



TENNESSEE FEDERATION NEWS

A PUBLICATION
OF THE
TENNESSEE
FEDERATION OF
CHAPTERS

News of Interest to Active and Retired Federal Employees

March 2012

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Exercise your right to vote

One of the most important events of this year will be the state and federal elections. We as Americans have one of the greatest freedoms in the world with the opportunity to vote for the candidate of our choice to be leaders of our country. I urge each of you to exercise that right and regardless of party affiliation vote your preference.

Another election that should be of concern to NARFE members is the election of our federation officers at the State Convention. All offices are open for nominations from any who would like to serve. The federation-elected positions are President; Vice President, East Tennessee; Vice President, Middle Tennessee; Vice President, West Tennessee; Secretary; Treasurer; Legislative Chair and Membership Chair. Anyone interested should contact Herb Arnett, Nomination Chairman at herbarnett@narfetn.org

Why do we have state conventions? There are several reasons but two of the most important are to submit and vote on changes (if needed) to our constitution and bylaws that will improve the operations of our federation and chapters and the other to elect the officers that will be responsible to carry them out. Other reasons are to give our members the opportunity to serve on committees that study and examine policy and make recommendations. To receive some type of training if only through committee participation. To receive information from our regional and national speakers and one very important reason is the opportunity to bond with old and new friends alike and share a common goal of being an active or retired federal

employee.

We have requested Julie Tagen, National Legislative Director, to attend our convention as our guest speaker, and she has agreed. NARFE is an organization whose purpose is advocacy of the earned rights and benefits of its members and Ms. Tagen is well versed in that purpose.

This will be my last article as federation president as my two terms will be over in April. Elected to my first term in 2010, I stated that I would be a good steward of this organization and hopefully through the eyes of the membership, I have honored that statement. Our federation's finances are sound, tight but manageable, and we continue to look at ways to serve our chapters better with less. Last year our budget was very tight, but our federation officers took on the challenge and brought us in under budget. We at the federation level are accountable to our chapters, and we have not forgotten that.

I have tried to stress the importance of staying active and to exercise to the extent possible in all of my past articles because I truly believe that in most cases it will create a positive mental and physical improvement for you.

I hope to see you at the convention.

- Larry Cunningham, Federation President
10117 Arnold Lane, Mascot, TN 37806
larrycunningham@narfetn.org
(865) 933-0229

Honoring our World War II veterans with the Honor Flight Network

The program known as Honor Flight Network was created through the vision of Earl Moore, a physician assistant and retired Air Force Captain who wanted to devise a way to honor the veterans with whom he became acquainted during his 27-year healthcare career. After he retired from the USAF in 1998, Moore began working for the Department of Veterans Affairs in a small clinic in Springfield, Ohio. Upon the completion of the World War II Memorial in Washington, DC, in May of 2004, Moore began to hear from a growing number of his patients about the memorial and their desire to travel to Washington to see it. Unfortunately, most of these patients were in their 80s and 90s and simply lacked the physical, mental, and financial resources to make this dream trip to Washington, DC.

Moore began to contemplate how he could help make this trip possible for veterans. Being a licensed private pilot himself, he decided to offer his personal services to a couple of veterans and flew them both separately to Washington, DC, to visit the memorial. Touched by the humble and tearfully grateful reaction of these two veterans, he continued to deliberate and made plans to expand the operation and offer this "honor flight" service to groups of veterans. He approached members of the aero club to which he belonged and proposed a service to fly groups of veterans to Washington to see their memorial. Two stipulations that were part of this proposal were that the service would be provided at no cost to the veterans and that the pilots would escort the veterans on tour during their day in Washington, DC. Thus was born the program that became the Honor Flight Network.

Today Honor Flights depart from 115 hubs across the United States and transport thousands of veterans each year to Washington, DC, to see the memorials built to honor their suffering and sacrifice to keep our great nation free. Veterans who wish to participate in an honor flight must complete an application with the hub airport closest to them. Top priority is given to the most senior of our American heroes – survivors of World War II – and to those veterans of foreign wars who suffer from a terminal illness. The program will naturally transition as time passes to Korean War, Vietnam

War, and all other veterans who served, on a chronological basis. Since the veterans who make these trips are advanced in age, "guardians" are selected from volunteer applicants (many of whom are veterans) who agree to pay their own way and are responsible for up to three honorees per tour.

Because we are losing the heroes of World War II at an alarming rate of approximately 1,000 per day, there is an innate sense of urgency to make these honor flights a reality for as many veterans as possible, as soon as possible. Through the generosity of public and private donors, honor flights continue to be a reality for many of the thousands of these veterans who remain. During an Honor Flight Network trip, veterans are thanked, recognized, and admired for their service and our veterans will never forget this gratitude and adoration. Everyone is encouraged to do their part to help rewrite this final chapter of the lives of those known as "The Greatest Generation" – they deserve nothing less.

For more information about the Honor Flight Network and to find out how to contribute to this worthy organization, visit www.honorflight.org, call 937-521-2400, or send an e-mail to info@honorflight.org.

*Contributed by: Anna Ogburn,
daughter of Larry Henderson,
Tennessee Federation 2nd Vice-President*

***Congratulations to
Tri-County Chapter 806
and
Murfreesboro Chapter 834
for 50 years
of NARFE service!***

Together we can make a difference

Spring is just around the corner, and I'm sure we're all looking forward to the sunny days ahead. I hope that brighter days are ahead for NARFE as far as our membership numbers. Nationwide NARFE had a total net loss of 19,119 members in 2011 compared to a net loss of 9,367 in 2010. In Tennessee we had a net loss of 346 members in 2011. There have been signs of improvement - the last three months of 2011 were better than prior months both in Tennessee and nationally, so I hope that we see that trend continue. Even though the last few months have been better, NARFE's declining membership is still a serious issue.

We need everyone's help as we work to stop the decline in membership and start to see an increase. Membership is a contact sport - we need to contact folks who are sent second notices due to not sending in their renewal or who have been dropped for non payment. Sometimes it's just that they have forgotten to send in their dues, and they appreciate the call and will send them in immediately. We also need to make contact as soon as possible with new members - to welcome them onboard and let them know we're happy that they have decided to become a part of our NARFE family. If you know anyone who is eligible to join NARFE, please invite them to join. If you are not comfortable asking them, please give the name and contact information to one of your chapter officers - I'm sure they will be happy to contact the prospective member. If you are not sure who to give the information to, please send it to me. It is going to take everyone working together to increase our membership numbers and together we can make a difference.

With so much going on now that could affect our benefits, it's even more important to continue working hard to support NARFE as NARFE works to protect our earned benefits. Remember, the larger our number of NARFE members, the louder our voice will be heard on Capitol Hill.

I hope to see many of you at our upcoming State Convention in April. I'm looking forward to the convention; it's always fun to see old friends and make new ones.

If I can be of assistance in any way, please do not hesitate to contact me.

*-Rhonda Mooney, Federation Membership Chair
Rmooney@narfetn.org, 731 267 2336*

Convention Committee Chairpersons

Credentials: Ronni Reid, Chapter 870
 Rules: Ronnie Collins, Chapter 1956
 Resolutions: Carlos Henning, Chapter 519
 Constitution and Bylaws: John Cushenberry, Chapter 1576
 Financial Ways, Means, and Audit: John Gaessler, Chapter 834
 Membership: Rhonda Mooney, Chapter 519
 Legislation: Jim Glenn, Chapter 2035
 Service Officer: ?
 Public Relations: Tom Duncan, Chapter 227
 NARFE PAC: Charles Thompson, Chapter 078
 Alzheimers: Joan Gates, Chapter 204
 Nominations: Herb Arnett, Chapter 204
 Ballot and Teller: Delacy Wyman, Chapter 204

The above members have been selected to serve as committee chairpersons for this year's convention. Those chosen to be committee members will be selected later and posted at the convention.

Candidates for Federation Officer Positions

All elected positions in the Federation are open for nominations. The offices of secretary and treasurer both received a yearly stipend of \$600. All other positions are free gratis (no stipend). Anyone interested in being a candidate should contact Herb Arnett, at herbarnett@narfetn.org

*-Larry Cunningham
Federation President*

**Tennessee Federation Of Chapters
National Active and Retired Federal Employees Association**

2012 Convention Registration Form
56th Federation Convention
Co-hosted by Memphis Chapter 0078, Millington Chapter 1382,
Memphis Postal Chapter 1733 and Germantown Chapter 1968
Memphis, Tennessee
April 16 - 17, 2012

Each Delegate, Alternate or Member should use a separate registration form and print or type information for Self, Spouse and Guests. If additional space is needed for guests, please use a separate sheet of paper.

Chapter No. _____ Chapter Name _____ Location _____

Name _____ ID# _____ Phone _____

Address _____ City _____ State _____ Zip _____

CIRCLE ONE: (Delegate) (Alternate) (Federation Off.) (Nat. Off.) (Past Fed. President) (Member)

Indicate banquet meal choice by CIRCLING ONE: (London Broil) (Grilled Tilapia) (Veggie)

Spouse or Guest (if not a NARFE member) _____

Indicate banquet meal choice by CIRCLING ONE: (London Broil) (Grilled Tilapia) (Veggie)

CONVENTION OPTIONS	SELF	SPOUSE/GUEST	FEE (each)	AMOUNT
Full Registration (Registration and Banquet)	()	()	\$50.00	_____
Conference Only	()	()	\$20.00	_____
Banquet Only	()	()	\$30.00	_____
Late Fee (after March 16 th)	()	()	\$5.00	_____
TOTAL ENCLOSED				_____

Submit registration form by March 16, 2012 (Late or on-site registration is \$5.00 extra per person)

Make checks payable to **NARFE** and mail to:

Linda Mashburn
P. O. Box 51
Atoka, TN 38004-0051
Phone: 901-837-8012

LOCATION:

Hilton Memphis
939 Ridge Lake Boulevard
Memphis, TN 38120
Phone: 901-684-6664 or 800-445-8667

For additional information contact:

Convention Chair: Donald Smith at 901-873-4812
Chapter 0078 President: Georgia Oliver at 901-743-1692
Chapter 1382 President: Julia Metcalfe at 901-837-8573
Chapter 1733 President: Dorothy Rollins at 901-384-4948
Chapter 1968 President: Mary Ballard at 901-759-0277

Call the hotel for reservations and mention group code "NA0415", event name "NARFE" to receive the convention rate of \$105 plus tax. The cut off date for reservations at this rate is March 16, 2012.

DIRECTIONS: From I-40 W, merge into I-240 W via EXIT 10A toward Airport/Jackson, Miss. Take the US-72 E/Poplar Ave exit, EXIT 15, toward Germantown. Once on Poplar Ave, prepare for a left hand turn. Turn left at first traffic light onto Ridgeway Loop Road. Stay in the left hand lane until you turn left at second traffic light onto Ridge Lake Blvd. The hotel will be straight ahead on the left hand side.

Immediate Past President Frazier writes final newsletter article

This is my last article to write for the Federation Newsletter. In June 2003, Andy Anderson, President of the Federation asked me to serve as a Vice President responsible for visiting our chapters in Middle Tennessee. I held that job for five years. In 2008, I became the Federation President. In 2010, I became the Immediate Past President of the Tennessee Federation. In April of this year, that job will end. In looking back, I have good and bad memories. I will remember the good.

NARFE is a wonderful organization. I am puzzled as to why more federal employees, both retired and active, fail to join. There are a lot of good, dedicated people who belong to NARE. Many volunteer hours of their time to NARFE. Others pay their dues and do everything possible to support NARFE.

I can remember when all we discussed was Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Those days are gone. The thought that Congress would spend \$84 billion to remove this burdensome unfair legislation from the necks of federal employees became a myth. It was not to be. Now we face a Congress passing legislation to reduce the payroll tax by two percent on employees working under social security. This payroll tax reduction

will cause a further deficit in the social security trust fund. There is a proposal that this deficit be made up in part by continuing the freeze on federal employee salaries. Federal employees who retire under the Civil Service Retirement System (CSRS) and who never worked under social security will not receive a dime of social security benefits. Nevertheless, let the burden fall upon the backs of these hard working federal employees. I find it hard to believe that members of Congress would let this type of proposed legislation see the light of day. NARFE encourages all of us to send letters, emails, etc., to members of Congress in protest.

There are roughly 4 million federal employees, (active and retired) nationwide, who could be members of NARFE. At present, we have approximately 280,000. Just think how strong NARFE would be with 4 million members. What a voice we would have with Congress! Join me in the thought or dream of what we can do so that NARFE could have four million members! How can we make that happen?

As I close, I urge all of you to support NARFE. Support your local Chapter and Federation Officers. They are all volunteers. I want to thank everyone I have met over the years for your words of encouragement. These are good memories.

-Carey Frazier
Immediate Past President

Knoxville Chapter 204 Officers



L-R: William Bolt, Vice President;
Lorna Richardson, Vice President;
Wayne Baker, President;
Camellia Duncan, Secretary;
Frank McClelland, Treasurer.

“Kicking the can” does not address the real problem

While trying to consider what to write in my article for the March newsletter, I hit a brick wall. It seems we have been writing about the same thing each time because nothing much has changed in Congress. This can be good for us, I guess, but it appears we are just “kicking the can down the road” and not addressing the real problem.

A lot of good people, (yes, there are some good people in Congress), have served on committees. These committees have come up with many ideas that would serve us well by cutting the deficit and spreading the spreading the cuts across the board. NARFE has opposed any cuts to benefits of federal workers and retirees and have stressed we have already lost pay with the freezes and cuts.

Over the past 18 months, budget cutters have floated a variety of plans to further cut what they feel is the excessive cost of government. Committees in Congress and commissions (Simpson–Bowles, Gang of Six, Blair House Group), and the Super Committee appointed by the White House last year recommended among other things:

- ◆ Extending the current two-year federal pay freeze for another year, or two, or three.
- ◆ Unpaid mandatory furloughs for federal workers.
- ◆ Requiring federal and postal workers and retirees to pay a greater share of their health premiums. That would mean a lifetime cut in take-home pay.
- ◆ Further reducing take-home pay by forcing workers under the CSRS and FERS retirement programs to pay more for their benefits.

- ◆ Eliminating the FERS "supplement," which goes to employees who retire early until they become eligible for Social Security benefits at age 62. Feds required to retire before age 62 would not be impacted.
- ◆ Basing future retirement benefits on the employees highest five-year average salary. The high-five was used for many years until Congress changed it to a high-three calculation.
- ◆ Switching to a system that would reduce future cost-of-living adjustments for federal retirees. That could mean future COLAs for the retirees would be as much as 0.5 percent less, each year, than under the current system.

The Conference Committee, whose report is due February 29th, is strongly considering the “High Five” computation for our retirement. Some analysts feel this proposal has a better chance of passing this time because it is included in the bill to extend the tax cuts and postpone the increases in doctors’ fees under Medicare.

In my opinion, the biggest problem we have in the long run is controlling the debt because it is rapidly controlling us. If Congress can find reductions in government while looking at all the other possibilities to reducing debt that results in fair and equitable treatment, I think we will do our part to make our country strong financially again.

Finally, plan to attend our annual convention in Memphis this year. The dates are April 16-17, 2012 at the Hilton Memphis. Please try to come.

*-Jim Glenn
Legislative Chairman*

Athens Chapter 152 to celebrate 60 years of NARFE service this year



L-R: Herb Arnett, installing officer from Knoxville and NARFE's legislative representative for District 2; Mary Jane Reece, treasurer; Gail Kavanaugh, secretary; Anita Waugh, vice-president; and Bill Granger, president.

NARFE members invite all active and retired federal employees in the area, along with their family and friends, to attend the noon luncheon meetings at the Western Sizzlin in Athens on the first Wednesday of the month. Call Mrs. Waugh at (423) 744-9113 for more information.

DELEGATE FORM (Top Portion - mail to Federation Secretary)

2012 NARFE FEDERATION CONVENTION- APRIL 16-17, 2012

Please print or type:

Chapter No: _____ Chapter Name: _____ Location: _____

Name _____ Phone _____

Address _____ City _____ State _____ Zip _____

Delegate _____ Proxy for Chapter _____

I wish to serve on the following committee: Membership _____ Public Relations _____

Service Officer Committee _____ Resolutions _____ Constitution & ByLaws _____

Financial Ways & Means and Audit _____ PAC _____ Time & Place _____ Ballot & Teller _____

Would you like to attend officer training at the Convention? _____

Signature of Chapter President or Secretary

XXXXXXXXXXXXXXXXXXXX Cut delegate form in two separate pieces XXXXXXXXXXXXXXXXXXXXXXX

DELEGATE FORM (Bottom Portion-bring to the Convention)

2012 NARFE FEDERATION CONVENTION- APRIL 16-17, 2012

Please print or type:

Chapter No: _____ Chapter Name: _____ Location: _____

Name _____ Phone _____

Address _____ City _____ State _____ Zip _____

Delegate _____ Proxy for Chapter _____

Signature of Chapter President or Secretary

Instructions:

If you plan to attend the Convention as a delegate or alternate fill out both the top and bottom portion; Chapter President or Secretary must sign. Leave blank the "Proxy for Chapter" Please return top half to the Federation Secretary, Lynda LeMay, 1608 Hunt Lane, Pleasant View, TN 37146. The Delegate will carry the bottom portion to the Convention and present to Credentials Committee.

If no one from your Chapter will attend, please find someone from another chapter who will serve as your proxy. The name, address of the person serving as proxy should appear above and the "Proxy for Chapter" should have the Chapter number. The Chapter President or Secretary should still sign. The top half should be mailed as outlined above and the bottom half sent to and carried by the proxy holder to the Convention. If there are any questions, please call Larry Cunningham at (865) 933-0229.

Upcoming state convention summarized by committee

Memphis Chapter 0078, Millington Chapter 1382, Memphis Postal Chapter 1733 and Germantown Chapter 1968 are pleased to co-host the 56th Annual Convention of the Tennessee State Federation of NARFE Chapters April 16-17, 2012 at the Hilton Hotel in Memphis, Tenn. When you receive this newsletter the convention will be just weeks away, and your convention committees have been working hard to ensure you have an enjoyable time.

CONVENTION SCHEDULE: Monday, April 16 - Registration and the Hospitality Room will be open from 11 a.m. until 4:30 p.m. Committee meetings will occur between 1 p.m. and 3 p.m. at locations to be determined by committee chairpersons and posted on the bulletin board. Chapter officer training will be conducted from 3 p.m. until 5 p.m. and is open to all chapter officers, prospective officers and members who want to know more about the responsibilities of the various officer positions. The banquet is scheduled to begin at 6:30 p.m.

Tuesday, April 17 - Registration will be open from 8 a.m. until 11 a.m. and the Hospitality Room will be open from 8 a.m. until 1 p.m. The main convention session will begin with opening ceremonies at 9 a.m. and will follow the sequence listed in a program which will be provided to each registrant. Lunch is scheduled from 12 p.m. until 1 p.m. The business session will resume at 1 p.m. and will continue until all business is finished.

KEYNOTE SPEAKER: The main speaker for the convention will be NARFE Legislative Director Julie Tagen. Ms. Tagen graduated from the University of Maryland with a degree in government and politics and began her first stint on Capitol Hill in 1989 working on the House Committee on Post Office and Civil Service. From 1992 through 1995 she served as the staff director of the House Commission on Congressional Mailing Standards and, in succeeding years, became a professional political fundraiser and adviser working for nonprofits and political campaigns. Ms. Tagen was the top policy and political adviser to Rep. Alan Grayson, D-FL, and managed his Washington, DC, and district offices immediately prior to joining NARFE as Assistant Legislative Director in early 2011. She has served as the NARFE Legislative Director since November 7, 2011.

PRIZE GIVEAWAY: Handing out door prizes at the banquet is always a lot of fun, and we would like to continue this longstanding tradition. Each chapter is asked to donate a door prize, which will be collected by the Door Prize Committee at the convention.

NEW ITEM: We are selling business card size program ads and accepting donations to help defray

the cost of the convention this year. Rates are listed for your information as follows: Business ad with a table at the convention - \$100; Business ad only - \$50; Individual and Non-Profit organization ad - \$25. Purchases may be made by sending your ad with a check made payable to NARFE to Linda Mashburn at P.O. Box 51, Atoka, TN 38004. All Donations of any amount will be gratefully accepted and should be sent to the same address. Please contact anyone listed on the Convention Registration Form for additional information.

THINGS TO DO IN MEMPHIS: Dixon Gallery & Gardens, 901-761-5250 (closed on Mondays); Memphis Botanic Garden, 901-576-4100; Graceland, 901-322-3322; The Cotton Museum, 901-531-7826; Memphis Rock N Soul Museum, 901-205-2533; National Civil Rights Museum, 901-521-9699, free admission from 3:00 - 5:00 p.m. on Mondays for Tennessee residents with state issued ID (closed on Tuesdays); Mud Island River Park, 800-507-6507 (closed Mondays); Pink Palace Museum, 901-320-6362; Beale Street; Riverboat Sightseeing Cruises, 901-527-2628, 1½ hour cruise daily boards at 1:30 p.m. and leaves at 2:30 p.m.; Peabody Ducks, 800-732-2639, parade through the hotel Grand Lobby daily at 11 a.m. and 5 p.m.; Memphis Zoo, 901-333-6500, free admission all day on Tuesdays for Tennessee residents with state issued ID, this is one of only four U.S. zoos to host giant pandas.

THINGS TO DO IN THE REGION: The Gold Strike, Harrah's and Horseshoe casinos of Tunica, Mississippi are approximately a 45 minute drive from the Hilton. Also, many of you will pass through Jackson, Tenn., on your way and Casey Jones Village is just a stones throw from I-40 at exit 80A. The Village is a top 10 tourist attraction in Tennessee that includes Casey Jones Home & Railroad Museum as well as several other unique and very interesting attractions. In the restaurant you can expect great Southern food served buffet style with some of the best cracklin' cornbread on the planet. This offer is subject to change but Tuesday and Wednesday are currently Senior Nights and the buffet price is reduced to only \$7 plus drink and tax for all qualifying customers age 55 and above. Just ask for the "Senior rate" at the restaurant cashier.

YOUR INVITATION: Our committee is excited about the plans for our annual state convention this year and everyone who is able to attend is cordially invited to join us. We look forward to seeing you there.

-2012 Convention Planning Committee

The political primary season is upon us

Of course, by the time some of you read this, it may be all over but the shouting. But, I will throw in my two cents worth anyway.

One of the first questions must be are we on debate overload or what? I mean enough is enough. It is quite obvious what the mainstream media is trying to do. They are trying to do two things. The first is to make the voters so sick of the GOP field that they will vote for anyone else. The second strategy is to have the GOP contenders slice up each other to the extent the voters want nothing to do with them. They have succeeded in both attempts.

Now that the field has narrowed substantially, it is time for you the educated voter to make your own analysis. Who best represents your views? Keep in mind that no candidate from either party will probably fulfill your every desire. But as the contest moves on past the primaries and into the general election, there should be a pretty clear contrast between the incumbent president and his challenger. It is up to you to get to know the candidates and decide who would best lead our country in the tough times ahead. I mean really find out about these candidates. This does not mean swallowing the propaganda that the mainstream media forces down your throat. It is so one sided, it does not even resemble responsible journalism.

Once you find out more about the candidates, let's look at the issues.

Yes, you have heard them debated for months now. But how do these issues really affect you. Which are of most importance to you? I think most Americans would agree that jobs/economy/taxes rank at the top of most people's list. While we may not be personally seeking employment, we probably have a friend or relative who has had a job setback recently. With jobs (or the lack thereof) so goes the economy. If you do not have a job, it is rather difficult to contribute to the economic growth of this country. Furthermore, with no job the tax base dwindles significantly. As you can see they are all connected.

In order to realize fuller employment, there must be an environment that encourages investment. We do not have that now. Corporate regulations and taxes are strangling the economy. We need a leader who encourages corporate expansion. With the health care reform act that keeps

grinding out new regulations as each year passes it is rather unnerving for businesses to make any predictions of the success or failure of future expansion. This in turn stalls the economy.

As far as taxes go, they are a complete mess, period! The tax code needs to be simplified and made fairer to all citizens. Personally, I am very much in favor of a flat tax. When I say flat, I mean very flat – no exemptions, no credits, nothing except one simple much lower tax rate applied across the board. In this case the more you make the more you pay, proportionately. It levels the playing field. Some argue that it would make the 40% on the lower end of the spectrum who now pay zero taxes pay something. Is that so terrible? Do they not reap the same benefits from their government as everyone else? It would not be a large burden because the tax rate would be much lower than it is now. What it would do is relieve the burden from the middle class who pays too much and distribute it to both very high income earners, who would no longer be able to hide behind loop holes, and the 40% on the lower end who also receive government benefits. Some argue that a consumption tax is even fairer yet. We will leave that discussion for another time.

The important thing to remember is that congress does not have a taxing problem (it does) it has a spending problem. This hits pretty close to home when we talk about reducing the size of government (i.e., reduce government jobs). But it is reality. We do not need (nor have we ever needed) the huge bureaucracy we try to support on the backs of the middle class taxpayer. We need to elect a congress with some backbone and then support them when they make the tough decisions.

This is an important election year. For that matter, they all are. The worst thing you can do is stay home and not express your preference at the ballot box. Equally as bad is to cast an uninformed vote. You can access issues important to retirees on our website: www.narfe.org.

One final thought: mark your calendar now for the Tennessee Federation Convention in Memphis April 16 & 17 at the Hilton Inn.

-Larry Minniear
3rd Vice President

Henderson provides additional information about 27 pay periods

In the November newsletter, I discussed the after-effects of the government switch from a payroll divisor of 2,080 to 2,087 to determine the hourly pay rate for General Schedule employees. According to the government, the change was necessary to compensate for a 27th pay period that occurs every 11 or 12 years and results in actual pay exceeding annual salary. Much of that discussion was negative, but any time the government adjusts a pay formula with a primary goal of saving millions of dollars annually, the result is bound to be negative for federal workers and retirees. However, on a positive note, a 27 pay period year can be used to the advantage of federal workers who are eligible for retirement at the ideal time. This only occurs on two or rarely three occasions in the career of the average federal employee and in many agencies 2012 happens to be one of those times. The most important thing to keep in mind is that you have to be in an "employee status" for the entire year to benefit, so your effective retirement date cannot be on or before the last duty day of the last pay period in 2012. Although the retirement date may be postponed, pay losses begin with the first pay period after a 27 pay period year; however, the average loss is only approximately \$10 per pay period, so waiting one or two years would result in a total loss of just a few hundred dollars. The key to maximizing this benefit is to keep the 27th pay period in your high-3 average for retirement calculations. That alone adds approximately 3.8 percent to the annual pay of a General Schedule employee in the year in which it is received and on an annual salary of \$50,000 it increases the annual Civil Service Retirement System (CSRS) pension by approximately \$358. For an annual salary of \$25,000 the CSRS pension increase would be approximately \$179 annually and a for an annual salary of \$100,000 the pension increase would be approximately \$716 annually for a CSRS retiree. The increase to the pension for the defined benefit component of General Schedule Federal Employees Retirement System (FERS) retirees would be about half of the totals

in the previous examples. Current federal employees are the only ones who may be in a position to benefit from this information. Unfortunately, most of them are not NARFE members, and they will not have an opportunity to read this article. This is just one more example of NARFE member benefits for current federal employees. Hopefully, both our more enlightened federal workers and retirees who are NARFE members can use this information as a tool for recruiting coworkers or working friends and acquaintances.

Thinking about recruiting, I hope that all of our chapters have been actively recruiting members to attend our 56th annual State Convention April 16–17, in Memphis, Tenn. By the time you receive this newsletter, the delegate registration deadline and NARFE hotel rate deadline will be near and the convention will only be weeks away. I look forward to sharing this special time with our exceptional federal family and hope to see you there.

I'll close with a couple of reminders. First, the deadline for filing the e-Postcard for the 2011 tax year ending on December 31, 2011 is May 15, 2012. Second, please remember our less abled senior members. A telephone call, card or visit would really brighten their day.

Larry Henderson
Tennessee Federation 2nd Vice-President
(731) 784-0675, jhenderson@narfetn.org

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.

112th Congress from Tennessee

Senator Lamar Alexander (R)

455 Dirksen Senate Office Building
Washington, D.C. 20510
(202) 224-4944
Memphis: (901) 544-4224
Jackson: (731) 423-9344
Nashville: (615) 736-5129
Chattanooga: (423) 752-5337
Knoxville: (865) 545-4253
Tri-Cities: (423) 325-6240

Senator Bob Corker (R)

SD-185 Dirksen Senate Office Building
Washington, D.C. 20510
(202) 224-3344
Memphis: (901) 683-1910
Jackson: (731) 424-9655
Nashville: (615) 279-8125
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