ISSUE
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July 2021

Tennessee Federation News

NEWS OF INTEREST TO ACTIVE AND RETIRED FEDERAL

NARFE
FEDERAL BENEFITS EXPERTS

In this Issue:

President…Longevity…. Page 1, 2 & 6

Recognitions.....Page 3

Alzheimer's Update…… Page 3 & 5

Treasurer……..Page 4

NARFE-PAC…….Page 5

TN PAC Contribution… Page 5

Membership…….Page 6

TN Federation Meeting Highlights…..Page 7

NARFE Members:

Email pictures (with a short description and/or names) of your NARFE-related activities to the newsletter editor:

Linda Heaton at Lmheaton83@gmail.com

Deadline for the November 2021 issue is October 1, 2021.

Longevity . . .

B. J. Godwin

Longevity has its place, and we would like most things to last forever but, they will not. My Yamaha G-1 Golf Cart lasted for over thirty years before I had to take it to Yamaha service department for repairs. "We don't see many of these around anymore" said Yamaha service department repairperson. They don't make them to last this long anymore. And he went on to tell me that most people keep their Golf Cart for five to ten years then they trade them in for a new one. Then he advised me that he had a G-22 that was traded in for a new G-29 that he was servicing to be put on the sales lot that I could purchase for a pretty good price.

I couldn't get anything for a trade-in for my G-1, but I was told that I could easily get a few hundred for it on E-bay or Craigslist, from 2 stroke G-1 Cart engine enthusiast. After having my G-1 repaired, I purchased the G-22, making me a 2 stroke Golf Cart enthusiast also!

Early manufacturing was the originator of goodwill. It was their goal to provide exceptional customer experience by supplying high quality products for a fair price.

Modern manufacturing seems to concentrate on the major problem of securing the consumers' dollar before the other fellow gets it. The modern business strategy: it is not enough to be busy; so are the ants. The question is: What are we busy about? ***Are we selling or are we serving?*** There is hardly anything in the world that some men cannot make a little worse and sell a little cheaper.

Yes! If you are thinking this article is about commitment, you're right. I believe that anything worth having is worth paying the price, and the price Is always work, patience, love, and self-sacrifice.

(Continued on page 2)

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Longevity . . . (*Continued from Page 1)*

The National Active and Retired Federal Employees Association (NARFE) is dedicated to protecting and enhancing the earned pay, retirement and health care benefits of federal employees, retirees and their spouses. Founded in 1921, NARFE's legacy spans more than 90 years—working tirelessly in support of our members in opposition to the Office of Personnel Management, members of Congress and the White House.

The Civil Service Retirement System (CSRS) was organized in 1920 and has provided retirement, disability, and survivor benefits for most civilian employees in the United States federal government.

Upon the creation of a new Federal Employees Retirement System in 1987, those newly hired after that date cannot participate in CSRS. CSRS continues to provide retirement benefits to those eligible to receive.

The Federal Employees Retirement System (FERS) was created by Congress in 1986, and it became effective on January 1, 1987. Since that time, new Federal Civilian employees who have retirement coverage are covered by FERS. FERS is a retirement plan that provides benefits from three different sources: A Basic Benefit Plan, Social Security, and the Thrift Savings Plan (TSP). Two of the three parts of FERS (Social Security and the TSP) can go with you to your next job if you leave the Federal Government before retirement.

In 1987, I was approximately 16 years in my 40 + years with the United States Postal Service and it never dawned on me that this act was the beginning of the end of NARFE as we know it. Congress was telling us this move was an effort to secure Social Security benefits.

FERS workers typically retire with double the savings that CSRS workers can accumulate, although CSRS employees do have superior pension benefits. Older employees who have had CSRS received cost of living adjustments from the start. The FERS adjustment is stingier and not available until the employee reaches age 62, It is no longer necessary to weigh all these pros and cons now that you can no longer elect CSRS benefits. The bottom line is that FERS workers largely didn't see the benefit of becoming a member of NARFE.

"The probability that we may fail in the struggle ought not to deter us from the support of a cause we believe to be just . . ." *Abraham Lincoln.*

Age, health, and leadership should be the focus of our Chapters as we move forward to what will be our fate. Remembering those things, we have already overcome, as an encouragement, as an inspiration, as a force for all the lessons we will learn as we pursue new challenges. We have to be authentic with how we go about sharing our experiences and being visible with a belief that we can make our last Chapter days successful even when the odds are stacked against us.

(Continued on page 6)

Recognitions

We are delighted to congratulate the Dickson Chapter 0727, President Gail G. Jones; and Cleveland Chapter 0860, President Danny Britt, on behalf of their respective Chapters in receiving a ***Citation for Distinguished Service*** from Region X Alzheimer's Research Coordinator, Mrs. Donna Shackelford.

National Active and Retired Federal Employees Association

Citation for Distinguished Service

is awarded to

Dickson Chapter

in recognition of outstanding contributions to the

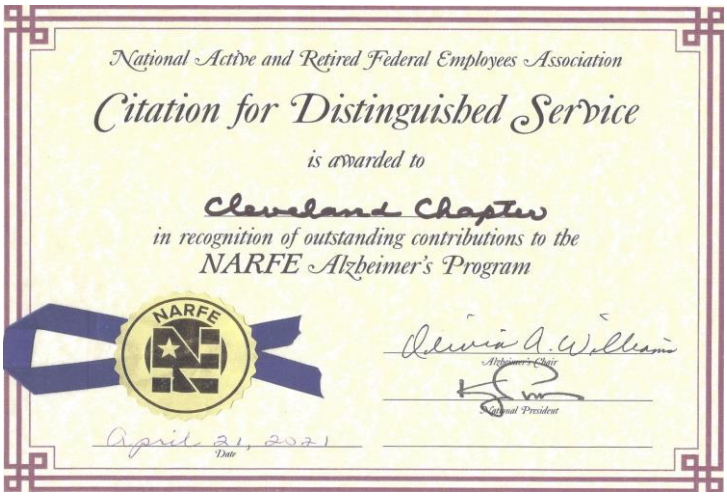
NARFE Alzheimer's Program

Alzheimer's Chair

National President

April 21, 2021

Date


National Active and Retired Federal Employees Association

Citation for Distinguished Service

is awarded to

Cleveland Chapter

in recognition of outstanding contributions to the

NARFE Alzheimer's Program

Alzheimer's Chair

National President

April 21, 2021

Date

Alzheimer's Update

July – January 2021

TN - $4,073.74 4th in Region

National total toward $14 million goal - $13,798,467.64

Prevention studies –

A small percentage of people with Alzheimer's disease (less than 1%) have an early-onset type associated with genetic mutations. Individuals who have these genetic mutations are guaranteed to develop the disease. An ongoing clinical trial conducted by the Dominantly Inherited Alzheimer Network (DIAN), is testing whether antibodies to beta-amyloid can reduce the accumulation of beta-amyloid plaque in the brains of people with such genetic mutations and thereby reduce, delay or prevent symptoms. Participants in the trial are receiving antibodies (or placebo) before they develop symptoms, and the development of beta-amyloid plaques is being monitored by brain scans and other tests.

Another clinical trial, known as the A4 trial (Anti-Amyloid Treatment in Asymptomatic Alzheimer's), is testing whether antibodies to beta-amyloid can reduce the risk of Alzheimer's disease in older people (ages 65 to 85) at high risk for the disease. The A4 trial is being conducted by the Alzheimer's Disease Cooperative Study.

Though research is still evolving, evidence is strong that people can reduce their risk by making key lifestyle changes, including participating in regular activity and maintaining good heart health. Based on this research, the Alzheimer's Association offers 10 Ways to Love Your Brain — a collection of tips that can reduce the risk of cognitive decline.

(Continued on page 5)

Tennessee Federation
NARFE
2021 Financial Report

– Norris Alderson
Treasurer
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January 1, 2021 - May 31, 2021

Beginning Balance:	Checking account 1/1/2021		**$ 16,826.99**
REVENUES:	National Dues Rebate (10% fund)	$ 3,645.13	
	TOTAL REVENUE	**$ 3,645.13**	
LESS EXPENSES:	Vouchers—Officers Expense	$ 650.00	
	Newsletter	$ 825.01	
	Liability Insurance	$ 100.00	
	TOTAL DISBURSED:	**$ 1,575.01**	
5/31/2021	**BALANCE**		**$ 18,897.11**

SunTrust Balance (5/31/2021):	$ 18,897.11
SunTrust Money Market:	10,040.53
SunTrust CDs	15,338.75
TOTAL ASSETS:	**$ 44,276.39**

Alzheimer's . . . (Continued from page 3)

Heart–head connection --

Several conditions known to increase the risk of cardiovascular disease—such as high blood pressure, diabetes and high cholesterol — also increase the risk of developing Alzheimer's. Some autopsy studies show that as many as 80% of individuals with Alzheimer's disease also have cardiovascular disease.

A longstanding question is why some people develop hallmark Alzheimer's plaques and tangles but do not develop the symptoms of Alzheimer's. Vascular disease may help researchers eventually find an answer. Some autopsy studies suggest that plaques and tangles may be present in the brain without causing symptoms of cognitive decline unless the brain also shows evidence of vascular disease. More research is needed to better understand the link between vascular health and Alzheimer's.

A study is ongoing regarding a possible relationship between COVID-19 and the onset of Alzheimer's disease. Of course, it will be a very lengthy study because symptoms of Alzheimer's take an extended time to come to fruition. Since the COVID virus enters the body through the olfactory bulb, it seems likely to have an impact on the brain. This also explains why people experience a loss of smell as a symptom of COVID, and why it takes a long time for that symptom to heal.

When an individual chooses to donate his/her body to science, it does not include the brain. Interestingly, the brain must be donated as a separate body part. The autopsy analysis necessary to determine if Alzheimer's disease is present must be specifically requested.

-- Reported by Donna Shackelford
NARFE Region X Alzheimer's Chairperson
TN Federation Board Meeting via Zoom
April Annual Meeting

NARFE-PAC

Your donations are needed!

Send to NARFE-PAC
NARFE Headquarters
ATT: Budget & Finance
606 Washington St.
Alexandria, VA 22314

Tennessee Contributions to NARFE-PAC 2019 – 2020 Cycle

National only Members:

Contributors	207	
Sustainers	1	
Total Contribution:		**$ 12,606**

Chapter Members:

Contributors	187	
Sustainers	3	
Total Contributions:		**$ 12,408**

Rhonda Mooney

Membership Chair Report

NARFE membership numbers continue to decline. At the time I prepared this article the May 2021 membership reports had not been closed out so the most recent information I can provide is as of the end of April, and NARFE membership at that time was 164,677.

On a positive note, there was a substantial increase in the number of new members and the number of reinstatements in March over what it was in January or in February (March is the most recent new member and reinstatement numbers I had access to at the time of this article). I hope these increases are a trend that we will continue to see. NARFE Headquarters has recently implemented new, more aggressive timing for the membership renewal process. It appears that renewal notices will be sent in a more timely manner under the new process and hopefully will decrease the number of folks whose membership will lapse.

If you know someone who is a potential NARFE member, such as a coworker, former coworker, friend who is or was a federal employee, etc., please reach out to those folks and explain the benefits of NARFE membership. There is a membership application in every NARFE magazine and stated on that application is the very reason I joined NARFE: ***"The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees***. ***NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions."*** You might consider sharing your NARFE magazine with a potential member, after you are finished with it and have removed the mailing label.

There is strength in numbers so the more members we have the more clout we will have on Capitol Hill. I hope to be sharing positive news with you in our membership numbers in the near future! If I can be of assistance, please don't hesitate to contact.

-- Rhonda Mooney
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Longevity . . . (Continued from page 2)

Each member should understand what the eleventh hour means to their chapter. I believe that in everything we ought to look to the end, and that makes me a candidate for exploring every factor and every effort toward this goal. If you agree with my philosophy, let's get to work!

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Tennessee Federation Annual Meeting via Zoom April 21, 2021

Highlights

State of the Federation

Chapter 883 closure is incomplete but in progress. Chapter 78 and Chapter 1382 closures were completed in 2020.

Membership Chairperson, Rhonda Mooney reported NARFE membership has continued to decline. Total NARFE membership as of 12/31/20 was 171,434. In the Tennessee Federation we had a total membership as of February 28, 2021 of 2,159 members -- of that number, 1,028 are members of a chapter and 1,131 are national members. We currently have 21 chapters.

Several chapters have been closed over the last few years and almost all, possibly all, have been due to the lack of persons willing to serve as officers. At a minimum a chapter must have a president and a secretary/treasurer but it is sometimes a struggle to even get two (2) officers. The Federation Recruiting Incentive ended Dec 31, 2020, which yielded a total of 9 new members recruited by four (4) recruiters.

Federation officers for 2021 – 2020 are:
President: B. J. Godwin
Vice Presidents: all positions vacant
Secretary: Timothy J. Powers
Treasurer: Norris Alderson
Past President: A. Wayne Baker

News from Region X & Headquarters

In his oral report, RVP William (Bill) Shackleford said the Federal Benefits Institute is planning new webinars aimed at subject matter that active federal employees are going to be interested in. The 2021 NARFE strategic plan is under development now. The Membership Advisory Committee is exploring new recruitment incentives for both chapters and national.

Each year the National Executive (NEB) must approve the incentive on new member recruitment. The January to August incentive is $8. September through December increases to $10. It is being proposed during the September to December time frame that new members be charged the old $40 rate. Shackelford believes NARFE is moving in the right direction. He commits Region X to supporting these initiatives.

Convention Speakers

There were two excellent speakers who used visuals throughout their presentations. A few of their points/highlights are given below.

Dave Bowman
NARFE Senior Director of Membership

Key points:
- Enhanced digital marketing and communication efforts.
- Provide path for prospects to experience NARFE…a path that leads to membership.
- Improve communication with prospects.
- Address first year retention and overall retention rate.
- Provide better tools and support for field recruiting at local level.
- Target active Feds—offer better, more relevant content.

Marsha Padilla-Goad
Grassroots Program Manager

In terms of legislation, NARFE supports:
- WEP reform
- Repeal of Windfall Elimination Provision (WEP).
- Accurate cost-of-living adjustments for Fed employees.
- Pay raise for Federal employees.
- U. S. Postal Reform.

For more information on these presentations and/or a complete report of the Minutes contact Secretary Tim Powers.