



A PUBLICATION
OF THE
TENNESSEE
FEDERATION OF
CHAPTERS

TENNESSEE FEDERATION NEWS

News of Interest to Active and Retired Federal Employees

November 2011

Proud to be a factor in United States' success

As the year winds down and the holidays are almost upon us, we should all be very thankful for our blessings and to be able to live in this great country that surely is the land of the free and the home of the brave. As active and retired federal employees, we have been and will continue to be a factor in the success of these United States, and we should be very proud of that. I know that I am.

As of this writing, the Congressional Supercommittee is still considering ways to reduce the federal deficit by at least \$1.5 trillion over ten years. Should they reach an agreement and furnish a bill to submit to Congress, there's more than a good possibility that retirees and especially active federal employees will take an unfair hit. As we all know, the federal budget cannot be balanced on the backs of active and retired federal employees, but it seems that some in Congress think otherwise. We all should continue to monitor all federal legislation through the media, the NARFE Magazine, as well as the NARFE Website www.narfe.org and be an active participant in the fight to protect our earned benefits. The very most important thing that you can do to support our association is to continue your membership.

It seems a little early to be talking about the 2012 Convention, but chap-

ters should be aware that all Resolutions and Amendments to the Constitution must be submitted to the State Federation Secretary at least 60 days prior to the Convention, which is February 16. The delegate forms are already posted on the Federation website www.narfetn.org and will also be in the January issue of our newsletter.

Remember that just because winter moves in, we should not be shut in. Unfortunately some of our members are shut in under certain situations. Some are living in nursing homes or by themselves and are unable to get out on their own. A personal visit, a telephone call, a card or letter would certainly brighten their day, and you will feel better about yourself for doing it.

- Larry Cunningham, Federation President
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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.

Henderson outlines history of the annual payroll divisor

As I write this article, a few days have passed since autumn began, and I am looking forward to cooler days ahead. It seems as though the weather shifted overnight in mid-May from typical late spring to more resemble scorching early August, and I missed those beautiful mild days we usually have for our enjoyment in between.

When I was writing my article for the June edition of the Federation newsletter dealing with the Government change to a payroll divisor of 2,087 hours for General Schedule employees, I thought it might generate a few responses. Well, I did not have to wait long to find out. One of our astute members responded promptly and pointed out that 2,087 is actually fair. After reviewing the rationale in the response, I agree that the mathematical calculations for determining the payroll divisor are correct within the Government-established parameters, but I believe there may be a serious problem with the compensation side of this process.

I would like to take this opportunity to discuss the rest of this story by beginning with some background information. On March 10, 1981, Representative Mary Rose Oaker (D, OH) sent a letter to GAO requesting a determination on the costs that could be saved if the method of compensating General Schedule employees was based on the actual work hours in a calendar year. In the response, FPDC-81-60, dated August 26, 1981, GAO indicated that computing bi-weekly pay using either actual or average work hours in a year would reduce Government costs by approximately \$120 million annually based on the workforce of 1979. Consequently, a payroll divisor of 2,087 was temporarily substituted for 2,080 for fiscal years 1984 and 1985. Effective October 1, 1985, the authority to use 2,087 expired, and OPM advised most agencies to prepare to resume use of the 2,080 divisor but to anticipate conversion back to 2,087 when the necessary legislation was enacted by Congress. The Consolidated Omnibus Budget Reconciliation Act of 1985, Public Law 99-272, April 7, 1986, made use of the 2,087 divisor permanent effective for pay periods commencing

on or after March 1, 1986. Considering the request to GAO and the OPM advice to the agencies, it seems as though the primary goal of the Government may have been to do whatever was necessary through legislation to reduce payroll and pension costs instead of establishing a fair system.

However, there was a legitimate reason for change. When the 2,080 divisor was used, total annual salary and compensation were approximately equal. So every 11 or 12 years when a 27 pay period year occurred, General Schedule employees who were in a pay status for the entire year were being compensated for 10 extra days of work and average pay was exceeding average salary.

Although the frequency varies at which 27 pay period years occur in different agencies, it was every 12 years in the Department of the Air Force where I worked and is the frequency used throughout the remainder of this article. According to the Government, using 2,087 as the average number of work hours every year results in salary and compensation equity on the last day of the last pay period every 12th year. Using the same average salary figure of \$75,000 in my previous article, total compensation is reduced \$9.60 per pay period or \$249.60 per year so actual annual pay is only \$74,734.40 per year for 11 years and increases to \$77,608.80 for the 12th year. Looking at it another way, there are 313 pay periods



in each 12 year cycle ($26 \times 11 = 286 + 27 = 313$) and pay is reduced by \$9.60 every pay period ($\$9.60 \times 313 = \$3,004.80$) to compensate for pay period 313 ($\$35.93 \times 80 = \$2,874.40$). That is only an average loss of approximately \$11 per year for the employee in this example and, as often said, "that's pretty darned close for Government work" but compensation policies and procedures seem to be creating inequities that should be investigated.

The fact is that over a 28-year period (the period of time it takes for the calendar to repeat itself) there are usually 4 years with 262 workdays (2,096 hours), 17 years with 261 workdays (2,088 hours), and 7 years with 260 workdays (2,080 hours), so in most years (75 percent) employees actually work 1 or 2 days more than they are paid ($52 \times 5 =$

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Henderson outlines history of the annual payroll divisor (continued)

260). In summary, pay is reduced by the 2,087 divisor every pay period for the days paid and employees actually work more days than they are paid most years and the reduced pay accumulates in the treasury every pay period for 12 years without an interest payment obligation to the employee and is only paid to employees who are in a pay status for all 27 pay periods every 12th year, and this system is based on an expectation of only achieving salary and compensation equity every 12 years. What a system!

To evaluate the after-effects of the change to the 2,087 payroll divisor, I created an imaginary workforce of 20 General Schedule FERS workers hired on the first day of the first pay period each year from 1989 through 2008 and calculated projected pay and pensions on a series of Excel worksheets. The examples include COLAs and appropriate step increases and are based on average grade and salary. According to a CBO study of federal workforce characteristics in 2005, each employee was projected to retire with 28 years of service. A 27 pay period year occurred every 12 years. The worksheets compare salary versus actual pay, show annual pay/salary gains and losses, maintain a cumulative total of annual loss/gain, compare total career earnings versus actual pay and compare the affect on the high 3 average as well as pension gains or losses.

If you are interested in details of the study, look for "Fed Employee Pay Evaluation w/2087" under "Federation Documents" on the "LIBRARY" page of the "Federation Website" (www.narfetn.org); however, I would like to list a few observations and facts here for your consideration. Because of the 2,087 reduction, the average General Schedule employee in the study will lose \$485.24 during their career. The only employees who will not lose compensation when they retire are the ones who benefit from three 27 pay period years during their 28-year career and that will only happen 30 percent of the time. It is extremely rare for federal employee retirement eligibility to correspond with the financially best retirement date. Absent a policy and process to reimburse General Schedule employees for the

total amount of the cumulative 2,087 reduction when they leave Government Service before the 313th pay period and using figures based on characteristics of the 2005 federal workforce, 33,156 employees would resign in 2011 with an average of six years of service and lose approximately \$1,270.21 each; 8,589 would be terminated in 2011 with an average of 10 years of service and lose approximately \$1,837.98 each; in a recent year 7,200 active employees died and their beneficiaries in 2011 would lose an average of \$485.24; 48,443 retirees in 2017 (1989 hires with 28 years service) would lose approximately \$621.19 each. Total

estimated General Schedule employee losses in this example would be approximately \$91 million which is relatively low because the unreimbursed amount of the 2,087 cumulative reduction (\$621.19) for each retiree in 2017 is the smallest loss of any year in the study. In addition, FERS pensions in some years of the study will be reduced by as much as \$104.32 per year. Obviously, employee earned pay and retiree pension losses are gains for the US Treasury.

Turning to other topics, I know that Rhonda Mooney, Federation Membership Chair, discussed the second annual West Tennessee joint chapter meeting held at Pickwick Inn on August 11 in her article. I would just like to echo her appreciation to President Clyde Thornhill and the good folks of Shiloh Chapter 861 for hosting the meeting and to the other chapters that participated. We had a very interesting program, delicious meal and good fellowship. The Shiloh meeting planners did an excellent job. Actually, August 11 was a marathon day for me, but I enjoyed every minute. I left Shiloh headed for Clarksville to attend Chapter 870's Annual Dinner. It was held this year at the First Christian Church and, as is often the case with NARFE gatherings, we



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Henderson outlines history of the annual payroll divisor (continued)

were soon feasting on a superb meal prepared by one of Clarksville's finest local caterers. A highlight of the program was the entertainment provided by "Yankee Girl." She was a very energetic and talented singer who had a knack for recruiting reluctant participants to assist her by doing some rather absurd and silly things. In spite of rumors you may hear or pictures or video allegedly of me that you may see to the contrary, I deny culpability and assure you that the high standards expected of a federation officer were maintained at all times. Seriously, this was a meticulously planned gathering, and everyone seemed to have a lot of fun. Thank you to President Sandra Simms and the members of Chapter 870 for an outstanding dinner. I thoroughly enjoyed the day and was honored to receive an invitation to both of these special events.

An important report will be due before you receive the next newsletter. According to the National Bylaws, Article IV, Section 3C, to ensure proper collection of Chapter dues, as well as accurate Chapter Officer information, Chapters shall submit to the National Office by January 1 annually, a NARFE Form F-7, Chapter Officers Roster, listing the amount of their Chapter dues. This report is required even if there are no officer or chapter dues changes.

Since the winter holiday season will have passed by the time you receive the next newsletter, please accept my sincere wish that you have a happy Thanksgiving, a merry Christmas and a healthy and prosperous New Year. And please do not forget our less able senior members; I am sure that any acts of kindness or concern would be greatly appreciated.

James L. (Larry) Henderson
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Communication is key to protecting our benefits

What a year NARFE has had! We have gone from "Don't touch our benefits" to "We should only pay our fair share." Many of our chapters have had successful "Grassroots" meetings with their representatives and senators (or their aides) in which they presented NARFE's position. Aides are in many cases productive because they have the best access to their bosses' ideas and views on the issues. Communication is the key to protecting our benefits in the future.

As NARFE members, we are waiting and watching as yet another congressional committee is looking for ways to cut the federal deficit. Anyone who is speaking out is saying the threats are real, and there will be cuts to both active and retired federal employees' benefits. Expected cuts include federal retirement, cost of living adjustments (COLA's, federal employees' health benefits program (FEHBP) and salary.

Supposedly, the super committee is looking at recommendations from earlier committees for suggestions and have even consulted with their legislators for opinions and options. It appears this committee is really serious about finding solutions that will be accepted and passed by their colleagues.

What does this mean for us? It means we can't let up on our efforts such as "Protect America's Heartbeat" and must continue to target the legislators who are members of those key committees where decisions affecting us are made. Equally important are occasions where we are asked to contact our congressperson, senator, or the president to voice our concerns. Also stay alert, read all you can to keep up with the current proposals, and promote discussion among other NARFE members to protect our future!

- Jim Glenn
Legislative Chair



Season changes should bring organization changes



Fall has arrived in Eastern Tennessee; or so says the calendar. With fall comes the changing of the colors, though we may skip some of the colors this season with the drought most of the state has experienced.

For those of you who have lived your entire lifetime in Tennessee, you probably take the beauty of this great state for granted. But for those who are relative newcomers, the scenery is quite beholding; especially this time of year.

With change of seasons outdoors, it brings us to a time to think about making some changes within our organization. The beginning of the year is a time for new officers to take charge within the various chapters. As I visited the chapters this summer, I noticed a number of constants: one being the stagnation of officeholders in the many of the chapters. There are reasons for this. One is that not many want to hold an office. Another is once in office, some are reluctant to give it up, thinking no one else can do it as well. Both are very poor excuses for not allowing a progression of well qualified members to assume positions of leadership and thus add value to their respective chapters.

Unfortunately, this stagnation has had yet another negative effect. It has turned away a number of dedicated members because they see no future for them in the local organization. This does not fare well for the growth and depth of the chapter.

So, I would encourage each chapter to make a concerted effort to involve some new people in the leadership change for next year. A process should be in place for people who desire to progress through the various offices in order to broaden their background in the organization as well as allow new talent to augment the chapter boards.

This is also a prime time to recruit new members. One of our major agencies, the US Postal service is going through a very critical period.

Having spent 30+ years with USPS, I am quite aware of many of its problems. Many em-

ployees will probably be encouraged to retire or decide to rather than face an uncertain future. These folks are prime candidates for NARFE membership. So, all you postal folks put on your recruiting hat and go talk to your friends in USPS about all the positive reasons to join NARFE. It should not be hard sell. Once you get them signed up, make sure they become involved in your chapter.

I would be remiss if I did not mention the upcoming federation convention. It will be held in Memphis at the Hilton on April 16 & 17, 2012. I realize it is a serious drive across the state for the eastern members. However, this is a great opportunity to get out for a few days and explore what the rest of the state has to offer. In 2013 the convention comes back to southeastern Tennessee. May all of you have blessed holiday season.

Larry Minniear

3rd Vice-President – Eastern Region

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Reminder of Chapter Treasurer Guidelines

- ♦ Chapter voting strength is determined by per capita dues paid.
- ♦ The October NARFE Headquarters Report M-114 gives your number of members.
- ♦ Give financial report at each meeting. (income and expenses)
- ♦ Have all materials available for audit, with end of year report.
- ♦ File IRS report on time (be sure correct EIN number) If filing
- ♦ E-Post card be sure to keep copy of IRS Reply and if mailing, keep copy of receipt of mailing.
- ♦ Read: Tennessee NARFE Constitution, By-Laws. and Policy Manual (on computer, type in www.narfetn.org, then check Library, scroll down to find)

- Marie Anglin

TN NARFE Federation Treasurer

Should NARFE be restructured?

I have a question. Is it possible for NARFE to be restructured so as to save costs and reduce our membership fee to say \$20 per year?

At present, our structure from top to bottom is as follows. We have a National Office in Alexandria, Va. Our President, Vice President, Secretary and Treasurer all live there. Next, we have our Regional Vice Presidents. There are ten Regional Vice Presidents representing various geographical locations across the country. (See NARFE magazine for details.) In Tennessee, we are in Region X, which is inclusive of Virginia, West Virginia, North Carolina, Tennessee and Kentucky. The Federations are next and then our local chapters.

The NARFE Audit Report appeared in the June issue of the NARFE magazine. For the year ending 2010, gross revenues were approximately \$11.3 million. Under the expense side, total program services were approximately \$5.9 million. The total support services were approximately \$6.7 million. The bottom line, our expenses exceeded our gross revenues by some \$1.3 million. This is not good.

In the "Business Advisory Letter," the accounting firm of Buchanan & Mitchell stated in part the following:

"Salaries and benefits continue to rise as staffing levels have remained constant even though revenues are decreasing significantly. Since January 1, 2008, salaries and benefits have increased approximately 14 percent while dues (the primary revenue source) have declined 9 percent. The gap between declining revenue and increasing expenses has been covered by tapping into NARFE's investment reserves. Assuming an estimated operating loss of approximately \$1 million per year, it is not difficult to project that if new revenue programs and/or effective cost-cutting measures are not implemented in the near term, **NARFE will face the possibility of totally-consuming its existing reserves within the next 4-5 years and be faced with the task of**

identifying other, more expensive means to finance operations, such as bank financing. Ultimately, NARFE could face the possibility of significant downsizing to survive, or consider a possible sale the NARFE building to provide funds for continuing operations."

Folks, this is serious language. The accounting firm is saying to NARFE Headquarters and to all of us: "Change your way of doing business or go out of business."

Since membership dues are our primary source of revenue, what hope do we have of increasing our membership and thus increase revenues? Let us look at our membership history. We had a total nationwide membership of 292,000 in 1978, 363,000 (1979), 418,500 (1980), 487,500 (1981), 492,000 (1982). Then we start the slow downward trend in membership, and today our total nationwide membership is roughly 290,000. One might ask: why the sudden increase in membership during the years 1979, 1980, 1981 and 1982? Air Traffic Controllers went on strike and were fired; some COLAs were delayed; OPM made unlimited mailings to federal employees about to retire and federal employees were concerned about their earned benefits, and they joined in record numbers. In my opinion, it was a different generation. It is estimated we have 4.2 million federal employees, inclusive of active and retired.

In the spring of 2011, OPM mailed out information regarding NARFE to some 43,795 potential members, and NARFE received only 1,753 new members or roughly 5 percent of the people responded wanting to join NARFE.

We have heard that we do a good job of recruiting new members, but those new members do not retain their NARFE membership. Retention is the problem. The latest informa-



Should NARFE be restructured? (Continued)

tion I have on retention is that from January through August 2011-- some 24,256 NARFE members decided to let their membership lapse. They were contacted and asked to retain their membership. Only 25 percent agreed, and 75 percent decided they no longer wanted to be NARFE members.

At present, we do have "e-chapters." One is located in Alexandria, Va. I think we have one in Florida. Under the e-chapter concept, you do not belong to a chapter, and you pay no chapter dues. You receive the NARFE magazine and all emails (GEMS messages) from NARFE Headquarters. An e-chapter could lead to a reduction of operating costs. It is a type of "membership by mail."

The handwriting is on the wall. We must change our ways. Suppose we do away with chapters? Do away with Federations? Do away with our Regional Vice Presidents? Do away with NARFE Headquarters, and in its place have some type Chief Executive Officer with enough staff to publish the NARFE magazine and legislative staff to have a voice in Congress. Suppose – Suppose. What will it take to have a membership fee that will attract new members? If we had one million members at \$10 per year, that is 10 million in revenues. How can we restructure NARFE so as to have a very low membership fee and NARFE continue as a viable organization? That is the question.

One final note, I have received today an email from our National Treasurer, Dick Thisen, that expenses are matching with revenues. That is good. However, if we do not grow our membership, we are dead in the water.

What do you think? I would like to hear back from you. Call me at (615) 373-4817; or email at ctfraz@comcast.net or write at 6025 Murray Lane; Brentwood, TN 37027.

- Carey Frazier
Immediate Past TN Federation President



Notify LeMay of chapter members who have passed away

With the year 2011 winding down, I want to remind everyone that the State Federation Convention for 2012 in Memphis, Tenn., is fast approaching. The 2011 State Federation Convention was a very memorable occasion attended and enjoyed by many. The 2012 delegate form for the State Federation Convention will be provided in the January newsletter. Hope to see you in Memphis in April.

NARFE Tennessee Federation wants to recognize at the 2012 Convention those members who have lost their lives and worked so hard. I ask that you please notify me of any members who have passed away during 2011.

Because of the economy and all the cuts being made in 2011, it has been a fight to keep our benefits. I would like to commend everyone for a job well done and ask that you continue through the months and years ahead. It takes everyone pulling together to get any job accomplished, as you well know.

Once again, thanks for all your time and hard work and best wishes for the holidays.

- Lynda LeMay
Tennessee Federation Secretary
lyndalemay@att.net, (615) 746-3826

NARFE needs you

There are so many things happening now that may have an adverse impact on us as active or retired federal employees, or as surviving spouses, that it is hard to focus on any one issue. Should we concentrate on membership? Is it important to recruit new members and retain those who have joined? How about the impact the current economy could have on our earned benefits and the changes that could occur if we are not diligent in responding to uncalled for attacks on us as underworked and over-paid? Are we using all the tools at our disposal to help us in each of these areas?

I am going to assume that all of us, whether active or retired, or a spouse, is interested in retaining our earned benefits. I can assure you that the folks out there who are eligible to be a member of NARFE but are not, are interested in retaining the benefits, but either they are uninformed or just not willing to join with us to do what has to be done. I am also going to assume that you are doing all you can to inform these folks of the benefits of being a member of NARFE and encouraging them to join. For purposes of this article, these are my assumptions.

Since I am sure you are aware of and use the Protect America's Heartbeat (PAH) information, I won't dwell on it, but I will remind you that you can stay current on PAH by signing on to the NARFE website www.narfe.org periodically and checking on it. I do want to let you know that NARFE has three ongoing committees working on membership recruitment, membership retention and one on bringing the NARFE reporting system into the 21st Century. Therefore, I won't dwell on these either.

What I want to emphasize, and dwell on with this article, is to remind you that if you are not participating in your local chapter, that it is important that you become involved. Right now, most chapters are in the process of nominating officers. Without them, the chapter cannot exist. The chapter must have a President and a Secre-

tary to exist, and to operate, it will need a Treasurer and other members to head committees. The chapter members who have been covering these responsibilities may no longer be available for numerous reasons. We often hear "the incumbent has been doing such a good job for these many years and they enjoy doing it so much that they will continue for awhile longer." Although it might be a nice thought, it is unreasonable.



Before you say you don't have the time, please remember that we all have the same 24 hours a day, seven days a week. We all have choices to make. We all are interested in retaining our earned benefits. We need to be willing to do what we can to help. Obviously, some have more time than others, but we all can prioritize

what we do – by doing nothing, we may find that our "earned benefits" are not as beneficial as they once were. Then, who will get the credit?

Please strongly consider becoming an officer. If not, how about volunteering to be a committee chairperson? If not, how about a committee member? The chapter and NARFE needs us to be involved. It is important for our survival. To fall back on a much used phrase, it is important we do these things to insure the survival of our earned benefits.

That is why, as your Region X Vice President, I am asking that you please think about what you can do to support your chapter for the coming year and take action now.

- Bill Martin
Region X Vice President



Joint chapter meetings are an exciting idea to consider

On August 11, 2011, I had the opportunity to attend a joint meeting hosted by the Shiloh Chapter. There were members in attendance from the Shiloh, Jackson, and Tri County chapters. The meeting was held at Pickwick State Park. We enjoyed a very good lunch buffet, and the view from the meeting room overlooking the water was beautiful. It was an enjoyable and informative meeting. State Representative Vance Dennis was the speaker. There was a touching and patriotic folding of the flag ceremony by the Scotts Hill American Legion Post 243. Everyone in attendance seemed to enjoy the meeting. It was nice to visit and share ideas with folks from other chapters. I want to say a big THANK YOU to the Shiloh Chapter for hosting this meeting. Several folks from the Jackson Chapter traveled to the meeting in a Southwest Express van. This was a fun and economical way to travel. They also toured nearby Shiloh National Military Park on the way home. The van driver was a historian, so they had their own guided tour of Shiloh. If anyone is thinking of hosting or participating in a joint meeting but are concerned about members traveling, you might consider something like the Southwest Express van. The cost of the van with a driver was \$100 through Southwest Human Resource Agency, and the van seated 20 people.

I always enjoy the camaraderie of chapter meetings and state conventions. To me, getting to know and spend time with other NARFE members is a big perk of NARFE membership. There are so many other benefits and advantages of being a

NARFE member -- the monthly magazine, a Retirement Benefits Department which provides advice and assistance to federal workers, retirees, and their spouses through a team who work closely with OPM and the Social Security Administration, access to the F100 (Be Prepared for Life's Events) which is only available to NARFE members, timely legislative updates on issues which directly affect NARFE members, and a voice on Capitol Hill for federal workers and retirees. These are just a few of the advantages of NARFE membership.

NARFE President Joe Beaudoin remarked in the July 2011 NARFE magazine that "NARFE is like an insurance policy that is constantly working to protect your earned benefits." When you think of all that you get with your NARFE membership, it is a very good deal! When you're visiting with former co-workers and other potential NARFE members, share with them the many benefits of NARFE membership, and give them an application and ask them to join. If you've invited them to join before but they haven't, ask again. There is so much going on now that could affect our benefits that it's even more important to continue working hard to protect our earned benefits. Remember, the larger our number of NARFE members the louder our voice will be heard on Capitol Hill.

Please contact me if I can be of assistance in any way or if you have ideas that you would like to share.

- Rhonda Mooney

Tennessee Federation Membership Chair

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(731) 267-2336

Per capita dues forms are requested of chapter treasurers

Seems impossible another year and come and gone. But fall is here, and winter will soon follow bringing the holidays. So it is time for annual per Capita Dues to be paid to the Federation. I will be sending your form as soon as I receive the October M-114 showing your current membership. Please make any necessary adjustments and return to me by December 10, 2011. This gives me time to get the dues to our Federation Treasurer and her complete her duties by December 31, 2011. Please note that your chapter's voting delegate strength is based on the number of members on which you pay per Capita Dues.

If you receive the form and are no longer the Treasurer or Secretary/Treasurer, please pass the form on to the appropriate person. Should you have any difficulty, please contact me, and I will be glad to help you.

Also, if you are a new officer and not familiar with the form, your Area Federation Vice President is very knowledgeable and will be glad to assist you in any way.

- Glenda Huff

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112th Congress from Tennessee

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Dyersburg: Opening soon

TN 9th District

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Email Address Changes

In order for NARFE to be able to send you Action Alerts and urgent notifications using the Global Electronic Messaging System (GEMS), they need your email address. To be sure that your email address is listed correctly in your member profile, send it along with your name to GEMS@narfetn.org. It will only be used for official NARFE-related messages.

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Note: Convention registration forms will be included in the next newsletter issue.



TENNESSEE FEDERATION OF CHAPTERS, NARFE

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