

ISSUE

71

February 2023



NEWS FOR
ACTIVE & RETIRED
FEDERAL CIVILIAN
EMPLOYEES

Tennessee Federation Newsletter

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President's Message



B. J. Godwin

The mission of NARFE is more important than ever before and it is a shame for Chapters to close; but sometimes there seems to be no other choice. NARFE bylaws require that a chapter must, at a minimum, have a president and a secretary/treasurer. Unfortunately, this requirement in and of itself would not be enough to maintain a functioning chapter unit. It is like not being able to see the forest for the trees. Without a "decent" slate of officers during a meeting, members likely will lose interest and the chapter could also be without a place to meet.

I saw a cartoon of a family gathered for a common meal. The father said to the mother, "I don't want to complain about leftovers, but haven't we already said grace over this same meal three times?" WE can both laugh at and identify with this man's observations.

The most important attitude that we will ever nurture and exhibit is the attitude of thanksgiving. If we are able by the grace of God to cultivate an attitude of thanksgiving in what we do, say, and are about, we are more likely to know a more challenging and fulfilling life.

The apostle Paul believed we could take the spirit of thanksgiving into all the circumstances of our life because in all of the circumstances, there will be something for which we can be grateful.

In the middle of the town of Enterprise, Alabama, there is a monument to a boll weevil. A boll weevil is a beetle whose larva feeds on immature cotton bolls (buds and flowers) and destroys them. In 1915, the boll

. . . (Continued on Page 2.) **President's Message**

CORRECTION:

Please note a correction in the **November 2022** issue, page 9. "This and That" article, item six (6). The item should read: *President Biden announces a decrease in Medicare Part B standard premium...*. The editor apologizes for the typo following multiple reviews and readings prior to sending copy to the printer. LMH

Articles for JULY 2023
newsletter DUE: June 1
to Newsletter Editor.

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Federation
Officers & Board**

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... (Continued from Page 1.) **President's Message**

weevils infested the cotton on the farms around Enterprise and destroyed the livelihoods of the town because cotton was the only crop grown there.

As a result of the devastation, the farmers learned the importance of diversifying their crops and began mixing farming and manufacturing. In 1919, the citizens of Enterprise erected the monument to remind everyone that through a terrible event good things came to their town.

If your Chapter continues to lose members and exhibits little interest in meetings, it MIGHT be time to investigate other possibilities. Contact me for a discussion on alternatives.

I am **strongly** recommending you send your Chapter President, Secretary and Treasurer to the Federation Annual Meeting, April 17 & 18 to be recognized for their service. AND, to share the good things going on in your Chapter.

I thank you for your love and support during my time with you!

~~ B. J. Godwin
President

Support Alzheimer's Research

Enclosed is my NARFE-Alzheimer's Contribution: \$ _____

Name: _____ ChapterNumber: _____

Address: _____

City: _____ State: _____ ZipCode: _____

Checks payable to: NARFE Alzheimer's Research (Write Chapter number in MEMO line)

Credit Card Information: ___ M/C ___ VISA ___ Discover ___ AMEX

Card Number: _____

Name: (Please print): _____

Expiration Date: _____ (mm) _____ (yy) Security Code: _____

Signature: _____

Send to: Donna Shackelford, Region X Coordinator; 14429 Round Lane,
Centreville, VA 20120-1680

HELP NEEDED: The Federation is very much in need of someone to serve as **Alzheimer's Research Chairperson**. Your responsibilities are light and very rewarding! [Chapters send you their Alzheimer's Research collections, you make/keep a record of collections, then send them to Donna at the address listed above.]

PLEASE VOLUNTEER to help! Contact anyone listed in the left column. You will not regret your decision! LMH

Timely Words

From Federation Secretary

We look ahead to recovering from the holidays and winter by renewing our NARFE efforts. The successful Federation Board and Chapter Presidents meeting in December will lay the foundation for what we hope will be a more successful year in 2023. But it will take the support and effort of each one of you along with the Board to move the organization forward. On all levels...your chapter, the TN Federation, and National.



Karen Kopp-Voshel

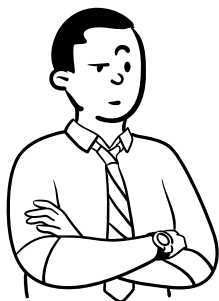
Thanks to each of the TN Federation officers, other Board members, and the seven (7) chapter representatives (especially the 5 chapter presidents) who attended the December meeting. A definite highlight was hearing each president talk about their chapter. It was interesting to see how even the smallest chapters continue to function given all the challenges experienced with COVID, declining membership, and older members. It was great meeting you at long last! This face-to-face encounter, the personal relationships formed, and information shared can be a definite springboard as we head into the future.

The current TN Federation officers and other Board members have all agreed to serve another year. However, there are several opportunities available and positions open for members to become more involved: **West, Middle, and East TN Vice Presidents, Legislative Chair, Alzheimer's Chair, NARFE-PAC Chair, Service Officer, State Legislative Officer, and Public Relations Officer.** Many members have held these positions in the past and can help guide you if you need assistance. Not to mention the great resources at the state website and from National Headquarters. ***Please contact any Federation officer if you are interested in serving. WE NEED YOU!***

As always, please check out **FEDHub** at fedhub.narfe.org. This is a great discussion platform for NARFE members. We even have our own "TN Federation" Community and ALL members (Chapter and National-Only) are in this Community. Messages posted on the Communities site that you follow are "pushed" out as e-mails if you select that setting (versus having to periodically log-in to catch up). Do explore existing and/or create new Communities based on your interest (subject to National's approval). Also, be sure to follow the discussion threads in the TN Federation section.

FEDHub is a great way for active and retired federal employees to connect to share advice, solve challenges, and develop new approaches. This communication system is growing each day!.

~~ Karen Kopp-Voshel
Secretary



What has NARFE done for me?

Have you ever heard OR asked this question?

Here is the answer:

- **Over 100 years of experience supporting ONLY federal workers, retirees, and their spouses.**
- **Cheap membership, only \$4 per month.**

... (Continued on Page 4.) **What has NARFE ...**

... (Continued from Page 3.) **What has NARFE ...**

- **OUTSTANDING** magazine! In-depth articles on retirement, health plans, legislation status and many other lifestyle topics.
- **Webinars** which are free to members (retirement prep, getting the most from benefits, etc.
- **Financial planning** information.
- **Discount program perks** (including moving, financial investing, hotels, car rentals, senior living communities, etc.).
- **Advocacy opportunities** with lawmakers on issues affecting federal employees and retirees (WEP/GPO, COLA/pay raises, OPM reorganization, Postal reform to name a few). **Leverage** when you consider the combined membership of NARFE goes farther than what we can do individually.
- **Open Season Benefit** information on FEHB (Federal Employee Health Benefits).
- **Tax help info** (Ex: Thrift Savings Plan, marriage/divorce, dependents, IRAs).
- **Estate planning** and support to family members at your death via Chapter (or Federation) **Service Officer**.



~~ Contributed by Karen Kopp-Voshel
Secretary

... (Continued from Page 8.) **Alzheimer's Update**

world focused on developing an antibody-based blood test that would detect a particular form of tau protein called *brain-derived tau*, which is specific to Alzheimer's disease. They tested the procedure in 600 patients at various stages of Alzheimer's and found that levels of the protein correlated well with levels of tau in the CSF and could reliably distinguish Alzheimer's from other neurodegenerative diseases. Protein levels also closely corresponded with the severity of amyloid plaques and tau tangles in brain tissue from people who had died with Alzheimer's. The research was published in the journal [Brain](#).

The next step will be to validate the test in a broader range of patients, including those from varied racial and ethnic backgrounds, and those suffering from different stages of memory loss or other potential dementia symptoms. Karikari also hopes that monitoring levels of brain-derived tau in the blood could improve the design of clinical trials for Alzheimer's treatment.

**Contribute now to Alzheimer's Research.
See form on Page 2.**

~~ Donna Shackelford
Coordinator Region X
Centreville, VA 20120-1680
703-830-659

Tennessee Federation NARFE 2022 Financial Report

January 1, 2022 – December 31, 2022



Norris Alderson

| | | |
|---------------------------------------|--------------|---------------------|
| BEGINNING BALANCE 01/01/2022: | | \$ 25,322.39 |
| Revenues: | | |
| National Dues Rebate (10% fund) | \$ 7,719.81 | |
| Total Revenue | \$ 7,719.81 | |
| Less Expenses: | | |
| Vouchers – Authorized Expenses | \$ 4,505.04 | |
| Newsletter | 2,268.48 | |
| Executive Bd/Chapter Pres. Mtg | 1,909.41 | |
| Membership | 95.26 | |
| Annual Meeting | 300.00 | |
| Liability Insurance | 100.00 | |
| Total Disbursed: | \$ 9,178.19 | |
| 12/31/2022 BALANCE: | | \$ 23,864.01 |
| Truist Bank Balance 12/31/2022 | \$ 24,094.83 | |
| Check No. 1309 outstanding (\$230.82) | | |
| Truist Bank Money Market | | \$ 10,042.25 |
| Truist Bank CDs | | \$ 15,345.60 |
| TOTAL ASSETS: | | \$ 49,251.86 |

~~ Norris Alderson
Treasurer

Membership Report



Rhonda Mooney

I hope everyone had a good Christmas and are having a happy 2023 so far. Hopefully 2023 will be the year that we see our NARFE membership numbers begin to increase. In fact, **a good belated New Year's resolution for each of us would be to recruit at least one new member this year!** Total membership at the end of 2022, was 142,972 compared to 157,325 at the end of 2021. These numbers emphasize how important it is that we all give it our best shot in recruiting new members!

With all that NARFE does to help protect the benefits of federal employees and retirees, it is surprising to me that our numbers continue to decline. NARFE continues to work for repeal of Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). I am not personally affected by WEP as all my work was under Civil Service but I am affected by GPO **every single month** so I definitely appreciate and support NARFE's efforts on these issues.

NARFE also supports going to the CPI-E rather than the current CPI-W used in computing COLAs. It is my understanding that the current CPI-W calculation fails to account for seniors' spending habits, notably that of medical care. Seniors spend more on health care--nearly double the average spending of the general population. NARFE also works hard on issues affecting current federal employees. NARFE's efforts on any one of the issues mentioned above is more than worth the price of membership. And, there are so many other issues that NARFE continues to support and work toward that benefit federal employees and retirees. There is an article in the January/February 2023 **NARFE Magazine** (pages 32 - 35) on NARFE's advocacy positions for the 118th Congress. The narfe.org website also contains current information regarding NARFE's advocacy efforts.

Since there is strength in numbers, we all need to continue to spread the word about NARFE and encourage other federal employees and retirees to join us in the fight to help protect our hard-earned benefits. Word of mouth is an effective way to get the message out; another good way is the *NARFE Magazine*. When you are finished with your magazine, consider sharing it with a prospective member (after you have removed your personal information such as address, membership number, etc. that is on the mailing label). There is an application in every magazine so maybe the person you share with will use that application after reading the magazine!

Our Tennessee Federation Annual Meeting is scheduled for April 17th and 18th. I look forward to seeing a lot of you there. Thank you all for your continued support of NARFE! If I can be of assistance, please contact me.

Federation Statistics (1/13/2023)

| | |
|-------------------------------------|------------------------------|
| Chapters: | 17 (1 in process of closing) |
| Chapter members: | 706 |
| National-only members | 1,177 |
| Total Federation Membership: | 1,883 |

Taken from the NARFE website (www.narfe.org).

~~ Rhonda Mooney
Membership Chairperson



Region X Update

Robert Allen

Happy New Year Tennessee NARFEians! Here's hoping 2023 will indeed be happy and prosperous for you all. I'm looking forward to seeing how the year turns out, especially regarding NARFE.

ing
As I begin my time as your Region X Vice President, I want to let you know I've already been hard at work. Even before I took office, I participated in the December meeting of the Tennessee Federation Board Meeting. I'm still getting acclimated to my new role, having responded to several headquarters staff emails. Since then I've participated in the Kentucky, Virginia, and North Carolina federation board meetings and plan to participate in the February Tennessee and West Virginia board meetings.

I've also had phone calls already from NARFE members in Virginia and North Carolina asking for my help on specific issues. If you need to contact me, my email is rvp10@narfe.org and my phone number is (757) 404-3880.

I know your Tennessee board is planning the Federation Annual Meeting in April. I plan to be there, either in person or virtually and look forward to meeting you--old friends and new alike. It's exciting to see Tennessee rebounding from the pandemic and raring to go. We have a lot of work ahead of us but as a team we can make great strides. The glaring concern is our membership and I'm happy to say I've nominated your own Ms. Rhonda Mooney, former Tennessee Federation President (*and currently serving as Federation Membership Chairperson*) and my good friend to serve on the national membership committee. Membership is her passion and she'd fit nicely on that committee.

Well, that's all for now. I'll be meeting monthly with BJ Godwin, your Federation President, and the other Region X Federation Presidents to keep them informed of what's going on nationally. I also hope to set up a quarterly webinar for the entire region so I can hear from our members. Stay tuned.

Very respectful,

~~ Robert Allen
Regional X VP

Contact Info: Robert Allen
Regional X Vice President
rvp10@narfe.org 757-404-3880

Editor's Note: Welcome Robert! On behalf of the TN Federation of Chapters, (and National-only) members, we look forward to working with you in this capacity! A page is reserved quarterly for your updates from Headquarters! LMH

Alzheimer's Research Update

Donna Shackelford, Coordinator
Region X

During November 2022, our members raised a total of \$28,974.97 down \$6,979.80 from this time in November 2021 towards our new goal of \$16 million by December 2025. NARFE members made it happen a year ago, and we can do it again. Keep the donations coming in. Our new goal of \$16 million is currently set for December 2025, but I know we can do it sooner. NARFE fundraising National total as of November 30, 2022, is \$15,475,897.09.

The newest Alzheimer's drug, lecanemab, (the pharmaceutical name is Leqembi®) is continuing to show promise in helping to slow Alzheimer's in the early stages. However, they are continuing with more study, but the FDA has granted accelerated approval for this drug. The drug, a monoclonal antibody called **lecanemab**, dominated at a recent meeting in San Francisco regarding [Clinical Trials on Alzheimer's Disease](#). Researchers presented results of a [study](#) of nearly 1,800 people in the early stages of Alzheimer's. Those who got lecanemab for 18 months experienced 27% less decline in memory and thinking. The study was paid for by the drug company Eisai, which is developing lecanemab in collaboration with the U.S. company Biogen.

"There was a feeling of elation, like this was a milestone in the fight against Alzheimer's disease," says [Dr. Eric Reiman](#), executive director of Banner Alzheimer's Institute in Phoenix. "We're pretty excited that we finally have something," says [Dr. Reisa Sperling](#), who directs the Center for Alzheimer Research and Treatment at Brigham and Women's Hospital in Boston. "It's not a cure, but it's really a new beginning." The scientific event became "a celebratory meeting," says [Maria Carrillo](#), chief science officer of the Alzheimer's Association. "The data is undeniably positive."

Another separate breakthrough concerns diagnosing the disease, and the highlights follow. Scientists have developed a blood test to diagnose Alzheimer's disease without the need for expensive brain imaging or a painful [lumbar puncture](#) (where a sample of cerebrospinal fluid (CSF) is drawn from the lower back). If validated, the test could enable faster diagnosis of the disease, meaning therapies could be initiated earlier. Alzheimer's is the most common form of dementia, but diagnosis remains challenging – particularly during the earlier stages of the disease. Current guidelines recommend detection of three distinct markers: *abnormal accumulations of amyloid and tau proteins*, as well as *neurodegeneration – the slow and progressive loss of neuronal cells in specified regions of the brain*. This can be done through a combination of brain imaging and CSF analysis. However, a lumbar puncture can be painful, and people may experience headaches or back pain after the procedure, while brain imaging is expensive and takes a long time to schedule.

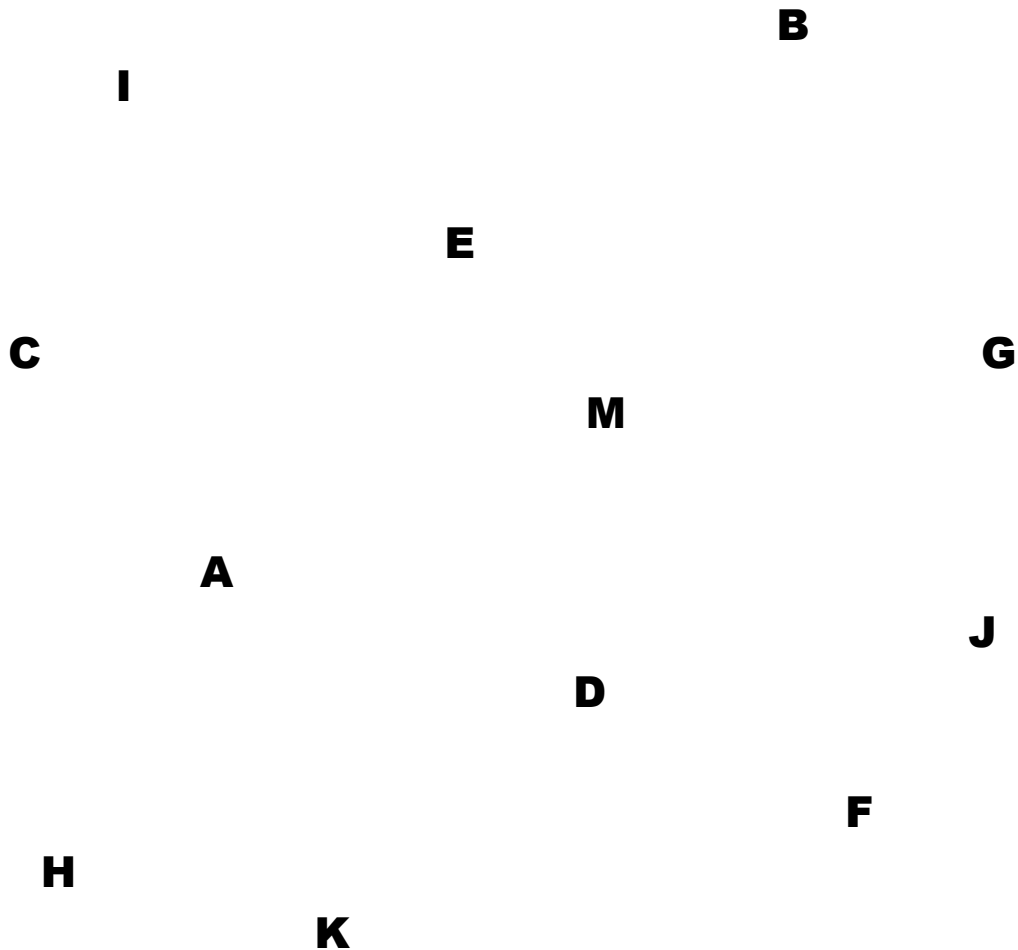
Prof Thomas Karikari at the University of Pittsburgh, in Pennsylvania, US, who was involved in the study, said: "A lot of patients, even in the U.S., don't have access to MRI and PET scanners. Accessibility is a major issue." *The development of a reliable blood test would be an important step forward. "A blood test is cheaper, safer and easier to administer, and it can improve clinical confidence in diagnosing Alzheimer's and selecting participants for clinical trial and disease monitoring,"* Karikari said.

Although current blood tests can accurately detect abnormalities in amyloid and tau proteins, detecting markers of nerve cell damage that are specific to the brain has been harder. Karikari and his colleagues around the

. . . (Continued on page 4.) **Alzheimer's**

Memory (Alzheimer's) Activities

With a pencil, see how quickly and easily you can draw a line from the alphabet letter A to the last letter M.



Now. . . starting at 100, begin by subtracting 7, without writing it down, and see how well you do!

Crossword puzzles and other word games, jigsaw puzzles, and even Solitaire® will help exercise the brain and keep us more alert!

NARFE-PAC . . . *how does it impact me?*

This has become a familiar illustration in recent newsletters, but what does it really mean? And why do we need to support this?

NARFE's Mission Statement begins: "To support legislation and regulations beneficial to federal civilian employees and annuitants. . .". Thus, advocacy is one of the major arms of the NARFE association.

The Association's "legislative program is advanced in Congress by a team of registered lobbyist backed by an informed network of grassroots activists in every state and congressional district, as well as a member-supported Political Action Committee" called PAC; i.e. NARFE-PAC.

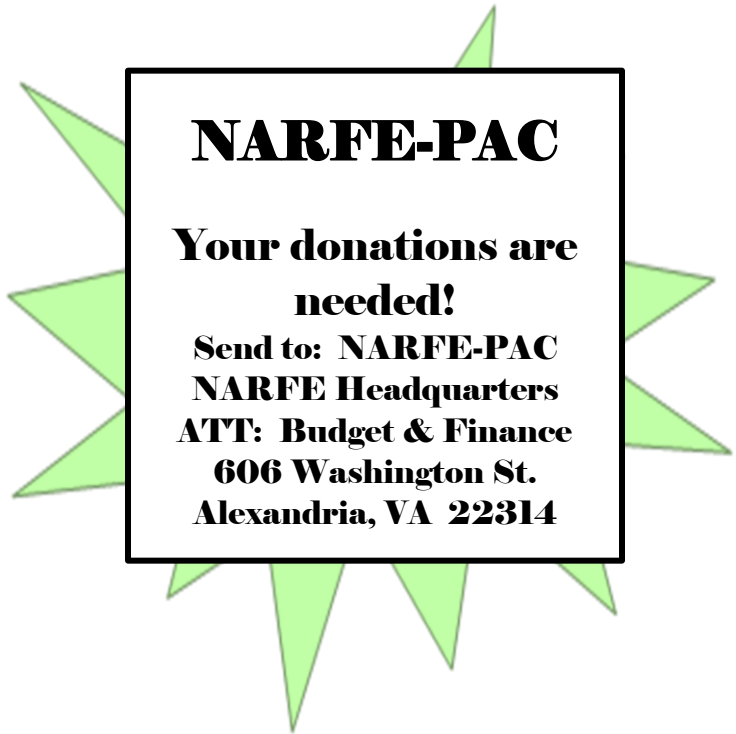
NARFE-PAC protects members' pay and benefits by raising AND spending money to help elect members of Congress who support our federal community. A least once a year the NARFE Magazine reports on how congressional members have voted!

NARFE-PAC is financed by and through voluntary member donation which go directly into a separate fund for legislative purposes. Federal law PROHIBITS solicitation and contributions from any person other than NARFE members and their immediate family. These contributions are NOT tax-deductible.

There are a number of ways to support NARFE-PAC: 1) making a one-time contribution; 2) becoming a "Sustainer" by signing up to have a monthly amount contributed from your paycheck or pension, or a personal credit card. According to NARFE's website, NARFE-PAC Sustainers are the "backbone" of the program and are "crucial to strengthening NARFE's political influence. A simple telephone call to NARFE Headquarters (1-800-456-8410, press 3) to the Advocacy office will help you with all the information you need to get started. Just a small amount each month—\$5 or \$10—can/is a HUGE help, and you really will not miss it!

Taken from NARFE website, Advocacy and Support NARFE segments; www.narfe.org.

In response to the headline title, NARFE-PAC is and has been one of the legs or foundations upon which the NARFE Association was built over a hundred years. Our current paycheck or retired pension received each payday is a direct result of hard work and "fight" from NARFE lobbyists and others who have and continue to support the former and current federal civilian workforce. It's important that we continue that support! Make sure your Chapter is passing the "hat", basket, or box to take up a donation each time your Chapter gathers. Then send it with your Chapter's name and number to the address above (until such times as the Federation once again has a **NARFE-PAC Federation Chairperson**). **Please consider volunteering to serve in this capacity!**



This and That

Did You Know . . .

- All NARFE Alzheimer’s Research Fund contributions go directly to Alzheimer’s Research except of funds given on behalf of the “Walk for Alzheimer’s” and the “Longest Day” donations which go to the Alzheimer’s Association. **NARFE Headquarters Membership Update, September 30, 2022.**
- The **2023 NARFE – FEEA** (Federal Employees Educational Assistance) **Fund Scholarship** is NOW accepting applications for a one-time award of \$1,000.00 for the 2023 – 2024 school year. Deadline is March 16, 2023; 3:00 p.m. (ET). For more information visit: www.feea.org/our-programs/scholarship/ **NARFE NewsLine, December 20, 2022.**
- The IRS has indicated it is changing/adjusting many of its rules to account for the impact of inflation ranging from individual income tax brackets to standard deductions for 2023. The higher limits are aimed at avoiding “bracket creep”.
 - Standard deduction Married filing jointly \$27,700 up from \$25,900
 - Single \$13,850 up from \$12,950
 - Head of Household \$20,800 up from \$19,400.

NARFE NewsLine, October 26, 2022.
- Around 800 chapters across the nation and overseas help members connect and get involved in community activities. **NARFE Magazine, January/February 2023, “Local Action...”, page 44.**

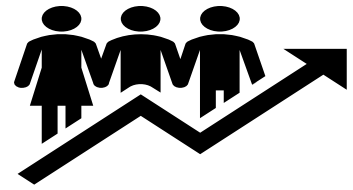


Calendar of Events

February 2023 to July 2023

- February** TN Federation Newsletter **February 2023** issue sent to Chapter members.
- February 10** Deadline for photo submission for the 2024 NARFE Calendar with the theme “Colors of America”.
- February 14** **Valentine’s Day**
- March 16** Deadline for FEEA Scholarship applications.
- March 31** **TN Federation Annual Meeting** Early Bird registration deadline.
- April 10** Registration postmark deadline for **TN Federation Annual Meeting**.
- April 17 – 18** **TN Federation Annual Meeting, Ramada Inn; Lebanon, TN.**
- June 1** July Federation Newsletter deadline for articles and pictures. Send to Newsletter Editor.

Chapter News & Views



Each quarterly issue of the newsletter will feature news and events of various Chapters across the state. Help make this a success by participating at least once a year.

Chapter 2075

Ferris (Vivian) Christian, President
Email: vivchr@hughes.net

NARFE Chapter 2075 meets on the first Tuesday every other month at the Recreation Center in Pulaski. We changed after the pandemic from evening meetings to noon meetings. That has seemed to work better.

We usually have a speaker and have been fortunate to have a very interesting and diverse list of subjects to include: TN Highway Patrol, health care, District 70 State Rep., and Senior Citizen Center representative.



Back row L to R: Scott Hendrix; Ferris Christian, President; Susan Drennon, Treasurer; Craig Jenkins, Secretary. **Front row L to R:** James D. Taylor, Vice President; Bud Guinn, Joy Shackelford, and Lois Aymett.

Proposed Schedule for Chapter Reports

February: Chapter 108, Chapter 152, Chapter 1678, Chapter 1956, Chapter 1968, and Chapter 2075.

July: Chapter 324, Chapter 519, Chapter 727, Chapter 834, and Chapter 1576.

November: Chapter 227, Chapter 806, Chapter 860, Chapter 870, and Chapter 2009.

If your Chapter has an article, idea, or picture to share *ANY TIME* other than the proposed time above, just contact me and if I can get it in the next newsletter I will! This is YOUR communication tool and is designed to SERVE and inform YOU as members of the Tennessee Federation! Please help me do that by sharing what is going on in your “neck-of-the-woods” or part of the state.

NEXT ISSUE: Let us hear from the following Chapters in the July 2023 Newsletter issue!

0519 Jackson

0834 Murfreesboro

0324 Johnson City

1576 Donaldson

0727 Dickson



Tennessee Federation News

Important Announcement. . .

Tennessee Federation Annual Meeting April 17 & 18, 2023

**Ramada Inn Lebanon
704 S. Cumberland Ave
Lebanon, TN 37087**

(615) 444-7400

\$69.99 plus taxes

Registration: \$ 10

Deadlines: Early Bird March 31

Final postmark April 10

The Federation Board is hard at work putting together a streamlined, but insightful program featuring Headquarters speakers, committee work, training, sharing, and door prizes. We want this to be a time to support and help **ALL** Association members! Hopefully chapter finances can/will help fund the president, officers/Chapter representatives who are interested in and could benefit from attending the meeting. Program updates and changes will be posted on the TN FEDHub Community website at www.fedhub.narfe.org then look for the TN Community. **Registration Form** and meeting updates will also be posted on TN website at www.narfetn.org.

A block of rooms has been reserved for Monday night, April 17th; however, the price will be the same for a couple of days before or after the date listed. Call to make room reservations early. NOTE: There will NOT be a banquet as in past years. Meals will be on your own. . . a great time to network and share!

To assist with planning, please respond via email or telephone to one of the persons below with an estimate of persons attending and any ideas or suggestions for training or HELP needed to assist your Chapter.

Karen Voshel, Secretary: (270) 305-2348

Email: kykopp@apex.net

B.J. Godwin, President: (731)425-9348

Email: bjgodwin2001@yahoo.com

Tennessee Federation
National Active and Retired Federal Employees Association

2023 Registration Form

67th Annual Tennessee Federation Meeting
Monday-Tuesday April 17 - 18, 2023

Chapter Name and Number (if applicable): _____

Name: _____ NARFE ID # _____

Address: _____

City: _____ State: _____ Zip: _____

E-mail: _____ Phone Number: _____

Complete for emergency purposes ONLY!

Select Registration:

(Check all that apply)

_____ Federation Officer

_____ National Officer

_____ Past Federation President

_____ Chapter President/Officer

_____ Member

_____ Spouse/Guest

Committee/Discussion Choice:

(Rank 1 being first choice through 4.)

_____ Membership

_____ Legislative

_____ Alzheimer's

_____ Service Officer

REGISTRATION: \$ 10

Make checks payable to: NARFE TN Federation.

Submit **Registration Form & Fee** to: Karen Kopp-Voshel
11630 Gracey Herndon Road
Herndon, KY 42236

Deadlines: March 31 Early Bird April 10 final postmark

One (1) **Early Bird** drawing for \$100. Two (2) \$100 door prizes given during the meeting.
All winners must be in attendance to win.

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Linda M. Heaton
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Lmheaton83@gmail.com

DISCLAIMER: The information herein is the responsibility of the author/person who submitted the material for print and does not necessarily reflect the views or thoughts of the Tennessee Federation Board, the Tennessee Newsletter Editor, or the Tennessee Federation membership.

2023