16th in Jackson, Tenn. Pictured above is the speaker, 8th District Congressman David Kustoff, who spoke on important issues relating to current and retired federal employees.

## Region X Conference

(Continued from page 3)

### Marketing Director Bridget Boel:

- Based on trends - membership losses are declining; losses have slowed and hope to soon level off and then begin to see an increase. I asked when we should expect to see our membership numbers show a net increase and I believe she responded in a couple of years - I have emailed her to clarify that.
- She talked a lot about the NARFE Federal Benefits Institute and the webinars - thinks it's a very good recruiting tool.

### Deputy Director for New Business Jennifer Bialek:

- Works with national companies to increase sponsorship for Regional and Federation events.
- The former National Convention will be known as FEDcon18 in 2018, thinking there will be five key note speakers and 25 breakout sessions, open to entire federal community (NARFE members and non-NARFE).

### Region X Alzheimer's Coordinator Donna Shackelford:

- Gave a summary of NARFE National Alzheimer's Committee Meeting which took place in Aug. 2017; committee consists of one person from each Region and the National President, speaker was in early stage of Lewy Body Disease (precursor to Alzheimer's).
- An Alzheimer's postage stamp will be available in November that will cost 60 cents with 11 cents going to Alzheimer's.
- NARFE had \$466,450 to give out in grants.

### National Secretary/Treasurer Jon Dowie:

- Strategic Planning Update; Strategic Planning Team (SPT) writes up recommendations and sends to National Executive Board (NEB) for approval, draft from SPT will be presented to NEB in mid-October; membership will not have chance to look at it before NEB reviews.
- Some bylaw changes probably coming forward: resolution regarding NEB raising dues by 10% on their own and 3rd term for National President resolution.

I asked if the salaries of national officers will be reduced since we now have an Exec. Dir. who has taken on many of those responsibilities. Jon Dowie is voluntarily reducing his salary by 50%, but hasn't done it yet - probably effective Jan. 2018. I asked if it will apply just to him or also to future National

Sec./Tres. and he answered that it would also apply to future Sec./Tres.

### Grassroots Program Manager Molly Checksfield :

- Discussed NARFE's legislative accomplishments - Federal retirees have not paid for deficit reduction; Prevention of 52% increase in Medicare Part B premiums in 2016; and two-year budget deal did not impact Feds; flawed postal bills have not passed; extended identify theft protection for those impacted by OPM data breaches; provided substantive reforms to Federal Long Term Care Insurance Program (FLTCIP).
- Stakes are higher in the 115th Congress; Administration proposed severe cuts to federal benefits; maintaining current benefits should be considered a victory.

Her power point contained some very good info including threats in the 115th Congress in addition to what I listed - be sure and take a look at the Legislative Dept. Update on the Reg. X website.

- We also heard from Al Reeves, NARFE Federal Benefits Specialist. He provided Federal Benefits Information Tips and Resources and stated the best time to call OPM is 7:45 a.m. EST; also, when writing to OPM, a response is quicker when your request is sent by certified mail.

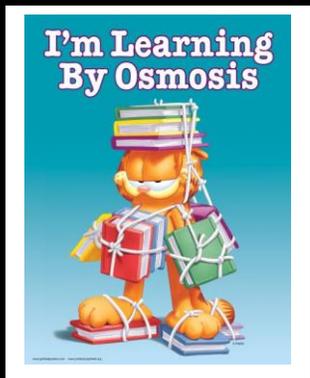
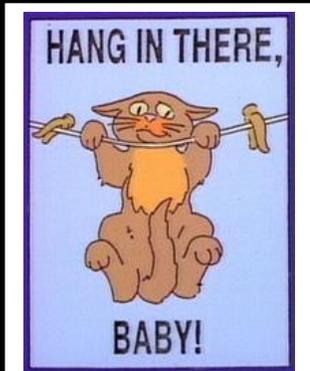
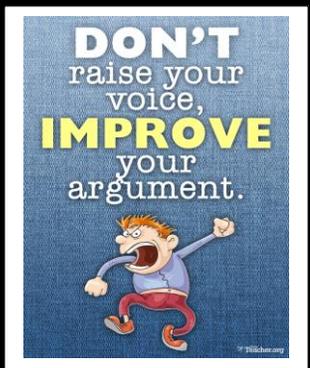
- Philip Gardner, OPM, presented a lot of good information. I believe his power point will also be posted on the Reg. X website. He talked about the programs administered by OPM in addition to CSRS and FERS such as FEHB, FEGLI, Flexible Spending Accounts, Federal Dental and Vision Insurance, and Federal Long-Term Care Insurance Program. He stated that the Services Online self-service-on-line portal is efficient and easy to use.

- David Melton, Social Security Adm., shared info about GPO and WEP. He provided the best explanation of WEP that I've heard; he also talked about the availability of "My Social Security Account" and provided instructions for setting it up.

- The Conference finished up with a Town Hall Forum - Open Q & A Session (led by Barb Sido) and a Federation President's Panel Discussion. I think those items were placed on the agenda to give attendees a chance to ask questions and make input but since folks asked questions and commented during all the presentations there was not a lot left to cover at the Town Hall

(Continued on page 16)

**Funny and Inspirational Posters . . .**



(Continued on Page 15)

**NARFE Members Fight Alzheimer's Together**

During the past few weeks it has been brought to my attention by a chapter who had a guest Alzheimer's speaker for their meeting that proceeded to tell them about the "great salary" the CEO of Alzheimer's Association was receiving, and that our donations were not going to research, but went to pay his salary.

I am sorry to burst their bubble, but since 1985 our NARFE donations to Alzheimer's have been designated for research from the very beginning. NARFE donations go to the NARFE Alzheimer's Research fund. Not only that, but the IRS also fits in to our donations. If donations are designated for a certain fund, then they must go to that fund and no other fund.

The Alzheimer's Annual Convention in Chicago this year used the NARFE Research donations to grant three totally funded grants and one partially for a total of \$466,450.00. One full grant was for \$150,000 for over three years; one full grant for

\$139,059 for over a two-year period, and the remaining full grant was for \$149,995 for a three-year period. The partial grant was for \$27,396.

Please keep your donations coming. We are going for \$13 million this year, and we can do it. We are making great strides to wipe out Alzheimer's.

Let me tell you, the Cleveland Chapter is on the run to win again this year. They have been doing the Alzheimer's walk in Chattanooga. Are you other chapters going to let them whoop you?



Joan Gates

– Joan Gates  
Alzheimer's Chair  
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Lenoir City, TN 37771-8705  
865-986-7526  
mjoan20@gmail.com

**“BREAKING NEWS”**

The 2018 Convention committee is offering an Early Registration Incentive. All registrations postmarked by February 16, 2018 will be entered in a drawing for a \$100.00 cash prize!! Sooo .... get your registration in EARLY.

This year the registration fee includes a breakfast on Tuesday morning.

Registration forms should be mailed to convention treasurer: Ruth Atnipp, 149 Wentworth Drive, Jackson, TN 38305. Make checks for the correct amount payable to NARFE Chapter 519. 2018 Convention Registration and Delegate forms are on pages 8 and 9 in this newsletter.

It will also be a great idea to get your delegate forms to Federation Secretary, Marilyn Evans, as early as possible. Please make sure your chapter is represented by either a delegate or a proxy.

Joyce Knott, Registration Committee Chair, 731-427-2485

**★ RESOLUTIONS: Send to Merilyn9716@aol.com ★**

All Resolutions must be submitted to and received by the Federation Secretary at least 60 prior to the Convention to be considered by the Convention. If they are submitted at the convention, they will have to have a unanimous vote to pass.

## The Prez Says ...

(Continued from page 1)

renewing as a national division member or renewing as a chapter member and they have to check which they prefer. This was not what folks were used to seeing and some have "accidentally" ended up in the national division when they meant to be renewing as a chapter member. The renewal letters now have information alerting the member to be aware that the renewal form has changed.

- Bridget Boel, Marketing Director, noted that advocacy and federal benefit guidance are our main selling points.
- Jessica Klement, Legislative Director, stated that reconciliation poses the biggest threat. She stated that grassroots efforts are critical to the success of NARFE and that constituent voices resonate with Congress. She suggested using the "Meetings with Congressional Offices – Know Before You Go Checklist" which is on the Legislative page under Grassroots.
- Barbara Sido, NARFE Executive Director, was at the meeting. I was very impressed with her and had the opportunity to speak with her several times. She is very open and willing to listen, stating she has started with a blank slate and is listening and learning. I was very encouraged after meeting and talking with her.

In October I had the opportunity to attend the Region X Conference in Martinsburg, WV. The other attendees from Tennessee were Ed and Merylyn Evans and Larry Henderson. We heard from several speakers, both NARFE and non-NARFE, and I thought they all provided useful information. Our own Federation 1st Vice President Ed Evans did a presentation on "Setting Your Chapter Meetings on Fire". His presentation was very well received – he made

Tennessee proud! I am providing a nutshell version of other information that we received in a separate article titled "Information From Region X Conference" on page 3.

The 8th Annual West Tennessee Joint Chapter Meeting was held on August 16th in Jackson. There were members present from seven chapters, including Federation Legislative Chair James Glenn. Eighth District Congressman David Kustoff was the speaker and after speaking he held a Q & A session. When the meeting was over he stayed around for about 30 minutes and I heard members telling him their personal stories and how the proposed legislative changes would affect them. We have asked him to speak at our 2018 Federation Convention and, hopefully, his schedule will allow for that.

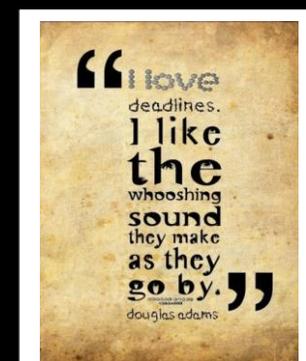
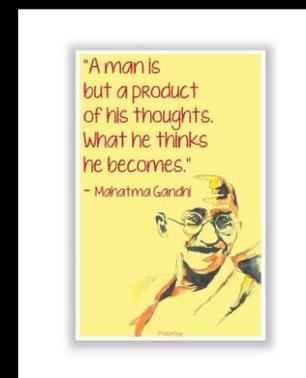
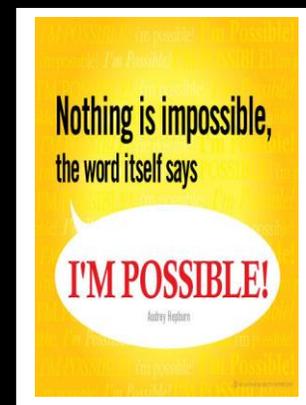
Please begin making plans now to attend our 2018 Federation Convention in Jackson on April 16 – 17, 2018. Our featured speaker will be Barbara Sido, NARFE Executive Director. Both times that I have had the opportunity to meet and speak with her I came away optimistic and feeling good about NARFE's future. She listens and pays attention to the concerns of our members and has a lot of ideas that I believe will make NARFE more effective. It seemed like it took a long time to fill the Executive Director position, but I believe the search committee got it right! I think everyone will enjoy and benefit from hearing and talking with her at the Convention.

Also at our 2018 Federation Convention we will be discussing and voting on changes to our Bylaws. These are needed to bring our Federation Bylaws in line with National Bylaws due to passage of One Member One Vote (OMOV) and Optional Chapter Membership (OCM) at the 2016

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## Funny and Inspirational Posters ...

(Continued from Page 14)





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## NARFE's WEBINARS

NARFE members always  
view FREE!

### VIEW ON-DEMAND

At [www.NARFE.org/Institute](http://www.NARFE.org/Institute)

- *Post Retirement Checkup*
- *5-Year Countdown to Retirement*
- *Exploring TSP Withdrawal Options*
- *Claiming Social Security*
- *Survivor Benefits: Key Decisions for Feds of All Ages*
- *What's YOUR Best Retirement Date?*
- *From Federal Employee to Annuitant: Master the Process!*

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## The Prez Says ...

*(Continued from page 15)*

National Convention. Chapter Presidents will receive a copy of the resolution at least 45 days prior to the Convention. I hope that all chapters will be represented at this Convention either by delegate or proxy. OMOV and OCM represent big changes and more information will be in our February 2018 Federation Newsletter.

## Region X Conference

*(Continued from page 13)*

Forum. Barbara Sido did comment on the Strategic Plan – saying we need to be Ready, Resilient, and Responsible – Be *Ready* for change, embrace change; Be *Resilient* – Make things more simple; Be *Responsible* – Accountability. When asked who will review the Strategic

Again, I thank you all for your continued support of NARFE. If you have any questions or if I can be of assistance, please do not hesitate to contact me.

– Rhonda Mooney  
Federation President  
351 Hwy. 45W,  
Humboldt, TN 38343  
731 267-2336  
[mooney@narfetn.org](mailto:mooney@narfetn.org)

Plan draft, Jon Dowie responded it would go to the NEB and he suggested members go to the website and follow along development of the Strategic Plan. During the Federation President's Panel Discussion it became clear that all Federations are facing the problem of finding folks to serve as officers, both in federations and chapters.