

# TENNESSEE FEDERATION NEWS

A PUBLICATION  
OF THE  
TENNESSEE  
FEDERATION OF  
CHAPTERS

News of Interest to Active and Retired Federal Employees

March 2009

## Frazier requests contact be made to lapsed members

In a less than two months we will be attending our NARFE 2009 state convention. It seems only yesterday we were holding our 2008 convention. The months fly by.

For almost all of this last year we have spent a lot of time and energy in talking about one subject- MEMBERSHIP. In my last article before our convention - guess what - I still want to talk about MEMBERSHIP.

Our chapter presidents receive each month a hard copy of the M-112. This M-112 contains among other things the names of chapter members who have received a "second notice" their membership dues have not been paid. I ask each chapter president to appoint someone in his/her chapter to call or write the members who have received second notices and inquire why their dues are unpaid. The response may be:

- "I mailed the check yesterday."
- "I lost the bill."
- "I am going into assisted care or nursing home, and I cannot read the magazine anymore."
- "NARFE does not do anything for me."
- "The chapter meetings are boring, and you keep saying the same old thing."
- "I just do not want to belong anymore."

The person contacting these "lapsed" members must use good judgment and discretion in trying to persuade them to send their dues in as quickly as possible.

I also ask each chapter president to

have a "retention report" given at each chapter meeting. We have a treasurer report, legislative report, sunshine report, and now lets add one more: **Retention Report**. The person giving the report will say who they contacted and what kind of luck they had in persuading people to renew their membership.

Folks, this is critical. Every study that has been made on membership loss comes down to one thing: personal contact. I apologize for the continual laying of duties on our chapters. However, in many instances, the chapter members know personally the members who are about to drop. A call or letter from someone you know is more effective than for me or a stranger to call. I think this has to be done at the chapter level.

Our members and chapter officers are to be saluted and praised for the good work you are doing. Please keep up the good work. See you at the convention.

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



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## New resolutions to be presented at state convention

To date, we have received notice of three possible resolutions that will be presented at our state convention for our delegates to consider. They are as follows:

**Resolution 09-1.** Submitted by Larry Cunningham, President of the Knoxville Chapter. This resolution would change the wording of the Bylaws under ARTICLE II- Section 1 so that per capita dues would be \$3 as opposed to \$4. Section 2 would be amended to substitute \$3 in the last sentence as opposed to \$4. Paragraph (b) of Section 2 would be changed to insert \$3 in the last sentence as opposed to \$4.

**Resolution 09-2.** Submitted by the Nashville Chapter 227. ARTICLE I- Section IV under Duties of Federation Secretary shall be clarified by adding one sentence: "The Federation Secretary shall take minutes of all Federation Board Meetings."

**Resolution 09-3.** Submitted by the Nashville Chapter 227. ARTICLE 2- Section 2 there shall be added a new paragraph: "The Federation President, in his or her discretion, is authorized to ask Federation Board Members to cast their vote on any issue before the Board by means of E-Mails, Fax or other written communication."

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

*"No matter how long the winter,  
spring is sure to follow."  
- Proverb*



## Let's stick to NARFE's legislative program

Welcome to spring. It is a new year and we have a new president and a new congress. New leadership in congress.

*"We in America do not have government  
by the majority.*

*We have government  
by the majority who participate."*

- Thomas Jefferson

The elected officers of the Tennessee Federation of Chapters shall be the President, First Vice President, Second Vice President, Third Vice President, Secretary, Treasurer, Legislative Chair and Membership Officer. These officers shall be elected and installed at the annual convention of the Federation and shall hold office for one year or until their successors are elected and installed.

The annual convention is April 20-21, 2009 in Jackson, Tenn. Please attend and participate.

We need to make a concerted effort to communicate our desires for favorable legislative action. Senators Bob Corker and Lamar Alexander each need to receive 40,000 phone calls, letters and emails from NARFE members in Tennessee to draw their attention to our desires for Premium Conversion that was S. 773 in the last congress.

Each congressman in Tennessee also needs many calls, the house bill was H.R. 1110. Rep. Howard Berman (D-CA) introduced legislation to repeal Social Security Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). The house bill is H.R. 235.

The NARFE toll-free number for the Capitol Switchboard is 1-866-220-0044, ask for your representative or senator by name.

As a group we need to stick to NARFE'S Legislative Program as in the January 2009 issue of NARFE magazine page 14.

- John P. Shannon, 1st Vice-President  
Tennessee Federation of Chapters  
731-845-5565

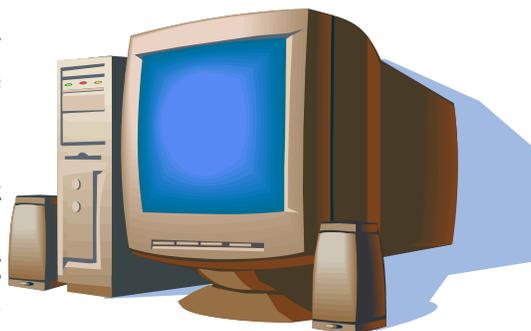
[johnshannon@narfetn.org](mailto:johnshannon@narfetn.org)  
430 Corinth Rd  
Darden, TN 38328

## Accessing NARFE On-Line Reports

I would like to explain how chapter membership chairs (as well as other chapter officers) can utilize the various NARFE on-line reports that are available on the NARFE website. Each and every chapter can, and should, create their own username and password so they can access these on-Line reports. The username and password can ONLY be created by the chapter president and he/she in turn will provide the username and password to his/her respective chapter officers and anyone else deemed necessary. Once the username and password is established and disseminated by the president, it will provide access to ONLY chapter records of the respective chapter that set-up the information.

The two most important reports to assist the membership chair in performing their duties are the M-112 Monthly Activity Report and the M-114 Membership Roster. The M-114 is a Semi-Annual Roster updated quarterly with new updated versions available in January, April, July and October. It contains all NARFE members assigned to a particular chapter (you will only be allowed to access your own chapter reports). The M-112 is a monthly report, and it shows all activities taking place within your chapter. There are only three months of the M-112 at any given time, so it might be a good idea to save them off to another file for safe keeping. It shows new members, dropped members, members who have been sent second notices, deceased members, and any other activity pertaining to members within the chapter. All entries contained on the Monthly M-112 should be reflected on the next M-114. In other words, the M-112 Report feeds and creates the M-114 Roster.

Also available as monthly reports are the M-111 Chapter Officers Roster and four Fi-



ancial Reports. The M-111 Chapter Officers Roster shows all officers within all chapters throughout Tennessee. The M-111 State Officer's Roster shows all TN Federation Officers.

We, as chapter members, cannot update these on-line reports, they are created and updated by NARFE Headquarters, and "they are what they are." Most of these reports are updated monthly (with the exception of the M-114 Roster) with the M-112 Monthly Activity Report being available around the 7th or 8th of the month. It is my hope and desire that ALL the membership chairs will access the M-112

on-line and NOT wait for NARFE Headquarters to send out the printed paper version. By being available around the 7th or 8th of the month; normally it will be available for the respective NARFE chapter meeting and the membership chair should make an effort

to present the information to the chapter attendees in the form of an oral report talking about membership totals, new members that have joined, members that have dropped, etc.

- J.C. Whitney  
Tennessee Federation Membership Chair  
[jcandlora@cdelightband.net](mailto:jcandlora@cdelightband.net)  
(931) 358-4855

## Address Changes

Names and addresses for newsletter distribution come directly from NARFE'S National Office. To correct your address, please contact the National Office at (800) 456-8410.

- Max Coats  
Newsletter Editor

Tennessee Federation of Chapters  
National Active and Retired Federal Employees Association

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

Please Print or type all information

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

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

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

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

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

CONVENTION FEE OPTIONS [Select for yourself and spouse]:

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

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

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

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

Your reservation is to be made by phone or online, no  
reservations by mail. Online at [www.holiday-inn.com/  
jacksontn](http://www.holiday-inn.com/jacksontn)  
\$113.60 per night tax included.  
Hotel Reservations Must Be Made By April 1, 2009 –  
Late Reservations Subject To Availability

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

#### Directions

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

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

## It is your voice that must be heard

One flip of the television switch and you are bombarded with dire economic news. Economic downturns are everywhere, the financial markets, the employment sector, the housing sector with the only solution being tossed around is to garner more of "our" hard-earned money and benefits. The segment of society that takes the hardest hits is the federal worker. It is this segment that is the most vulnerable because what our government giveth, the government can taketh and take and take.....with that I am reminded that all it takes for evil to flourish in any societal environment is for good men and women to do nothing.

One may state appropriately so that "I pay my dues, I attend our meetings" and that is a start, but now at this time of year, we the collective membership of the Tennessee Federation of NARFE, must make one more sacrifice, and that is to attend the state convention, where **YOU**, the member give substance and meaning to belonging to NARFE. It is **YOUR** voice that must be heard. If you are reading this article, then **YOU** belong at the convention. More importantly, **WE** need your voice and your actions for that is the only option available for us to change the current direction of the Federation and NARFE in general.

It has been pointed out by minds greater than mine that with the continued loss of membership, we will be extinct in 20 years and ripe for the pickings of our "**EARNED**" benefits. It has become obvious just from studying the declining numbers that people are tired of waiting for action. This is the year for action!!

In my last article, I pointed out that over the last several years we have been purchasing an empty cup of promises, and it is now time to stop that. The cup needs to be filled with some action. Pour hot coffee into a cup and watch the momentum as the liquid swirls around in the container. Would it not be absolutely fantastic if we got the same momentum going at the grass roots level for the Federation and NARFE? We can not keep doing the same things, the same old way. It doesn't work and hasn't worked and is not a very smart way to do business, so let's band together starting with the convention and let our voices be heard loud and clear as to what **WE** want from this organization at the local, state and national level and on to congress. I repeat doing the same old things, the same way it not a smart way to do business. For instance do you know who represented **YOU** at legislative training in Washington, D.C. last year? The year before? Did you receive a report back at the chapter

level? And more importantly has anything changed? Or for all the blood, sweat, and tears, did your hard-earned per capita dues pay for a tour of NARFE headquarters and a trip to congress only to be met by an aid de camp along with 10 to 15 other organizations whose issues are equally important? Should we not take another course of action? Should we not shout enough is enough and we want **ACTION** now?

Do you want transparency at the Federation level? Do you know where your per capita dues are going? Have you asked? Does your chapter really need to be paying the per capita dues rate it is paying? Do you know what issues the Federation is working on? Do you care? Have you asked? Answers to these and other questions are as simple as picking up the telephone and asking any federation officer or contacting your local chapter officers. More importantly the momentum will only gain speed by **YOUR**, yes **YOUR** attendance at the convention.

Some chapters are taking a proactive stance and have already submitted resolutions to change the direction of **YOUR** federation. These resolutions are being mailed to each chapter president along with another copy of the delegate form so I ask that you read and discuss the resolutions; let your voice be heard either as a delegate or as a member. Remember the delegates have to vote the will of the chapter so let your voice be heard. Turn that empty cup upside down and **DEMAND** that the cup be filled this time.

I was reminded at officer training by a gentleman much wiser than I that geese fly in formation for a particular reason and that is to give lift and support to the entire flock. The squeaking you hear as they fly by is the crowd telling the leader fly faster we are getting tired back here and when one goose or the lead goose gets tired or can't fulfill the mission the goose drops back and another takes over. Let us make this convention a large flock of geese squeaking louder and louder we want to get to our "**RIGHTFULLY EARNED**" destination. Let's call this Jackson convention the year of the **FLYING GEESE**.

Ok, now put down the newsletter go get your pen and fill out the registration and delegate forms and mail them **TODAY**. Let's see **YOU** at the convention.

-Viv Fivecoat  
TN Federation Secretary

## DELEGATE FORM (Top Portion)

2009 NARFE STATE CONVENTION- APRIL 20, 21, 2009

Please print or type:

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

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

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

Delegate \_\_\_\_\_ Alternate \_\_\_\_\_ Proxy for Chapter \_\_\_\_\_

I wish to serve on the following committees:

Membership \_\_\_\_\_ Legislation \_\_\_\_\_ Service \_\_\_\_\_ Public Relations \_\_\_\_\_ Rules \_\_\_\_\_  
Nomination \_\_\_\_\_ Alzheimer \_\_\_\_\_ Resolutions \_\_\_\_\_ Credentials \_\_\_\_\_ Other \_\_\_\_\_

Signature of Chapter Secretary \_\_\_\_\_

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

## DELEGATE FORM (Bottom Portion)

2009 NARFE STATE CONVENTION- APRIL 20, 21, 2009

Please print or type:

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

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

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

Delegate \_\_\_\_\_ Alternate \_\_\_\_\_ Proxy for Chapter \_\_\_\_\_

Signature of Chapter Secretary \_\_\_\_\_

**Instructions:** If you plan to attend the convention as a delegate or alternate, fill out both the top and bottom portion; chapter secretary must sign. Do not fill out the "Proxy For Chapter Blank." Please return top half in self-addressed stamped envelope enclosed to Federation Secretary, Vivian Fivecoat. Bottom portion will be retained by Delegate to present to Credentials Committee.

If no one from your chapter will attend, please complete only the Chapter No- Chapter Name and Location. Please return to the entire form (top half and bottom half) to Federation President, Carey Frazier, 6025 Murray Lane, Brentwood, TN 37027, who will appoint someone to represent your chapter. You will be advised of the person representing your chapter. If there is any question, please call Carey Frazier at (615) 373-4817.

## Action Alert and RMD are top items of awareness for NARFE members

1. The **Action Alert** request by the National President of NARFE Margaret Baptiste for each and every NARFE member to phone, fax or e-mail their congressional delegation—one representative and both senators—to urge them to include Premium Conversion in the economic stimulus package being prepared by the Obama Administration and Congressional leaders. In a December 23 letter, President Baptiste urged the President-elect to “include a proposal in the economic stimulus package which would allow federal civilian annuitants as well as active duty military personnel and retirees to use pretax annuity or retirement pay dollars to pay for their share of employer-sponsored health insurance. Currently, federal annuitants and active duty military personnel and retirees are denied this benefit afforded their counterparts who are actively employed in the civil service and private sector.” Info on how to contact your representative or senators is on the chapter website.

2. Please be aware of the Retiree and Employer Recovery Act of 2008 (P.L. 110-458) 20 Required Minimum Distribution (RMD). In the

past, individuals 70½ and older were required to take a minimum amount of money out of certain retirement accounts on an annual basis unless they meet select criteria, such as if they were still working. The RMD applies to IRAs and 401(k)s, including the federal government’s Thrift Savings Plan (TSP). Individuals are responsible for withdrawing the RMD each year, or they face federal tax penalties. For 2009, however, individuals 70½ and older will be allowed to skip a year of withdrawals from their retirement accounts without penalty.

For more detailed information and how you can respond and learn more visit our chapter website at <http://www.narfetn-nashville.org/> (If this URL address is not a hotlink in your e-mail, copy and paste the address to you browser and bookmark or save it as a Favorite for future use.)

If you have any comments or concerns send to me by a reply.

- John Wells  
NARFE Nashville Chapter #0227  
Newsletter Chairperson and Webmaster  
jfwells65@aol.com

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## Chapters need to send at least one member to state convention

Greetings from East Tennessee! Hopefully, most of our bad weather is behind us and a warming spring is close. By now, all chapters should have delegates designated for this year’s state convention in Jackson, as well as reservations made at the hotel. If not, please make these items a priority. Each and every chapter should try and have at least one member attending. I think that there will be some important resolutions that need to be voted on.

Sevierville has agreed to host the 2010 state convention. A big thank you goes out to Chapter 1678 for taking on that task. They will truly do a great job, and I’m sure that the convention will be one to remember.

Due to time constraints, I will not be a candidate for Federation Vice President this year. As

most know, I am the current President of Chapter 204 in Knoxville, and I enjoy that position. We have a great group of people, and we continue to work to get our name out. As in all jobs or positions, a certain amount of time is required to do it right. Having said that, I’m still trying to enjoy my retirement as much as possible and that requires a great deal of my time.

In closing, as always, we as seniors need to stay as active as possible to enjoy good health and retirement. GET OFF THE COUCH.

- Larry Cunningham  
Federation 2nd Vice President  
10117 Arnold Lane  
Mascot, TN 37806-1525  
(865) 933-0229

## A crucial aspect of NARFE—volunteering

Whenever I sit down to write a column about NARFE, the usual tendency is to jump into crucial issues such as membership, recruitment, retention, legislation and a myriad of other concerns that affect the life of our organization. I think it is time to look at another aspect of what we do as part of the NARFE community that transcends our organizational concerns and provides a wonderfully positive aspect for our lives as retirees and members of the greater community.

Volunteering is an integral part of our being retirees. I did not realize how extensive this was until I served as project manager for an economic analysis that was commissioned by the 4<sup>th</sup> Branch, a North Carolina watch-dog organization, to provide the evidence necessary to extent the Bailey Settlement that many retired federal, state, and military retirees enjoy. The Bailey Settlement exempted a limited number of federal, state, local and military retirees residing in North Carolina from paying state income tax on their retirement annuities. As an integral part of the analysis, a detailed survey was mailed out to approximately 9,400 randomly selected recipients that included a significant number of federal retirees. A section of the survey requested the respondents to provide an extensive listing of their volunteer work for organizations plus special skills that they might

bring to their community.

The volunteer activities reported by the respondents ranged across many organizations, including government/civic organizations, hospitals, community clubs, religious organizations, schools, and others. About two thirds of the respondents contributed volunteer and/or skills to their communities that averaged about four activities for each contributing member. When summed up, this amounted to thousands of hours of annual community service and hundreds of thousands of dollars in cost savings to the organizations.

If one were to access the amount of voluntary contributions in terms of hours and dollars across our five-state region, the result would be significant if not staggering. It is easy to see why many service organizations depend upon retirees to provide the skills needed to succeed. This is especially true right now what with the deepening recession when many organizations would otherwise be forced to slash budgets and reduce or eliminate services. We retirees are making a difference at a very crucial time. Hooray for us! Keep up the good volunteer work.

- Paul Carew  
Region X Vice President

## Donations sought for Bingo machine

Eugene Roberts, Chapter 152 has established a special service project for 2009. Ann Drown of the James H. Quillen VA Medical Center, Community Living Center, Mountain Home, Tenn., has asked for help to obtain a new bingo machine. The Community Living Center provides service to the veterans 24/7, and their old, decrepit bingo machine is an integral part of their entertainment. The best quote for a machine to meet their needs is \$ 4,430.90.

Mary Jane Reece, President of Chapter 152, is asking for help to support their goal to purchase a new bingo machine. If you would like to help, please make your check to NARFE Chapter 152, and on

the for line, put VA Bingo machine. Mail your check to Mary Jane Reece, President Chapter 152, 555 Unicoi Lakes Rd, Tellico Plains, TN 37385. Your gift along with others (along with your name & address) will be sent to Ann Drown, Mountain Home.



- Mary Jane Reece  
Mountain Home

## Mark your calendar for the Federation Convention

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

The room rate is \$113.60 with tax included, and we have 60 rooms reserved at this rate. Please call the Holiday Inn at (731) 668-6000 on or before April 1, 2009. After that date you will pay a higher room rate if a room is available. When making your reservation, please tell them you are attending the NARFE Convention. Do not call the 800 number, as they do not have the proper information to get you a room at the reduced rate.

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

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

I want to encourage each member of NARFE to make an effort to attend the convention. We need all members to be involved in our organization, especially now with entitlements in jeopardy. **THIS MEANS ALL OF US!**

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

*- Joyce Knott  
Convention Chair*

## March is designated as NARFE-PAC month

Each year the month of March is designated as NARFE-PAC month. NARFE members are encouraged to make a PAC contribution during the month of March. Any amount is acceptable and a NARFE-PAC pin is given for a contribution of at least \$20.00. Each chapter's PAC coordinator is asked to encourage their members to contribute during their chapter meeting in March. In the absence of a chapter PAC Coordinator, the chapter president serves in this capacity.

Our PAC funds are used to give us access and clout on Capitol Hill with our representatives. We are in uncharted waters in Washington, and our earned benefits could be in jeopardy. It is therefore very important that we support the representatives who have supported our issues. We do this collectively by combining our individual contributions and then thru a decision making process makes a cam-

paign contribution. Please consider making a small contribution. The earned benefit you help save, may be your own.

*- Glenn Turner  
PAC Chairperson*



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

## News of Interest to Active and Retired Federal Employees

### Will Congress cut spending on entitlement programs?

The new Congress is now in session and we wonder what effect it will have on federal workers and annuitants. With a new president in office, many challenges remain such as a large federal budget, anticipated shortfalls in Medicare and Social Security, wars in Iraq and Afghanistan as well as a faltering economy.

Congress may want to cut spending on entitlement programs. An entitlement is a legal obligation of the government to make payments to a person, group of people, business or unit of government that meets the eligibility criteria set in law. Entitlements have "automatic budget authority," which means they are subject to the annual appropriations process, and the treasury is required to make such payments unless Congress amends the law. Examples of entitlements include federal annuities, Social Security, Medicaid and

military retirement.

Congress may take a hard look at entitlement programs as part of the way to offset the billions that have been spent in the last few months in an attempt to revive the stumbling economy. Both working and retired federal employees must stand together to provide a united front in protecting our benefits. In fact in the 1980's and early 1990's, federal retirees and survivors lost \$50 billion in deferred, reduced and canceled cost-of-living adjustments (COLA's) while Social Security COLA's were not harmed. There is no guarantee that such reductions will not happen under a Democratic Congress since legislators in both parties share responsibility for previous federal retirement cuts.

-Matt Bauer  
Federation Legislative Chairperson

#### TENNESSEE FEDERATION OF CHAPTERS, NARFE

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