



# The Tennessee Federal Retiree

Protecting the Future for Retired and Current Federal Employees

National Active and Retired Federal Employees

November 2007

*The way to get started  
is to quit talking and  
begin doing.*

*Walt Disney*

**LATE BREAKING NEWS:  
NARFE APPLAUDS  
PASSAGE OF PREMIUM  
CONVERSION BILL IN  
COMMITTEE**

#### Inside this issue:

Federation President Report	2
2008 Federation Convention	3
Legislative Report	3
Federation VP Reports	4
Convention Registration Form	5
Federation Secretary	6
Per Capita Alert	7

## Region X Vice President Comments: Joseph A. Beaudoin

Now that summer is almost history and Congress and the President are working on a budget for the next fiscal year (which of course starts on October 1<sup>st</sup>), it is time for us to again start concentrating on NARFE's objectives and goals.

Of course, our first objective is "to keep what we have". Our efforts towards pursuing favorable legislation for the repeal of GPO/WEP (in my opinion), will probably be fruitless – this year, next year and for years to come (sorry !!!!). Our efforts towards pursuing favorable legislation for Premium Conversion (in my opinion) looks a "little" better than the repeal of GPO/WEP and might be possible in the next couple of years – if Iraq, Afghanistan and other hi-cost global problems can be controlled in order to 'stop' the drain on our national budget.

Another area of concern for NARFE is our constant de-

clining membership. Y'all have done a great job on recruiting members this year (recruiting over 20,000 new members in the first 8 months), however, we are still plagued with the same problem that we have had over the past years and that is our 'retention' problem. We have loss over 29,000 members in the first 8 months of this year (giving us a net lost of about 9,000 members).

The question that I would like to ask each and every one of you is: what are you (members and chapters) doing to persuade those members who intentionally drop their membership to re-think their decision and to re-evaluate their decision to drop their membership? NARFE membership is 'cheap' compared to the rewards of being a member. What does it cost to be a member of NARFE?

If I asked members if they could afford about 10 cents

a day to belong to NARFE or about \$3.00/month, what would they say? You can't even mail a postcard for 10 cents or get a certain coffees at Starbucks for \$3.00. If our members took advantage of "Dues Withholding", they would be saving about \$5.00/year and they would never have to worry about coming up with their yearly dues.

It baffles me that more members do not take advantage of "Dues Withholding (DW)" in order to save money and to keep their membership current. I have heard members say that they don't want anyone messing with their annuities and that is why they haven't subscribed to DW'ing. My fellow members, I would like to assure you that no one will have access to your annuities (if you sign up for DW'ing) except OPM and they always have access to your account and/or annuity information. No one else

Cont. on page 7

April 28-29, 2008: Tennessee Federation Convention, Montgomery Bell State Park

We will be looking for representation from each of our chapters. Hope to see YOU there.



## Federation President John T. Hicks

First off, the Federation Board was very happy to welcome Clarksville's own Vivian Fivecoat as our new Federation Secretary for the rest of the year. Secondly, Sharon and I are looking forward to visiting the Clarksville Chapter at your October meeting. We have a lot of Marine Corps friends in the Clarksville area.

During the first part of September, the Federation Secretary mailed to every Chapter President and Secretary the DELEGATE FORMS for the April 2008 Federation Convention to be held at Montgomery Bell State Park. You will note that this form should be returned to the Federation Secretary by December 20. I know this is early, but I'm planning to get the Committee Assignments out sooner so the Committee Chairs can start their work. I would like to have the Nomination Committee working by the February Board Meeting. This will give them enough time

to get our slate of officers for next year.

As your Federation President, I've had a very busy July and August. In late July I attended the Federation President's meeting in Louisville, KY at the Galt Hotel. This gave all the presidents a first hand look at the 2008 NARFE Convention site. It looks outstanding and I know Marlene Bunten and her committees are going all out for us.

At this meeting, after two days of brainstorming, the presidents met with the National Executive Board and aired our concerns about: 1) Single Dues; 2) Where NARFE is heading; 3) Communications; 4) Advertising Budget; 5) NARFE Magazine; 6) Legislation. The most important item I felt was 7) Restructure NARFE for the 21st Century. This was composed of A) A joint effort for the Board and Federation Presidents to achieve together; B) It would consist of a task

force to examine and make recommendations from the top down; and C) Board remarks that such an endeavor should be completed by an outside source with no vested interest in the changes. This would be a costly endeavor.

I am happy to say that a task force has been set up comprised of some federation presidents and a member of the National Executive Board. As of last month, this task force is working.

The last thing that was requested by the federation presidents was that a president's meeting be held yearly. Historically, the federation presidents meetings have fallen by the wayside. President Baptiste suggested the Saturday before the National Convention as an opportune time to meet. The federation presidents voted to have a meeting just before the convention in 2008.

The Region X President's Conference was held August 6-8, 2007 at Pipestem, WV.

John Shannon, the Federation's 2nd VP and I attended. The theme of this year's meeting was "Membership, Recruitment and Retention". We met Mr. David Snell, Director of Retirement Benefit Services at NARFE headquarters. He is a recent retiree from OPM and comes to us highly recommended. National Secretary Nat Brown gave a presentation on "Recruitment and Retention" and John Clements, Director of Membership, then gave us good background on NARFE "Membership gains and Losses" from 1979 to present. The main point was that 26,000 members were "dropped" in 2006. Thirteen thousand could not be recovered (due to deaths and nursing home placements).

The conference ended with a plan for a Region X Plan for Recruitment and Retention.

It was voted on and passed that the Federation Board Minutes be posted on the Federation website for all to read.

*Fifty-one years ago, Herman James, a North Carolina mountain man, was drafted by the Army. On his first day in basic training, the Army issued him a comb. That afternoon the Army barber sheared off all his hair. On his second day, the Army issued Herman a toothbrush. That afternoon the Army dentist yanked seven of his teeth. On the third day, the Army issued him a jock strap. The Army has been looking for Herman for 51 years.*

## Legislative Corner: John Wells, National Legislative Chair, TN

Legislative update as of September 20:

GPO/WEP (Government Pension Offset/Windfall Elimination Provision):

H.R. 82 - Cosponsors: 325 (117 R, 208 D)

S. 206 - Cosponsors: 35 (6 R, 11, 28 D)

Also

S. 1254 - GPO Modification 9 (2 R, 7 D)

H.R. 726 - WEP Modification 14 (1 R, 13 D)

Premium Conversion:

H.R. 1110 - Cosponsors: 265 (102 R, 163 D)

S. 773 - Cosponsors: 50 (23 R, 27 D)

We had spotty success from our Federation Chapters during the Congressional Recess Lobby month. Many were successful in getting a meeting or contacting their members of congress to deliver our message and initiate or renew contacts. Several of the Chapters were unsuccessful in getting an appointment or making contact due to the members of

congress having a full schedule or other difficulties. This underscores the necessity of making the appointments as early as possible, 3 months was not enough lead time. I'll try to give you more advance notice next time. Also, several Chapters reported that the membership did not want to get involved. It is amazing to me that members do not want to participate in the defense of their own benefits and trying to improve them.

As members of NARFE Tennessee Federation, we need to get back to basics, our NARFE mission which has

remained the same since 1921, to *protect* and *improve* the retirement benefits of federal retirees, employees and their families. Everything we gain, everything we lose, is by act of Congress. As Long As Elected Officials Control Our Benefits, NARFE will be a Political (Nonpartisan) Organization. If we do not participate with members of congress effectively, you can be sure that over time Congress will reduce or eliminate our earned benefits.

## NARFE FEDERATION 2008 CONVENTION

Now is the time to take a minute and mark your calendar for the Federation Convention in 2008.

This year's convention will be held at Montgomery Bell State Park on April 28-29, hosted by Nashville Chapter 227. The Park is located off State Highway 70, which is 30 miles west of Nashville and 10 miles east of Dickson, Tennessee.

The room rate is \$60 plus tax and we have 75 rooms reserved at this rate. Please call the Inn at (615) 797-3101 or 800-250-8613 on or before March 15, 2008. After

that date you will pay a higher room rate if a room is available. When making your reservation, please tell them you are attending the NARFE Convention.

Registration will be Monday, April 28, from 1 p.m. until 5 p.m. Board meeting, committee meetings and training for Chapter Officers will take place during this same time frame. If possible, please arrive by noon on April 28.

Delegate forms are being mailed to the President and Secretary of each Chapter. Please follow the instruc-

tions on the form and return it as soon as possible. A registration form is also included in this newsletter, and will also be available on the NARFE Federation Website at <http://.narfetn.org/convention%20news.html> with instructions on where and when to mail the form and check.

A number of activities are planned including a banquet on Monday evening beginning at 6 PM. Door prizes will be awarded. We will have some very good entertainment and an excellent guest speaker.

There is a fine golf course at the Park and a beautiful lake beside the Inn. At this time of year the weather should be excellent, and the Park is a great place for a family vacation.

Come early and or stay late and take advantage of the fine golf course at the park.

We look forward to seeing you there!

*Bruce Thomas &  
Nancy Wells,  
Convention Co-Chairs*

Yogi Berra's Food For Thought:

- When you arrive at a fork in the road, take it.
- You've got to be very careful if you don't know where you are going, because you might not get there.

## Federation Vice President Reports

### 1st VP, Middle TN:

#### Carey Frazier

In a 9-14-07 press release from NARFE, two issues were discussed. The first was the increase in our medical insurance for 2008. The second concerned OPM's failure to apply for a subsidiary which would have reduced our premiums.

The press release left a number of questions unanswered. I emailed Joe Beau-doin, and he in turn forwarded my e-mail to Jill Crissman and Dan Adcock for a response.

Today, I talked to Jill Crissman. She explained how our medical insurance premiums are determined. We pay 38% and the government pays 72%. It seems that a great majority of federal employees are covered under BCBS. It provides fuller coverage than many of the other plans. The rates are determined by taking an average of all the plans to determine the net increase. However, since BCBS provides better coverage, its premium is more. In BCBS, you are getting more and you are paying more is the bottom line. See an excellent article in November issue of NARFE magazine pg 16-17.

My basic concern or question is why cannot NARFE exercise some leverage with BCBS since so many of us

are enrolled? The answer is basically nothing. We can enroll in a cheaper plan with fewer benefits.

The press release recited the failure of OPM to apply for the subsidiary means OPM leaves one billion dollars on the table and if they had applied, our insurance premiums would be less. The question is why? The answer, according to Jill Crissman, is that the White House will not permit OPM to apply for the subsidiary. Your attention is called to pg 10-11 of the November NARFE magazine.

For us as members, it is very frustrating. Our premiums are rising; OPM, a governmental agency does not want to help or its hands are tied. However, the good news- our FEBP is probably one of the best if not the best of plans. Jill said that there is still hope for Premium Conversion.

As the old Brooklyn Dodger fans used to say: "Wait until next year." I ask that chapter members never hesitate to call or e-mail if I can be of help. 615.373.4817; [ctfraz@comcast.net](mailto:ctfraz@comcast.net); [carey-frazier@narfetn.org](mailto:carey-frazier@narfetn.org)

### 2nd VP, W TN: John Shannon

To employ the objectives of NARFE.

To promote legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.

Chapter members should consider serving as chapter officers and helping your fellow retirees. There are many chapter officers who currently serve in more than one office and need help. Volunteering to serve in one of the many positions in your chapter can be interesting and beneficial to maintaining our earned benefits.

The opportunities to enjoy serving others in your local area are many.

Training for all members will be available. If you need information on any position, please ask and we will get the latest available to you.

Please remember to put on your calendar our 2008 Federation Convention. Plan to attend and be a delegate to represent your chapter. Your input may be what is needed to improve the service of NARFE to all our members. 731.845.5565; [pshann@netease.net](mailto:pshann@netease.net); [johnshannon@narfetn.org](mailto:johnshannon@narfetn.org)

### 3rd VP, E TN: Larry Cunningham

Greetings from East Tennessee. As I write this article for the November issue of the paper, I wonder where this year has gone. Time

seems to really fly when you enjoy life, and I am doing that. As retirees we should be on the go as much and as often as possible. We have earned the right to enjoy ourselves as seniors. Having the freedom and being physically able to get around is a great gift, and those of us who have that should cherish it while we can. We need to be as active as we can to live as long as we can.

As Federal Annuitants, the Congress controls our entitlements. We must continue to talk with our legislators to make sure that our entitlements are protected. We must never assume any different. August was legislative month at home for our Representatives and Senators. I hope that everyone took this opportunity to contact them with a visit, a phone call, or a letter, if only to thank them for their support. Actually, every month is a good month to do that.

I have visited several chapters this year and I want to thank all of you for the warm welcome that you have shown. Remember, the Federation works for you and we, as officers, should be doing just that. I hope that all enjoy the holidays and I wish each and everyone a MERRY CHRISTMAS.

865.933.0229, [larrycunningham1@netzero.net](mailto:larrycunningham1@netzero.net) or [larrycunningham@narfetn.org](mailto:larrycunningham@narfetn.org)



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

**2008 Convention Registration Form**

**52nd Federation Convention**

Hosted by Nashville Chapter #0227

Nashville, Tennessee

**April 28-29, 2008**

**Please Print or type all information**

Chapter No. \_\_\_\_\_ Chapter Name \_\_\_\_\_ Location \_\_\_\_\_

Name \_\_\_\_\_ ID# \_\_\_\_\_ Phone: \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**CIRCLE ONE:** [Delegate] [Alternate] [Federation Off.] [Nat. Off.] [Past Federation President] [Guest] [Member]

Spouse \_\_\_\_\_ ID# if NARFE Member \_\_\_\_\_

**CIRCLE ONE:** [Delegate] [Alternate] [Federation Off.] [Nat. Off.] [Past Federation President] [Guest] [Member]

CONVENTION FEE OPTIONS [*Select for yourself and spouse*]:

<input type="checkbox"/>	<b>FULL REGISTRATION FEE:</b>	<b>\$45.00 (Incl. Registration and Banquet)</b>	
<input type="checkbox"/>	CONFERENCE ONLY	\$20.00	
<input type="checkbox"/>	BANQUET ONLY	\$25.00	
<input type="checkbox"/>	LATE FEE	\$5.00 (After March 15, 2008)	TOTAL enclosed _____

Registration Forms must be submitted by **March 15, 2008 (Late or on-site registration extra \$5.00)**

Make checks payable to: **NARFE**

Mail to: **Nancy Wells, P.O. Box 593, Brentwood, TN 37024-0593**

For additional information, contact Chapter President Bruce Thomas at phone 615-781-6083

**Tennessee Federation  
NARFE Convention  
April 28-29, 2008**

**Montgomery Bell State Park,  
1020 Jackson Hill Road, Burns TN 37209  
Phone: 615-797-3101 or 800-250-8613**

Your reservation is to be made by Phone or Online, no reservations by mail. Online at URL

<http://state.tn.us/environment/parks/reservations.shtml>

**\$60 per night plus tax**

**Directions**

**I-40 West from Nashville**, Exit 182 (Fairview/Dickson Hwy. 96 Exit). Turn left (West) onto Highway 96. Stay on Highway 96 until it dead ends at Highway 70. Turn right (East) on Highway 70, off-ramp provided. Stay on Highway 70 approximately 3 miles. Park entrance is on the right.

**I-40 East from Memphis**, Exit 182 (Fairview/Dickson Hwy. 96 Exit). Turn right (West) onto Highway 96. Stay on Highway 96 until it dead ends at Highway 70. Turn right (East) on Highway 70, off-ramp provided. Stay on Highway 70 approximately 3 miles. Park entrance is on the right.

**Hotel Reservations Must Be Made By March 15, 2008 – Late Reservations Subject To Availability**

Contact the Hotel directly by phone for reservations, you may call **615-797-3101** or **1-800-250-8613** Indicate that you're with, "NARFE State Convention" refer to the **group code 4355** for reservations. For Online reservations go to URL <http://state.tn.us/environment/parks/reservations.shtml>, refer to the **group code 4355** for reservations.

## Whether you think you can or whether you think you can't, you're right.

Henry Ford

***"I PLEDGE ALLEGIANCE TO THE FLAG OF THE UNITED STATES OF AMERICA AND TO THE REPUBLIC FOR WHICH IT STANDS, ONE NATION UNDER GOD, INDIVISIBLE, WITH LIBERTY AND JUSTICE FOR ALL."***

In its original version, the pledge read "my flag" instead of "the flag of the United States." The change in the wording was adopted by the National Flag Conference in 1923. The rationale for the change was that it prevented ambiguity among foreign-born children and adults who might have the flag of their native land in mind when reciting the pledge.

The phrase "under God" was added to the pledge by a Congressional act approved on June 14, 1954. At that time, President Eisenhower said:

"in this way we are reaffirming the transcendence of religious faith in America's heritage and future; in this way we shall constantly strengthen those spiritual weapons which forever will be our country's most powerful resource in peace and war." The Pledge of Allegiance received official recognition by Congress in an Act approved on June 22, 1942. However, the pledge was first published in 1892 in the Youth's Companion magazine in Boston, Massachusetts to celebrate the 400th anniversary of the discovery of America, and was first used in public schools to celebrate Columbus Day on October 12, 1892.



### **HOW TO OBTAIN A FLAG FLOWN OVER THE CAPITOL**

You may arrange to purchase flags which have been flown over the Capitol by getting in touch with your Senators or Representative.

## **Federation Secretary-Vivian Fivecoat**

"Ignore your rights and they will go away." I am your newly appointed federation secretary. I am a member of Chapter 870 Clarksville, TN where it is my honor to serve the membership and now you. I will not dwell on past accomplishments and/or failures only taking a brief moment to urge each of you to think and pray about my opening statement. NARFE has been fighting a long hard battle regarding premium conversion and other relevant is-

sues regarding our earned rights as active and retired federal employees. I believe it is time to put some of these issues to bed especially now that we are entering another "political" season. WE can only accomplish this by allowing each individual voice to be heard. It is not enough to allow the "willing" elected representatives to carry our message to Washington-it is now time that each voice be heard through phone calls, letter writing, faxing, e-mail, whatever communication

method best suits each member's needs. One elected NARFE representative can state "I represent 350,000 workers" and have some small impact such as we have been doing since 1921, but 350,000 voices ringing loud and clear can move a political mountain, can reverberate through the "hallowed halls" of congress and end some of our long hard battles. As your new secretary I urge you to get involved in your organization, get close up and per-

sonal with your elected officials-after all they work for you—ask your friends and neighbors to join our fight and our organization, and have some fun along t h e w a y .

It is my hope that I get to meet each of you at our federation convention in April 2008. Make plans to attend now. I pledge to serve each of you to the best of my ability. It is my honor.

Ignore your rights and THEY WILL GO AWAY.

## Federation Webpage—Ronnie Collins, Webmaster

I am pleased to introduce a new online forum for our NARFE members. A forum is a communications tool and they are very popular and are used by many organizations to help in members communicating with one

another and sharing valuable information. Forums are somewhat similar to email which we all use. Members type written messages to share ideas, ask questions or answer a question that someone else has. But forums are

different to email in the sense that you do not have to know the person you communicate with or their email address. Join in and share your thoughts and questions. You can find a link to it from the Federation web-

site: [www.narfetn.org](http://www.narfetn.org)

Contact me if you need help or have questions by email: [webmaster@narfetn.org](mailto:webmaster@narfetn.org) or by telephone: 615-735-2486.

## NARFE-PAC—Herschel C. Taylor

The PAC participation is off to a slow start for the 110th congressional session but this seems to be the norm for Tennessee. We always catch up in the second year of the session so I will keep my hopes up that this will be

the case this time. We have about 15 chapters that has failed to make any contributions this year and some with only one member who has contributed.

Don't forget that we will be

presenting the Leo Potts award to the chapter with the greatest per-capita contribution this year. The award will be presented at the Federation Convention based on the amount contributed by the end of De-

ember 2007 so you still have time to compete for this beautiful award.

731.926.3320; [hctaylor1@bellsouth.net](mailto:hctaylor1@bellsouth.net)

## Attention Chapter Treasurer or Secretary-Treasurer

In November you will receive a Federation Per Capita Dues Notice with the number of chapter members taken from the M-114 as of October 31. Please complete the form

immediately and return it in the envelope that will be enclosed. If you need assistance, please call me and I'll explain the form. Should you receive the notice and are no longer the applicable officer,

please pass it on the current officer so we can keep our Federation membership and dues up to date. Your delegate strength will be based on the number of members for whom you pay dues.

Glenda Huff, Federation Financial Secretary

865.577.9688; [huff44@charter.net](mailto:huff44@charter.net) or [glendahuff@narfetn.org](mailto:glendahuff@narfetn.org)

## Area VP Cont'd from page 1

will be able to access your information – and that includes NARFE. Think about it and sign up for DW'ing to save yourself money and to make sure that your NARFE membership remains current.

In closing, I do want to remind y'all that NARFE is your 'life line' for your an-

nuities. NARFE's sole purpose is to protect your annuity and none of us can afford to 'cut our life line'. Together we can make things happen in Congress and we can ensure that Congress will not past legislation that will adversely affect our annuities. You can stand tall in our organization and actively work towards pro-

tecting what we have or you can be one of the thousands of retirees who take the passive road and let others determine their future. You originally joined NARFE because you believed in NARFE and you wanted to actively take steps to determine your future. Stay or return to

your original belief and goals and let's work together to protect our annuities through our membership in NARFE.

God bless you all and here's wishing you all an enjoyable fall.

*Joseph A Beaudoin*



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**NARFE:  
Your future;  
our focus.**

### Thankful

- I've sure gotten old.
- I've had two Bypass surgeries.
- A hip replacement, new knees.
- Fought prostate cancer, and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to blackouts. Have bouts with dementia.
- Have poor circulation, hardly feel my hands and feet anymore.
- Can't remember if I'm 85 or 92.
- Have lost all my friends.

But... Thank God, I still have my Tennessee driver's license!

**We're on the web:  
narfetn.org**

#### Federation Newsletter Schedule

1st issue of year: January (with convention data)

2nd issue of year: March (with committee chair designations)

3rd issue of year: June (with convention reports)

4th issue of year: November (with reminder of reports due and full convention information)

All articles due to Newsletter Editor the first of month preceding issue date. i.e., May 1 for the June edition, etc. A reminder will be sent 1 week prior to the due date.