



NARFE Chapter 870 Newsletter

Volume III, Number 2

June 2009

Published Quarterly

Vivian Fivecoat, President - Charlie Gardner, 1st VP - Bernice Hirsch, 2d VP - Sigrid Grau, Sec'y - Sandy Simms, Treas - JC Whitney, Membership/Svc
Meetings held 2d Thursday of Month at Golden Corral Restaurant, 2811 Wilma Rudolph Blvd., Lunch 2:00-3:00 PM, and Meeting 3:00 -4:00 PM



President's Corner

Elizabeth Kubler-Ross once stated "I believe that we are solely responsible for our choices, and we have to accept the consequences of every deed, word and thought throughout our lifetime." That quote has never had more importance to each individual member of our NARFE Chapter 870 family than it does today. At our recent convention in Jackson the members/delegates were asked to make a choice to travel one road or the other and the membership has spoken. In high school I read a poem whose author I can not recall which stated in part "the road less traveled". While in my opinion our Federation should have chosen the road less traveled the members preferred to take the same old familiar high way. The choice was made to travel the seemingly safe path and the path of least resistance. Choices and consequences we face them every day not only as participants of this family but also in dealing with life events and so it goes. You will soon be asked to make choices on an individual basis that will affect our organization for years to come and the consequences are but two. One choice is that NARFE will be bloodied and bruised but emerge victorious or die a slow lingering death. I have been saying both on a local and state level that doing things the same old way which doesn't work is not smart business but minds other than mine seem to think and state quite often "that is the way we have always done it". The consequences of such choices are repeated failure.

In the most recent edition of our magazine there were articles entitled "white paper" or essentially one unified dues or so it seems. Sometime in the fall each member will have a chance to vote to accept the premise of the white paper that an increase in the name of unified dues or to reject it. That is a choice you the reader must decide for yourself. More information will be put out not only by national but also in our chapter meetings. The premise is that in the end chapters will benefit with more income being returned from national and national will benefit from easier bookkeeping. With your choice comes consequences and as you decide you must be willing to accept those consequences. As I fulfill this last term of office I am remaining neutral on the topic for the moment. I just want each of you to start thinking about choices and consequences, we live by them everyday. This organization was founded by a small group dedicated to the preservation of our earned benefits and it is the ONLY organization that does so. The only question that remains is what choice are you going to make? Do the research, get the information make your choice and appreciate the consequences of that decision.

Viv Fivecoat, President

2009 Annual Dinner

Please join us for the 2009 Chapter 870 Annual Dinner which will be held on August 13 at Fieldstone Place Retirement Community, 51 Patel Way (off Hwy 76). The menu will include rotisserie chicken, seared pork tenderloin; pan seared salmon, sides, dessert and drinks. Cost is \$16 per person which includes dinner, entertainment and gratuity. **Reservations must be received no later than 3 August. No refunds after 9 August.** Make checks payable to NARFE and mail to our treasurer, Sandy Simms, 517 Hawkins Rd, Clarksville, TN 37040. Tickets will be on sale at our June and July meetings. For more information call Ronni Reid, 931-648-4393.

2009 Convention News

We would like to thank the Jackson and Trenton Chapters for making the 2009 Tennessee Federation Convention a success. Two resolutions were brought before the convention delegates for vote. The first was to permit the Federation President to conduct a vote of the elected Federation Board by means of email, fax or written correspondence. This was voted on and passed but needs additional wording and details to be written in the Bylaws in order to implement this measure. The second resolution, which was also passed by the delegates, was to lower per capita dues paid by chapters to the Federation from \$4 to \$3 for renewing members.

Congratulations to the newly elected officers for the Tennessee Federation for 2009:

President: Carey Frazier
1st Vice President; Larry Cunningham
2d Vice President: John Wells
3d Vice President: Larry Henderson
Secretary: Linda LaMay
Treasurer: Marie Anglin
Legislative Chairman: Jim Glenn
Membership Chairman: JC Whitney

The Leo Potts NARFE-PAC Award for the most donations to NARFE-PAC was won by the Cumberland County Chapter. A new award, The Wieda White Trolley Alzheimer's Award, for the most donations per capita for Alzheimer's was won by the Athens Chapter.

Ronni Reid, PR Chairman

Legislative Report

On Wednesday, April 22nd, the House Oversight & Government Reform Committee's Federal Workforce Subcommittee held a hearing on the Federal Workforce in the 21st Century. John Berry, the recently confirmed Director of the Office of Personnel Management, was the first of many witnesses. Berry spoke favorably of encouraging federal retirees to return to their former agencies, without offset to their salary or annuity, to mentor younger workers. For more information go to: <http://federalworkforce.oversight.house.gov/story.asp?ID=2392>)

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased in March for the third consecutive month. The CPI-W had declined in each of the last five months of 2008. The March increase is **0.2 percent**. Released by the Bureau of Labor Statistics (www.bls.gov/cpi or 202/691-6994) on April 15, the CPI-W for March is 207.218. For purposes of calculating the next cost-of-living adjustment (COLA), the index is now **3.8 percent LOWER** than the 2008 third quarter average base index of 215.5.

Bob Grau, Legislative Officer

Membership Report

Our current membership is 214.

I would like to explain the Dues Referendum which will be sent to all the Chapters in September to vote on. This referendum will establish one NARFE dues of \$40.00 for members joining for the first time as well as members renewing their dues for one year. The Dues Withholding will be \$36.00 and the Life Members will be \$9.00. In the case of our dues, here in Chapter 870, the following will go in effect if the Dues Referendum is passed. Our yearly NARFE Dues will be increased to \$40.00 vice \$34.00, an increase of \$6.00 or 17.7%; the members on Dues Withholding will be increased to \$36.00, an increase of \$6.40 or 21.6%; and the Life Members will be increased to \$9.00, an increase of \$4.00 or 80%.

NARFE headquarters sent a "White Paper" to all Federations explaining what the Dues Referendum is all about. In the May edition of the NARFE Magazine, NARFE President, Margaret Baptiste, wrote an article appearing on page 6, entitled The Price Is Still Right. I answered the "White Paper" with a two page e-mail addressed to all NARFE TN FED Officers plus the National Secretary and the Director of Membership Development at NARFE headquarters. I provided a breakout of how the dues increase would affect all the TN FED Chapters as well as other comments directed toward why they are proposing this action and what will be accomplished. In essence, they seem to think we

(they) have a problem explaining how the current dues are structured. I didn't particularly agree with their assessment, and so stated in my e-mail. Here is an extract from the "White Paper" which I included in my response:

"(2) Today, if prospective members ask what their dues will be if they join, they will be told \$33.00 for the first year. In order to tell prospective members what their dues will be at renewal, we need to find out to which chapter they will be assigned and what their chapter dues are. If the referendum is passed, we can tell all prospective members what their dues will be at renewal because chapter dues will no longer exist - only NARFE dues."

The following reply was received from Mr. John Clements, Director of Membership Development:

"You may know how to explain our dues structure to potential new members, but I guarantee you that the vast majority of our members don't understand our first year membership fee system and the fact the \$33 fee will change when members renew. This hampers our recruiting and it hurts our retention."

"We recognize that we will lose some members over this issue because of the increase in their dues. We plan on an extensive PR campaign to explain why we are doing this and I think the losses will be bearable. I also think that our White Paper does a good job in explaining why we are doing this and what the outcome will be."

I answered Mr. Clements with another 2 ½ page e-mail and that is the last we've heard about the Dues Referendum. As I stated, it will be sent to all Chapters to vote on this coming September and I'm sure more will be written on the subject before September. The NARFE National website, www.narfe.org contains more information on the Referendum on NARFE dues and I encourage everyone to log on to the website and read what has been written about the subject.

JC Whitney, Membership Chair/Service Officer

Welcome New Members

Fred Dreaden

Virginia Swindell

Alfred & Glenda Foster

Edward & Judy Kovach – moved here from Maryland; were previously in NARFE but dropped out and have joined our chapter

Patricia Ledbetter – returned to NARFE after dropping out in Aug 07. Welcome back, Patricia.

Members We Will Miss

Beulah Fisher, DeLand, FL

Alma Quick, Marietta, GA

Russell Austin, Clarksville, TN

Chapter 870 gratefully acknowledges the businesses that generously support our Newsletter. If you know of any business who would like to be included in our Newsletter, please have them call Lora, 358-4855; Ronni, 648-4393; or Priscilla, 645-3936.



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Chapter 870 members with members of the Badgett's Playhouse band.

NARFE Members Visit Grand Rivers, Kentucky

Twenty-four members of NARFE Chapter 870 journeyed to Grand Rivers, KY, on Saturday, 25 April to have lunch and be entertained at Badgett's Playhouse. The day began with most of our group leaving Clarksville around 9:30 so that we could be in Grand Rivers in plenty of time to meander around the quaint little town to either visit an antique shop, observe the animals at Patti's, or enjoy the sunshine before choosing a restaurant for lunch. Several of us ate at the famous Patti's which is famed for the two-inch, melt in your mouth pork chop. Some ate at Bill's which is just behind Patti's. I didn't hear anything but good comments about the food. Then we gathered across the street at the Playhouse around 1:45 to be seated for the production of "The Big Band Sound" which began promptly at 2 pm. We were entertained for two hours by a fantastic band and singers and dancers. We heard everything from Frank Sinatra and Glen Miller to Johnny Ray and The Andrews Sisters. Some of us even took them up on an offer to dance on the dance floors to either side of the theater. After the production, the band members posed with us for a photo. I just hope everyone had as good a time as I did!!

Sandy Simms, Secretary

July Meeting – Fun Time

Chapter 870 meetings are always interesting with a variety of guest speakers. However, our July 9 meeting will be **FUN FUN FUN**. No guest speakers, just fun, games, prizes and laughter for everyone. Wear your red, white and blue as we celebrate our country's birthday (a little late). You don't want to miss it. Mark your calendar today.

Newsletter by e-mail

A big "thank you" to our 47 members who opted to received our Newsletter by e-mail. You saved us almost \$20 in postage alone. If you would like to be included in this group, just e-mail your request to Lora Whitney at jcandlora@cdelightband.net.

Alzheimer's Report

No, we didn't win the Weida White Trolley Trophy. However, congratulations to the TN Federation **Athens'** Chapter who were the winners. It is a beautiful trophy that I would like to see our Chapter win next year.

Thanks to you for all your contributions, NARFE has reached the **\$8 million** mark in giving to combat Alzheimer's disease. All donations go to Alzheimer's research and NARFE'S extraordinary giving record makes it the Alzheimer's Association's largest membership organization donor.

The direct and indirect costs of Alzheimer's and other dementias to Medicare, Medicaid and businesses amount to more than \$148 billion each year. As many as 5.3 million people in the United States are living with Alzheimer's.

- Alzheimer's and dementia triple healthcare costs for Americans age 65 and older.
- Every **70** seconds someone develops Alzheimer's.
- Alzheimer's is the sixth-leading cause of death.

Lora Whitney, Alzheimer's Chairman

Survivor Benefits: Do you know-

In 2007, CSRS AND FERS retirees combined had been on OPM's rolls collecting retirement an average of 14 years. For survivors of retirees the average years on the rolls drawing a survivor benefit was about the same.

Average age for beginning survivor benefits is 76.

Remarkably in 2007 there were 1559 widows/widowers **age 100** and over receiving survivor benefits.

More than 10,600 survivors of retirees live here in Tennessee who receive survivor benefits.

Those who receive survivor benefits receive their own individual retirement claim number called Civil Service Final (CSF) number as well as their own Personal Identification Number (PIN).

The big change, of course, is the monthly income. In 2007 the average monthly survivor annuity paid was \$1229.

Ever wonder what would happen if the annuitant disappeared. What would OPM do? We'll address this in the next newsletter.

Ronni Reid, PR Chairman

Chapter 870 Member Travels to Guatemala on Mission Trip

I was a member of a mission team in March (7-21) that changed my life. Twenty-one men and women from various area Methodist churches travelled to Mazatenango, Guatemala, to spend two weeks building homes, holding Bible studies for children, and taking school supplies and playground equipment for school children. We flew into Guatemala City (GC) on 7 March where we met our translator (Jose) and our driver (Joshua) both of whom we could not have survived without. Joshua drove us to Mazatenango which was about 3 1/2 hours from GC. We checked in to the Bambu Inn which was to be our home for the next two weeks. Each morning we would rise at 6 am to travel 45 minutes to the poverty-stricken village of La Toma where we worked on four homes which were to be occupied by up to eight families. The houses were concrete slab floors and concrete block walls. There was no plumbing and very limited electricity. We laid block, plastered walls, installed windows and doors, and built rafters and installed metal roofs. The temperature was around 90 degrees at its hottest which was better than expected. We held Bible studies for the children in the afternoons. These classes were increasingly well attended each day as news of our presence reached more and more people. They were so appreciative and thankful for the help we were providing. Each day we took peanut butter

and jelly sandwiches, chips, soft drinks, and cookies for lunch. News spread quickly that the "kind Americans" had food at noon and we were barraged with eager little outstretched hands of children who were used to a diet of little more than mangoes and tortillas. Needless to say, we always prepared enough to provide lunch for the children as well. Their drinking water supply was from the river where clothes were washed and baths were taken. As for education, the children rarely go past the 6th grade. Most of them are required to work in the sugar cane fields to earn money for the family and do not have a chance for education. This just perpetuates the poverty. The children who are fortunate enough to go to school get one pencil and one tablet for the whole year. If books are to be had, the families must buy them. Most of the families can barely feed themselves much less buy school books. We were told that \$400 would send a child to school for a year. I was constantly aware of how fortunate we are in the US. Their homes were little more than shacks. No sewage or water systems. Clothes and shoes were ragged or non-existent. All of this poverty was surrounded with beautiful mountains and rivers, palm trees, tropical flowers, and lovely sunrises and sunsets. I truly believe that we "made a difference" in the lives we touched by providing assistance and sharing Christian love and fellowship. I most definitely received a blessing!

Sandra Simms

Join us for our June meeting and luncheon on June 11, 2009 at Golden Corral Restaurant, Wilma Rudolph Blvd, Lunch 2:00-3:00 PM, meeting 3:00-4:00 PM.

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