

# TENNESSEE FEDERATION NEWS

A PUBLICATION  
OF THE  
TENNESSEE  
FEDERATION OF  
CHAPTERS

News of Interest to Active and Retired Federal Employees

June 2009

## Frazier summarizes federation convention

Our NARFE Convention in Jackson is over. It was an historic convention. We had three contested federation officer positions and six resolutions submitted to change our bylaws. I was elected as federation president, Larry Henderson as our new vice-president for West Tennessee, and Lynda LeMay as our new federation secretary. In the non-contested positions, James Glenn of our McMinnville chapter, was elected as our new legislative chairperson taking over for Matt Bauer. Larry Cunningham was elected as our first vice-president, John Wells as our second vice-president, and Larry Henderson as our third vice-president. Marie Anglin was elected as our treasurer and JC Whitney as our membership chairperson. John Hicks remains in office as our immediate past president.

There were two resolutions approved or changes to our bylaws. One will decrease our per-capita dues by \$1. The second is to give the federation board authority to use electronic means of communication. A third resolution involved the interpretation of existing language in the bylaws as to duties of a federation secretary. The resolution committee determined that existing language in the bylaws is clear that the federation secretary must take minutes at all board meetings. This interpretation was endorsed or approved by the Parliamentarian Charlotte Buchanan.

I want to thank everyone for letting me serve as your federation president. This will be my last year to serve as we have a tradition in Tennessee that the federation president serves for only two years.

We all express our thanks and appreciation to our host chapter Jackson. They did a wonderful job.

David Snell, director of the retirement benefits service department, was our guest speaker. Paul Carew, our region X vice-president also spoke at our convention. Both speakers were excellent. By separate e mail, I will share the content of their talks with all our federation board members and chapter presidents. A lot of this information should be shared at chapter meetings.

There is an old country song that begins: "Well, here we go again." The words seem appropriate as we face another year. The challenges are numerous. What can we do here in Tennessee to make NARFE more meaningful to our members and more attractive to potential members? How can we convince our current, retired and potential members that we do have the capacity to protect their earned benefits? We are all concerned over our declining membership base. How do we reverse? How do we persuade more of our members to attend chapter meetings and take an active part? How do we bring "young blood" into NARFE? How can we form chapters where our current federal employees now work?

As federation president, I welcome your input and ideas. Please call me at (615) 373-4817 or email at [ctfraz@comcast.net](mailto:ctfraz@comcast.net). Let us all work together to make good things happen.

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

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## Henderson introduces himself as new 3rd vice-president

I am very grateful for the tremendous vote of confidence at the recent federation convention in Jackson demonstrated by my election as your 3<sup>rd</sup> vice-president for West Tennessee.

Since most of you may not have had a chance to see my campaign paper, I would like to take this opportunity to share some background information. I served on active duty in the United States Air Force (USAF) from 1968 to 1972 and as a civilian employee at Columbus AFB Mississippi for almost 31 years retiring on May 3, 2003. The last 16 years I was employed as a computer System Security Administrator (SSA) responsible for managing a mini-mainframe system serving more than 200 users. My wife and I moved from West Alabama to Humboldt, Tenn., on October 15, 2003, to be near our daughters and son-in-law. Our homes are currently just a few minutes from each other, and we enjoy “getting together” often. Penny and I will celebrate our 37<sup>th</sup> anniversary in July of this year. Although I have been a member of the Antioch Cumberland Presbyterian Church in Reform, Ala., for 52 years, we currently attend the First Cumberland Presbyterian Church in Humboldt where I have served almost two years as the building fund treasurer.

I have always believed in the value of organizing to enhance and protect benefits, so I maintained membership in federal employee unions throughout most of my career. After retiring, I wanted to continue membership in a similar organization, and the National Active and Retired Federal Employees Association (NARFE) seemed to be a perfect fit. I soon joined NARFE and became a member of Tri-County Chapter 0806 in Trenton, Tenn. I served just over two years as vice-president of the chapter and became the president on February 24, 2007.

In other matters, several members on the executive board encouraged me to seek nomination in a leadership position within the federation, and I would like to thank them for their guidance and support. Immediately after the convention, John Shannon presented me with three notebooks filled with documents and reports which provide an excellent foundation for my position. A special thank you goes to him for his support, assistance and foresight.

Looking to the future, our federation president made the following statement in a recent e-mail, “I

am absolutely convinced- that by working together — we can make a difference.” I firmly believe that is true, and I embrace this remarkable opportunity to work together in harmony as we pursue common goals and initiatives benefiting all federal employees and retirees.

I look forward to working with current friends as well as developing relationships and making new friends throughout our NARFE association. It is truly an honor to serve the federation and our West Tennessee members as your vice-president for West Tennessee.

- Larry Henderson, 3rd Vice-President  
3007 Berrywood Dr. Humboldt, TN 38343-2761  
731-784-0675, [henderson@click1.net](mailto:henderson@click1.net)

## Cunningham agrees to 1st VP position

Greetings from East Tennessee,

I know, in the last issue of our newsletter, I said that I would not be a candidate for vice-president. Well, as the saying goes, someone has to do it, so I guess that you folks will be stuck with me for a while longer.

The state convention is now over and to the members that attended, I thank you; and to those who were unable to attend, you missed a good one. Congratulations go out to the Jackson folks for a job well done.

We had three contested races this year for federation officer positions. I congratulate the successful candidates; and to those who were not successful, I applaud you and ask that you continue to support our organization as in the past. We need to continue to build and retain membership in order to stay the course with our legislative agenda.

I submitted a resolution to change our bylaws that would reduce the per capita tax, on renewing members, that we send to the federation by \$1. That resolution passed and I'm proud of that.

As seniors, we must continue to stay as active as possible for a healthy and enjoyable retirement. So as always, a good word of advice, get off the couch.

- Larry Cunningham, 1<sup>st</sup> Vice President  
10117 Arnold Lane, Mascot TN 37806  
865-933-0229  
[larrycunningham@narfetn.org](mailto:larrycunningham@narfetn.org)

## A Certain Beginning

A new job brings a great deal of anticipation and an equal amount of anxiety, not only because of the large task ahead, but mostly the realization that I am following a larger-than-life leader who set a very high standard for his successor. As a Regional Vice-President, Joe Beaudoin viewed every NARFE member in Region X as his boss, and he worked for them tenaciously in furthering their needs and our organization's goals and objectives. I know I speak for all the members in Region X in saying thanks to Joe for a job well done.

What about the future? There is much to be done. NARFE Legislative Director Dan Adcock wisely warned us at the national convention in Louisville of the "perfect storm" that threatens our earned benefits. The mountain of debt facing the new administration and congress in the coming years as a consequence of waging two wars, coupled with the recent financial crisis, will place all "entitlement" programs especially our retirement benefits under close scrutiny. No one wants to return to the days of delayed or "diet" COLAs, exploding FEHBP premium increases with reduced coverage, and other unreasonable attacks on our benefits.

A constant concern is our diminishing membership. Our elected officials in Washington can count as well as anybody, and they have determined that a shrinking organization such as ours poses a lessened threat to their election or re-election. Hence, there has been no action other than lip service for NARFE's recent legislative priorities. Increased membership means everything if we are to remain viable now and in the future.

The last thing I want to do in my first article as Region X V.P. is cast a pall over the future viability and effectiveness of our organization. Far from it. There is increased energy and enthusiasm in our chapters, federations, and region for dealing with membership in general, and most especially for the thorny issue of retention. We do a decent job in recruiting new members but have difficulty in retaining them. Why? We must agree on a pragmatic and acceptable answer to this question in order to grow our organization and counter the impact of the "perfect storm." I am excited that I will have a role in this defining period in Region X and I look forward to working with you for the next two years.

- Paul Carew  
Region X Vice-President

## Leo Potts award goes to Crossville

Chapter 1719 Crossville is once again the recipient of the Leo Potts award for contributing the most per capita to our NARFE-PAC. Their per capita contribution was \$7.92, next was Chapter 2133 Franklin County with \$6.63 followed by Chapter 1576 Donelson with \$6.38. This award is in memory of Leo Potts who was our longtime NARFE-PAC chairman. Congratulations to these chapters for their strong support of NARFE-PAC. This gives the rest of us a goal to shoot for in the future.

For the period January 1, 2009, to March 31, 2009, 26 chapters in Tennessee contributed \$997. Our members attending the recent convention in Jackson, Tenn., contributed \$925 for a total of \$1,922 for the 111<sup>th</sup> session of the U.S. Congress, which runs from January 1, 2009, to December 31, 2010, a two-year period.

Thank you to everyone participating in our NARFE-PAC drive. Our contributions will go a long way in helping to re-elect the representatives who have supported our issues and protect our benefits. Anyone can contribute anytime by sending their contribution directly to NARFE Headquarters or to me. Again, thanks to everyone, and please continue supporting our NARFE-PAC.

- Glenn Turner  
NARFE-PAC Chairman

## 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 Officers

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## Annual Financial Report 2008

Quarter Ending December 31, 2008  
By Marie Anglin, Treasurer

Beginning Balance -  
Checking Account 1/1/2008 \$ 22,942.02

### REVENUES

National Dues Rebate - 10% Fund	\$11,234.36
Interest in Checking	\$ 2.81
Per Capita Dues	\$15,896.00
Closed Chapter Funds	\$ 819.60
Returned seed money	\$ 300.00
1/2 Convention Deposit returned	\$ 815.61
Watauga Chapter - Closed	\$ 1,311.33
<b>Total Revenue</b>	<b>\$30,379.71</b>

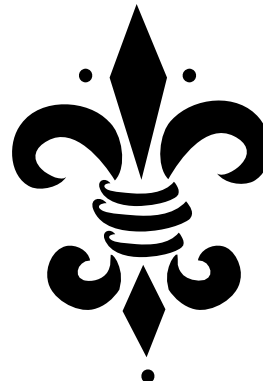
Total To Be Accounted For

### LESS EXPENSES:

Vouchers	\$13,986.89
Newsletter Expenses	\$ 5,969.20
Closed Chapter Funds Disbursement	\$ 1,111.55
Lodging Board Meeting	\$ 1,769.31
Convention Advance	\$ 300.00
FEE Disaster Fund	\$ 20.00
Fidelity Bond	\$ 48.00
NAPES Recruitment	\$ 200.00
Website	\$ 72.00
Convention Deposit 2009	\$ 525.00
Watauga Chapter - disbursement to Johnson City	\$ 1,311.33
Office Expense - NAVE	\$ 13.00
<b>Total Disbursed</b>	<b>\$25,326.28</b>

Ending Cash Balance -  
Checking Account- 12/31/2008 \$27,995.45

CD's US Bank	
Account Ending-5601	\$ 3,321.44
Account Ending-4540	\$ 3,308.71
Interest Earned on CD's not matured	\$ 109.30
<b>Total Assets</b>	<b>\$34,734.90</b>



## Retirement benefits service department represented at federation convention

For each federation convention, NARFE Headquarters sends a representative to share information on their respective office. We share a brief review of the presentation by David Snell, Director of the Retirement Benefits Service Department.

The Department serves to:

- provide assistance to NARFE members, their families and survivors, in taking the proper actions to obtain and retain retirement and related benefits;
- give non-technical advice on other retirement benefits such as social security and Medicare;
- provide guidance and support to NARFE service officers;
- maintain good relations and contacts with the Office of Personnel Management and the larger FEHBP health plans;
- contribute to the monthly NARFE magazine. You may have read our 'Q and A' section of the magazine. I understand it is somewhat popular reading among members.

Other responsibilities include survivor benefits. We provide information on their benefits, the rules and regulations: what to expect when they retire: both the CSRS and FERS retirement laws provide for continuing monthly benefits after the death of the retiree for eligible survivors. Other benefits such as health insurance and federal dental and vision can also continue.

The big change of course is their monthly income based on the deceased's retirement is going to be lower-much lower.

The average monthly survivor annuity paid in 2007 was 1,229. CSRS – full - 55% of all the unreduced gross annuity. If the annuitant didn't elect all of the annuity to base the survivor benefit on, it will be 55% of whatever amount elected. FERS – full – 50% or 25% of all of the unreduced gross annuity. OPM will continue to service as the payroll/personnel office for survivors.

- Survivors can still have their monthly annuity direct deposited.
- Survivors get the same yearly cost of living adjustment as retirees.

- Survivor payments like annuity payments are made payable the first business day of each month and represent the accrued survivor annuity due for the previous month.
- Continued health, fedvip and fltcip coverage
- Continued communication from OPM
- Continued eligibility to make changes to health coverage during the annual open season period.
- Survivor annuity payments are subject to federal income tax.
- Form 1099R will be sent every year.
- Most of the same rules and regulations pertaining to retirees also pertain to survivors such as :
  - ◇ Waiving all or part of the survivor benefit to qualify for a state run nursing facility
  - ◇ Having OPM appoint a representative payee for a survivor who is found mentally incompetent to handle his or her own affairs
  - ◇ Pay health benefit premiums directly if the monthly survivor annuity is too small to have them withheld automatically
  - ◇ Suspend FEHBP coverage due to coverage under another federal plan such as Medicaid, Tricare for life, Peace Corp volunteer.
  - ◇ and of course, you can continue to be a NARFE member and reap the benefits and rewards membership provides.

Finally – do any of you watch the CBS show *Without a Trace*? It's a TV show where a special unit of the FBI searches for persons who have gone missing. Ever wonder what would happen if your spouse went out for a beer and never came back? Or went fishing and only the empty boat was found?

What happens to the annuity when the retiree disappears and what can the current spouse receive while the status of the retiree is in limbo?

Some years back OPM's policy was to stop the annuity payments until the missing annuitant



## Benefits service department (continued)

was either found or legally declared dead. Why? OPM's OIG insisted that if the retiree – the legal entitlement person – was missing, there could be no assurance the annuity was being used for the retiree's benefit, and that use by any other persons of that money was technically fraud.

Well, that seemed draconian to us working in retirement so we made a change to the regulations that the OIG found acceptable.

OPM will first suspend the retiree's payments upon notification that the retiree is legally reported missing.

If there is no current survivor on record, payments will stay suspended until it receives a legal determination the missing retiree is dead.

If there is a surviving spouse eligible for a survivor annuity on file at OPM, OPM will upon receipt of documentation from the survivor, restart payments the missing retiree's claim, but will reduce the amount to that which would be normally be paid to the survivor if the retiree had died.

At such time the retiree is legally declared deceased by the courts, OPM will then proceed as usual, closing the CSA case and creating a CSF case for the survivor. For CSRS purposes,

OPM will use the date of disappearance as the date survivor benefits begin if at some time in the future the annuitant is declared legally dead.

### Start planning today

Do some financial planning. We constantly urge employees to prepare for retirement getting a calculation on their benefits to know what monies will be coming in and match it against what their financial obligations or outflow will be. Future survivors should do the same.

### Know how much monthly annuity to expect

Know what the gross monthly benefit is: the current survivor monthly gross amount payable is shown on the annual COLA and reminder notice sent in December of each year by OPM. The annuitant can also contact OPM for that information.

### Know what life insurance proceeds to expect:

The annuitant should contact OPM to find out the current amount payable from FEGLI.

### Know who is going to get what

Dig out the standard forms 2823 for FEGLI, 2808 for CSRS unpaid Compensation and 3102 for FERS unpaid compensation, and tsp-3 for thrift savings plan.

Forms filled out but never certified by OPM won't be honored for federal benefits. Nor will last will and testament.

Without a properly completed designation of beneficiary on file, OPM and FEGLI will pay benefits according to the federal order of precedence. Which goes as follows: assignment; if none then court order; if none then spouse; if none, then children; if none then parents; if none then to executor or Administrator of estate; if none then to next of kin.

### Be knowledgeable and be in control

Make sure the information needed to apply for benefits is readily available. One of the best items I have run across to help you is NARFE's F-100 "Be prepared for life's events." Everyone should use it or something like it so that all of the information needed to apply for survivor benefits is at hand.

*"Never doubt that a small group of thoughtful, committed citizens can change the world.*

*Indeed, it is the only thing that ever has."*

-Margaret Mead

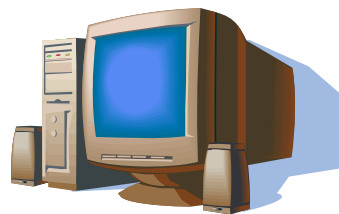
As NARFE members, you are that small group that can make things happen for the betterment of all federal employees and retirees. Thank you for being members of NARFE and for allowing me to speak with you today.

## Dues referendum explained by Whitney

As most agree, the Tennessee State Convention at Jackson, Tenn., was a great success. A lot of work went into it and we all should thank Chapter 519, Jackson, for all the hard work they put into organizing the convention. Two great suggestions surfaced at the meeting. Jerry McDuffie, Chapter 1603, suggested we forward the GEMS Messages, that we receive via email, to other federal agencies so they will have some idea as to what NARFE is attempting to accomplish. We thought this was an excellent idea and maybe all of our chapter legislative chairs could provide a cover email briefly explaining what NARFE is all about and then forward the entire email message. Mark Bastian, Chapter 859, suggested we look into getting the NARFE magazine mailed to public places, like libraries, or any other place that would display our magazines. It was found, via the NARFE magazine, that a non-member subscription to the magazine is only \$33 a year. This is pretty cheap advertising and maybe some of the chapters with a few bucks in their kitty could even foot the bill!! I don't know if NARFE Headquarters will do this for free or not; I will be checking with them in the very near future. All in all, we had a very productive meeting, and I also explained how the respective chapters could create their own usernames and passwords so they could obtain their on-line reports instead of waiting for the paper version to be mailed.

A recap of how the dues referendum will affect the 38 chapters in Tennessee will be sent to all the chapters in September to vote on. This referendum will establish one yearly NARFE dues of \$40 for members joining for the first time as well as members renewing their dues for one year. The dues withholding will be \$36 and the life members will be \$9. Our national president, Margaret Baptiste, wrote an article appearing on page 6 of the May issue of the NARFE magazine about the dues referendum. Also, the NARFE national website, [www.narfe.org](http://www.narfe.org), contains more information on the dues referendum. Look at the recap and see how your respective chapter (based on the amount you pay for local dues) will be affected by the dues referendum. For example, if your local chapter dues are \$5, you will see an increase of \$6, \$6.40, or \$4 of your annual, dues withholding, or life member dues, respectively, if the dues referendum is passed.

- JC Whitney, TN Fed Membership Chair  
[jcwhitney@cdelightband.net](mailto:jcwhitney@cdelightband.net), (931) 358-4855



## Mailing lists available for chapter presidents

There is new and easy way chapter presidents from across the state can network with one another by using your email program. Most of our chapter presidents have email or has someone designated to be the email contact person for their chapter. This new feature is a great way to send questions or comments to the entire group of chapters and find out what they are doing or thinking on a particular issue. All you have to do in order to make use of this is to simply send an email message to this special email address: [chapterpresidents@narfetn.org](mailto:chapterpresidents@narfetn.org). When you send an email message to that address, it will go to **every** chapter president that has email or his designated contact person.

A word of caution, this is not to be used to send SPAM or JUNK messages; it must be restricted to NARFE questions and concerns, or other NARFE business. When sending a message to this list, it is very important that you place your name and contact information at the bottom of your message. Give your email address and ask that personal replies be sent to your address. When receiving a message from this list, don't reply to the whole list unless you want it to be sent to the whole list, if you want to reply to the person sending the message, then address your reply to their address.

Some have already used this feature, and I think it will be a positive step for us as chapters. Also check out the federation website for many other helps. Any questions can be directed to me.

- Ronnie Collins  
Network Coordinator  
[ronniecollins@narfetn.org](mailto:ronniecollins@narfetn.org)

We're on the web!  
[www.narfetn.org](http://www.narfetn.org)

News of Interest to Active and Retired Federal Employees

## 2010 Federation Convention plans underway

April 18-20, 2010

Oak Tree Lodge

At the foothills of the Smoky Mountains  
between Sevierville & Pigeon Forge

Hosted by the  
Sevierville Chapter

*Details will be provided in  
a future newsletter.*



### TENNESSEE FEDERATION OF CHAPTERS, NARFE

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