

ISSUE

73

November 2023



NEWS FOR
ACTIVE & RETIRED
FEDERAL CIVILIAN
EMPLOYEES

Mission: To improve and protect the benefits of federal retirees, employees, and their families.

Tennessee Federation Newsletter

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President's Message

Our Crisis: Membership Decline - - NARFE Membership History



B. J. Godwin

As we enter the fall season of the year, I am reminded that it brings a lot of seasonal changes in nature, but it also gives us opportunities to share in many of the things that make NARFE special.

You are the heart and legacy of NARFE. As a federal employee member you are/were an integral part of the NARFE experience. You found/are finding fellowship with those around you and made/are making lifelong friendships as well as making the world a brighter place. If you are a retiree, it is time to be rewarded for your investment.

Since NARFE's founding in 1921, the association's mission has been to defend and advance the earned pay and benefits of America's civil servants (CSRS).

The Federal Employees' Retirement System (FERS) became effective January 1, 1987, to replace the Civil Service Retirement System (CSRS) and to conform to federal retirement plans in line with those in the private sector.

According to slides and presentation by Headquarters at the recent **Region X Conference**, from 2011 to 2021 our membership declined by 50% and the trend appears to be **Accelerating!** That could be due to losing (CSRS) retirees through attrition and the active and retired (FERS) employees not joining NARFE.

*"As we lose members, we also lose political power and interest."
 "If the trend continues NARFE will become irrelevant by 2031."
 "Nationally we need to recruit 15,000 new members annually just to hold our current membership levels."*

With the NARFE **MEMBERSHIP APPLICATION** form steering potential new members to the National-Only membership, chapters will become irrelevant before NARFE.

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

Articles for February
2024 newsletter DUE:
January 3 to Newsletter
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... (Continued from Page 1.) **President's Message**

It is like choosing the standard option insurance plan during open season from inside of the box, versus acknowledging, encouraging, and promoting possibilities outside of the box. NARFE, without chapters would be like a day without sunshine, unable to meet and plan day trips and movie night out. What does a National-Only membership offer? What type of leadership/management would it take to support a National-Only membership?

As of this writing, there are thirteen Chapters remaining open in the Tennessee (TN) Federation.

Chattanooga Chapter 0108	Clarksville Chapter 0870
Cleveland Chapter 0860	Cookeville Chapter 1956
Dickson Chapter 0727	Donelson Area Chapter 1576
Jackson Chapter 0519	Johnson City Chapter 0324
Murfreesboro Chapter 0834	Nashville Chapter 0227
Sevierville Chapter 1678	Tri-County 0806
Pulaski Chapter 2075	

If a Chapter decides to close, members are given the opportunity to be transferred to a chapter near them or a chapter of their choice. Those members who fail to choose between those options are moved to National-Only status.

Some Chapters are waiting to return to the previous method of conducting business. Failure to adapt to modern technology while we are able to grow would be a lost opportunity.

In the past year, I was waiting for my term to end and pass our mission to the next president. When there was no one available, I realized like you that I had not groomed anyone to replace me. Chapter elections are also an important component of the growth and development of the Association. So, try not to get stuck in a position and make it your home. Be zealous about identifying and developing leaders who can serve and make a progressive difference. The more the leadership spreads the more productive your chapter will be.

And speaking of leadership, we learned at the recent **Region X Conference** that Tennessee is next in the rotation of states to host the Conference in 2025. **Region X Conference** in 2025 may seem like a long way off, but when you consider all the effort that goes into hosting a conference, this will be a huge challenge! During the recent TN Federation Board meeting via Zoom, I appointed the Board member and persons from the Sevier County Chapter 1678 to serve on the Planning Committee. **You will be hearing more about this meeting as the planning takes place. We hope for a BIG turnout of folks from Tennessee to attend!**

I would like for my next newsletter to have a small report from each chapter about a successful moment or activity your chapter or an individual in your chapter has experienced. Can't wait to share them.

Thank you for your love and support.

~~ B. J. Godwin
President



Ronnie Collins

*A Tribute & Fond Farewell
to a
Friend, Colleague, Leader &
Fellow NARFE Member*

The Tennessee (TN) Federation was deeply saddened to learn of the death of Ronnie Wayne Collins, our Network Coordinator (i.e. webmaster). Ronnie passed away at the young age of 73 after a fatal heart attack the morning of September 12, 2023, at his home in Carthage.

Ronnie was a great webmaster and a computer technical expert many in the TN Federation across the state called him for help and assistance. He was quick and very responsive to post updates to the TN website making sure it had everything anyone needed to know about the Federation. While Ronnie can never be replaced, the Federation Officers and Board are hopeful someone will step forward to take on the responsibility for the website (please contact any Federation officer).

Ronnie was also the president of NARFE Putnam County (Cookeville area) Chapter 1956. He served as chapter president for 15 years. With almost 60 members, his faithful leadership was a testimony to his commitment on the local level. A dedicated NARFE member, he had just recently worked to install a new chapter treasurer. Ronnie kept up the chapter website and put out a monthly newsletter with the latest being the September issue!

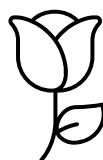
Professionally, Ronnie worked as an electrician with the Corps of Engineers, retiring after 35 years of service. His work included several dams in the local area; his last years were spent at the Center Hill Dam in the Lancaster community.

Among other activities and responsibilities, Ronnie was a member of the Franklin Road Baptist Church in Murfreesboro, TN. He was also very involved in the *Right to Life* program and served as President of the Smith County Chapter. Collins also served as a board member of the Tennessee *Right to Life* for many years.

Ronnie was born November 7, 1949, in Knoxville into a family of ten children. He graduated from Holston High School in 1967. He and his wife, Reba, were just a few weeks away from their 52nd wedding anniversary. In addition to his wife, he is also survived by three sons, four grandchildren as well as a brother and sister.

The Collins family requests memorials to the *Tennessee Right to Life* at www.tnrtl.org/donate.

Prepared by Karen Kopp-Voshel



Timely Words

From Federation Secretary



Karen Kopp-Voshel

As we head into the fall, our Federation business turns to Resolutions, Bylaws, and Federation Officer nominations. Committees will be needed to review the Federation documents and solicit Federation officer nominations. The work of these committees must be completed by January 2nd per the **Federation ByLaws**. If you are interested in serving on a committee, please let B.J. or me know. The documents can be found on the Tennessee (TN) website (<https://narfetn.org/library.html>) under the “Library” tab

In the absence of a Federation chapter willing to host, your Federation leaders are beginning preparations for the Spring 2024 Federation Annual Meeting. Currently the TN Federation Officers are looking to conduct the meeting back in the Lebanon area much like the 2023 meeting. We had a little over 20 in attendance but hope to have a lot more next spring. We also anticipate keeping the registration low (it was \$10 in 2023).

Discussions at this point are considering expanding the meeting to a full day and a half. This will allow more time to add a Memorial Service, Alzheimer’s Silent Auction fundraiser, and more speakers of interest to Federation members. Our health insurance providers (Blue Cross/Blue Shield and GEHA) would like to speak briefly, and we wonder if this would be of interest to members. While they visit some chapters in the fall just before FEHB (Federal Employee Health Benefits) open season which is going on as this newsletter is being prepared/received, there might still be information or explanations members would find very helpful/beneficial. Frequently they can and do bring other helpful information on nutrition, healthy lifestyles, etc.

Another Federation meeting change we are looking into is meals. We hope to have another evening meal (pay-on-your own) at a local restaurant. By going to one full day, lunch could be going out to each on your own or ask one of our meeting sponsors to cater a light “bring-in” meal. Going out generally takes longer and is not always convenient. A catered lunch would allow more networking, but the meal choice could be more limited. We also hope to have a sponsor for drinks and snacks again. **WE WELCOME INPUT on what you would like.**

PLEASE provide feedback to any Federation Officer or Board member as our goal is to make the meeting enjoyable and worthwhile to TN chapters and ALL members (chapter and National Only!).

This is also the time of year when we ask for/seek **Nominations** for the elected officer positions on the TN Federation Board. PLEASE refer to additional information on Page 12, and on the TN Federation website under the “Library” tab. WE would love to have more Federation members (Chapter AND National-Only) join our leadership team. The current officers have served for several years. Some would like to step away for new leaders to come forward. Others are willing to continue to serve but would welcome some new team members! WE also seek names for ALL appointed Board positions.

The Legislative Chair is a great opportunity to act on political issues for which I am sure some of you feel very strongly, even though this position is/should be bi-partisan and reports from all factions. The recent loss of Ronnie Collins, our former Network Coordinator (i.e., webmaster and an appointed position), leaves a key communication gap in our organization which desperately must be filled. The important three elected Vice President positions help to bridge the gap and serve as a very important communication link between the chapters and the federation (state). They also lead to the higher position of Federation President. Many other fellow members have held these positions in the past and would be more than delighted to coach or mentor a new individual who is willing to take the role.

As always, please check out FEDHub at fedhub.narfe.org. This is a great discussion platform for NARFE members (Chapter and National-Only). We even have our own “**TN Federation**” Community and ALL

Tennessee Federation NARFE 2023 Financial Report

January 1, 2023 – September 30, 2023



Norris Alderson

BEGINNING BALANCE	Checking Account	1/1/2023	\$ 24,094.83
REVENUES:	National Dues Rebate (10% fund)		\$ 5,141.29
	Chapter 2133 Closing		561.48
	Annual Meeting Registration		190.00
	Annual Meeting Sponsors		700.00
	Chapter 2009 Closing		2,357.52
	Total Revenue		\$ 8,950.29
LESS EXPENSES:	Vouchers—Officers Expenses		\$ 5,834.03
	Newsletter		953.97
	Liability Insurance		100.00
	Closing Chapter 2133		36.09
	Annual Meeting		1,893.42
	Region X Conference		50.00
	Chapter 2009 Closing		2,357.52
	Total Disbursed		\$ 11,225.03
9/30/2023	BALANCE		\$ 21,820.09
	Truist Bank Balance 9/30/2023		\$ 21,820.09
	Truist Bank Money Market		\$ 10,043.02
	Truist Bank CDs		15,345.60
	TOTAL ASSETS		\$ 47,208.71

~~ Norris Alderson
Treasurer

Membership Report



Rhonda Mooney

Our total NARFE membership as of the end of August 2023 was 135,963. Even though our numbers continue to decline, it appears the decline has slowed and that is good news! But -- it is still concerning to see our numbers continuing to decline as we all know there is strength in numbers. We can all play a huge part in reversing this trend of decreasing numbers -- and now is a great time to start!

NARFE's fall membership drive began September 1, 2023, and runs through December 31, 2023. During this time, current members can earn \$10 for each new member they recruit. Please remember that your Membership ID must be included on the Membership Application Form for you to receive the \$10

incentive. (You can find your membership ID number on the mailing label of your **NARFE Magazine**). Information about the Fall Membership Drive is on page 6 in the October issue of **NARFE Magazine**.

You can find helpful recruiting tips on the NARFE website (narfe.org). Two of the most useful recruiting tools that I have found on the website are the "**Elevator Speech**" and "**Recruitment Tips for Individual Members**". I like the "Elevator Speech" because it gives a nutshell version of the advantages of NARFE membership. I like "**Recruitment Tips for Individual Members**" because it leads you through the recruiting process and provides steps to aid you in reaching the goal of recruiting new members. For your convenience, I have included information below from the "**Elevator Speech**" and from "**Recruitment Tips for Individual Members**" that you may find helpful in your recruiting endeavors:

Taken from the "NARFE Elevator Speech":

What is NARFE?

NARFE is the National Active and Retired Federal Employees Association. It is the only organization *solely* dedicated to protecting and preserving the pay and benefits of all federal workers and retirees.

NARFE has two primary roles:

- **Your Legislative Voice.** In-house, influential lobbyists advocate on Capitol Hill on behalf of the federal community.
- **Your Information Resource.** NARFE provides clear information and trusted guidance on complex federal benefits issues.

As a member of NARFE, you receive:

- *NARFE Magazine* and our weekly e-news brief, *NewsLine*—your best sources for the latest news and information on issues that affect federal employees and retirees.
- Access to a team of federal benefits specialists for answers to complex benefits questions.
- Exclusive access to webinars and online resources to help you take full advantage of your federal benefits.
- Legislative alerts on issues that impact the federal community. NARFE's online Legislative Action Center gives you easy access to your members of Congress.
- Member-only discounts through our [NARFE Perks](#) program on many products and services that you use regularly.
- NARFE members are eligible for disaster relief grants, and family members may qualify to compete for college scholarships.

... (Continued on Page 7.) **Membership Report**

“Why Should I Join?”

As a NARFE member, you'll have access to resources and information that can help you save money, maximize the return from your financial plans, and ultimately get the most out of all your federal benefits. NARFE experts answer your complex pay and benefit questions, NARFE Perks partners give you discounts on important services you need, and we work tirelessly to protect your earned pay and benefits and to support the federal community.

Taken from "Recruitment Tips for Individual Members":

- Keep a membership application handy (in your car, purse, or wallet).
- Articulate concrete reasons and advantages to being a NARFE member.
- Determine if your prospect is still working, retired, CSRS, FERS or an annuitant spouse. CSRS prospects will be more interested in our work on COLAs, taxes and prescription drug costs, etc. FERS and current employees should know about our recent accomplishments for them: the credit for their unused sick leave and the “Roth” option with their TSP.
- Stress NARFE’s value. The cost of membership is \$48, but what they could lose is worth far more than that. For most current and retired feds, their retirement and health care benefits are among the most valuable assets they possess.
- Tell them what they receive with membership:
 - Effective legislative representation at the federal and state levels;
 - A subscription to our monthly magazine focused on federal benefits, finances and other topics;
 - Electronic alerts to legislation affecting your income and health care security;
 - Access to our expert staff of former OPM professionals for pre- and post-retirement benefits information, i.e., CSRS and FERS annuities, TSP investments, health benefits, Medicare and Social Security;
 - Access to NARFE’s Legislative Action Center, Weekly Legislative Hotlines and a wide variety of information available only to members via our Web site (www.narfe.net);
 - Eligibility for college scholarships for your children and/or grandchildren;
 - Eligibility for disaster relief grants; and
 - Discounts on hotels, cruises, vacations, car rentals and more.
- Offer to share a copy of *NARFE Magazine* with a prospect. It’s one of our best-selling points.
- Refer prospects to NARFE’s website if you can’t answer their questions or offer to get the answer and get back to them.
- Don’t forget – Invite them to join us! Let them know that every member counts! United we can achieve what individuals may not.

There is other helpful recruiting information on the website. When you log onto the NARFE website, from the Home Page choose "NARFE Fall Membership Drive." I hope you will find the information that you need to aid you in recruiting new members. If I can be of assistance in any way, please contact me.

I hope everyone is having a nice fall and I wish for you and your families a Happy Thanksgiving and a very Merry Christmas.

~~ Rhonda Mooney
Membership Chairperson

Editor’s Note: The 2024 COLA (Cost-of-living-adjustment) has just been announced, and will provide a 3.2% increase to Civil Service retirees, while FERS retirees will receive 2.2%.



Robert Allen

Region X Update

Welcome to fall, Tennessee NARFEians! The air is cooling, the days are getting shorter, and our thoughts turn to slowing down. However, NARFE is heating up!

We just completed a highly successful Region X Conference in September, the first one since 2019! We're grateful to the Kentucky Federation for setting up the venue and making all the logistical arrangements! I'm happy to report that we had attendees from all five Region X Federations, including your own Federation President, BJ Godwin, and Linda Heaton, your newsletter editor! By the way, the Tennessee Federation will host the next Region X Conference in 2025, I believe in Pigeon Forge. You may recall the 2013 conference in Pigeon Forge was wonderful!

The conference included speakers from NARFE headquarters who updated us on several topics, from new staffing (we've hired five or six new employees this year), to continuous advocacy efforts on Capitol Hill, primarily supporting repeal of that terrible WEP/GPO. We also heard about new marketing efforts we've started.

A highlight was having each Federation present on what they're doing. This feature allows other Federations to see what works elsewhere that can be used across the Region. One thing we'll be sure to have in 2025 will be brainstorming sessions that can help us come up with new ways to increase our membership and strengthen our advocacy. That said, we should be coming up with such ideas now and I encourage you to share them with me so the National Executive Board (NEB) can act on them!

The NEB met in late August in Alexandria, VA (NARFE's home) in conjunction with the Federation Presidents' (FP) meeting. This event occurs every two years and is called the NARFE Annual Meeting (our bylaws require an annual meeting, and in even-number years it's FEDCon and in odd-years it's the Joint NEB-FP meeting.) The NEB began work on site selection for FEDCon 26 and has provided input to the NARFE staff to prepare the NARFE 2024 budget. We're required to have a balanced budget, so it often takes some digging to make this happen. We also set the timelines for the election/voting process for 2024 when we'll be choosing our national and regional officers and vote on proposed bylaws amendments.

The Federation Presidents came up with a proposal for the NEB to set an audacious goal of recruiting 20,000 members each year for five years. This is a laudable proposal, but one that will require some in-depth thought and action to carry out. I'll keep you posted (as I'm sure BJ will, too) on how this all works out.

Regarding membership, our fall incentive program is underway, whereby an NARFE member who recruits a new member receives a monetary incentive. I urge you to recruit a new member because, if each one of us recruited just one member, we'd automatically double our membership!!!

I'm working hard to represent you on the NEB, and I encourage you to contact me with any concerns. Also, be sure to use FEDHub, the NARFE on-line community forum where you can post concerns, ideas, and actions for other NARFE members to see and respond to.

So, as the temperatures cool down, let's heat up our work: stay in touch with your congressional representatives, recruit a member, and share your ideas. As the motto for the Region X Conference states, "Region X--Leading the WAY!"

*~~ Robert Allen
Region X VP*

Region X Conference

September 12 – 14, 2023

Highlights

Regional conferences are held every other year--odd numbered years--and is the responsibility of the Region Vice President (RVP). Region X is comprised of five states: Kentucky, North Carolina, Tennessee, Virginia, and West Virginia. This year's Conference was held at the Capital Plaza Hotel in Frankfort, KY hosted by the Kentucky Federation. **Tennessee is scheduled to host the Region X Conference in 2025**, and this year's attendees STRONGLY suggested it be held in Pigeon Forge. Region X RVP, Robert Allen, (or the RVP at that time) is/will be responsible for planning the meeting with assistance from the host state. The following are some photos and highlights of this year's meeting.



Approximately 50 persons were in attendance representing all five states. RVP Allen began the meeting by saying this was a "Communication Event", an opportunity to share and learn from others.

Conference title: **Region X--Leading the Way**

Some of his comments: Membership is going down, but the chapter level is where the action is! National Executive Board (NEB) is looking for ways to work with National-Only membership which is growing in many states (including TN which was reported as having 660 Chapter members and 1,014 National-Only members). Nationally, we are losing about a thousand members per month.

Headquarters building will be going back on the market. NEB recently approved possibly re-locating outside the DC area after the building sells.

A new advisory board was organized at the recent Federation Presidents' Meeting which is known as **FLAG**, *Federation Liaison Advisory Group*. The Federation president from Virginia is a member.

The two and a half day conference was packed with very informative speakers from NARFE Headquarters via Zoom. Following each speaker was a question/answer period.

Speakers included: Bill Shackelford, National President; Johann DeCastro, Chief of Staff; Nora MacDonald, Director of Member Engagement; John Hatton, Staff VP of Policy & Programs; Jenn Rafael, Director of Communication & Marketing.

One comment from President Shackelford's presentation seemed very noteworthy and stands out:

"It's going to take a village to save NARFE".

Ideas are welcomed from members and if the idea/suggestion can't be used, you will be given a reason why!



... (Continued on Page 10.) **Region X** ...

... (Continued from Page 9.) **Region X** ...

Each of the 5 states gave a 30-minute report on happenings in their state. A few speakers used this time/opportunity to discuss issues and/or their opinions on various NARFE situations/topics.

Additional speakers/presenters were Donna Shackelford, Region X Alzheimer's Coordinator, via Zoom; and Peter Eckhoff, Region X CAB Representative who was at the meeting.

"CAB" is short for **Configuration Advisory Board**, which is a group that discusses/advises on technical and systematic issues as well as "member suggestions and complaints, and attempts to resolve issues as soon as possible". Meeting summaries are updated monthly and available to members online at the CAB website." [Region X 2023 Conference slide presentation, #2 slide.]

Website: <https://www.narfe.org/cab>
FEDHub's "Hail a CAB" community is available to ALL members. [Editor's Note: This is an interesting FEDHub Community to which you can belong and learn a great deal! Peter Eckhoff is our Region X representative to this very important group. Send your complaints, issues and suggestions to him to share with the entire group.]



Among issues being worked on is an upgrade to the accounting system, as well as an upgrade of the AMS system "hopefully within the year". Headquarters is promising the new system will have "grassroots" input and will have a trial run before total implementation. The newly hired Internet Technology (IT) specialist will be/is working with these updates. This should make it easier for staff to update in the future. **HOWEVER**, Headquarters relies "heavily" on information provided to them. **THEY** require updated/correct information from us as our information (mailing and/or email address) changes!

The Tennessee Federation was represented by Linda Heaton, Federation Newsletter Editor (Left); and Federation President, B.J. Godwin (Right). Three other TN members attended who are not pictured and registered onsite.

Exhibitors not only had tables and very nice give-away items, but an opportunity to share some information and updates. Aetna sponsored a "Lunch & Learn" on the second day providing some helpful nutrition and health information. ALL exhibitors encouraged states to contact them to come speak with Chapters about what is new with the various health benefit programs. The picture to the right is the BlueCross Blue Shield table. Other exhibitors were: Aetna and United Healthcare. Additional contributors to the program brochure were Brookdale Senior Living, and Alzheimer's Research.



Other comments shared:

- Since the AMS system is being updated now. it is **CRITICAL** for members to send/call in corrected postal and email addresses.

NARFE Alzheimer's Research Update

Great News!! As of August 31, the national NARFE giving totaled **\$15,883,811.51** toward the goal of a **world without Alzheimer's**. Prepare yourselves and get your chapters excited about the new goal of \$16 million by the end of December in 2025. I am personally convinced we can do this by December of 2024!

We can also be very excited about the new pharmaceuticals that are being made available with the FDA stamp of approval. Lecanemab® is one of these new ones, and in fact it has been shown to lower the decline in memory and thinking by 27%. Scientists are also working very diligently on approval of an additional drug Gantenerumab® which is expected to be cleared by FDA for Phase 3 studies. In April this year Donanemab® was accepted for Phase 3 studies. "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."

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.

The eyes are more than a window to the soul — they're also a reflection of a person's cognitive health. "The eye is the window into the brain," said ophthalmologist Dr. Christine Greer, Director of Medical Education at the Institute for Neurodegenerative Diseases in Boca Raton, Florida. "You can see directly into the nervous system by looking into the back of the eye, toward the optic nerve and retina." One day doctors may be able to use eye tests to identify cognitive decline soon after it begins.

Can you read this and not be excited to think this horrible disease is getting closer to extinction? Please continue to be generous with your donations and your diligence in staying alert to all the possibilities that are out there.

~~ Donna Shackelford
Region X Coordinator
14429 Round Lick Ln
Centreville, VA 20120-1680

Donate through your local Chapter, and/or copy the form in the **NARFE Magazine** to include with your donation, then send to Donna. By sending to Donna, Tennessee gets credit for your donation as does your Chapter (if you are in one). Your donation is tax-deductible. Make checks out to **NARFE Alzheimer's Research**.

Editor's Note:

The TN Federation continues to rely heavily on Donna to collect, tally and forward our state Alzheimer's Research donations on to the Alzheimer's Association as we have not had a Federation Alzheimer's Chairperson for several years. THANK YOU so much Donna!

If you are reading this article, please seriously consider volunteering to serve as the Federation Alzheimer's Chairperson for the 2024 term. You will not regret your efforts! LMH

Tennessee Federation Election Information

At the Tennessee (TN) Federation Conference (now referred to as “Annual Meeting”) in April 2018, a resolution to revise our **Federation Bylaws** to implement the **One Member One Vote** (OMOV) and **Optional Chapter Membership** (OCM) was approved. This necessitated changes in the Federation voting procedures.

Under OMOV, each member has a vote and Chapters no longer have delegates and proxies (at Chapter or National levels). **Federation Voting Guidelines** are in our **Policy Manual**, and additional information can be found in the **Federation Bylaws**. Both documents are posted on the narfetn.org website under the "Library" tab.

The Federation elective offices of *President, East Tennessee Vice President, Middle Tennessee Vice President, West Tennessee Vice President, Secretary, Treasurer, Legislative Chair, and Membership Chair* are open for nomination.

If you are interested in ANY of these officer positions, or being **appointed** to any of the Federation Board roles **OR** would like to recommend someone (with their consent), please contact any member of the Federation Board (see black box on Page 2 for listing). **Nominations must be received by January 2, 2024.**

Any member of the Tennessee Federation can submit a resolution. **All resolutions must be submitted to and received by Federation Secretary Karen Kopp by January 2, 2024.** Her address is also listed on Page 2 of this newsletter.

Please start making plans now to attend our **2024 Annual Meeting** scheduled for **April 22 – 24, 2024**, in the Lebanon, TN area. The Federation Board is *actively* seeking your input as we plan this meeting. If you have ideas or suggestions, please communicate with any member of the Federation Board as soon as possible as planning is underway and will need to be finalized in the very near future.

NARFE-PAC . . .

NARFE-PAC is NARFE’s political action committee which helps defend and advance the earned pay and benefits of America’s current and retired civil servants by funding campaigns of FED-friendly congressional candidates.

Why is it important?

NARFE-PAC combines our national strength to grow NARFE’s political influence and make sure your voice is heard loud and clear.

How can I support NARFE-PAC?

You can support by making a contribution and encouraging other NARFE members to do the same. You can contribute at your Chapter meetings or complete the short form in this brochure. Consider being a “sustainer” which is easy and convenient.

Taken from [NARFE-PAC Defend Your Benefits. Protect Public Service. Brochure](#)]

NARFE-PAC

Your donations are needed!

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

members (Chapter and National-Only members) are in this Community IF you live in the state of Tennessee. Messages on the Communities you choose to follow are “pushed” out as emails if you select those settings (versus you having to periodically log in to catch up). You can explore existing or create new Communities (subject to Headquarters’ approval) or discussion threads (on 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 to issues/problems.

As NARFE is an aging population, make time to enjoy each other and welcome new members to our organization! National Headquarters currently has a membership incentive of ten dollars (\$10) to each current member who recruits a new member! This incentive ends December 31. Make sure you share your membership number, or better yet write it in on the potential new member’s APPLICATION FORM! You can find your membership number on your **NARFE Magazine’s** address label, or by contacting your chapter officers, or failing all of that, *any of the Federation Officers or Board Members!*

Lastly, enjoy the changing of the weather and upcoming holidays with family and loved ones. Please contact me if you have any questions or concerns.

~~ Karen Kopp-Voshel
Secretary



Calendar of Events

November 2023 to January 2024

- November** **TN Federation Newsletter**—November 2023 issue sent to Chapter members, posted on *FEDHub* “TN Federation Community” & TN Federation website (narfetn.org).
- November 11** **Veterans’ Day**
- November 13 – December 11** **Annual Open Season for federal benefits.**
- November 23** **Thanksgiving**
- November 7 – 8** Begins at sundown on the 7th **Hanukkah**
- December 25** **Christmas**
- January 1** **New Year’s Day**
- January 2** **Deadline** for TN Federation officer nominations & TN Federation Annual Meeting Resolutions. Send to Karen Kopp-Voshel, Secretary
- January 3** **Deadline** for TN Federation Newsletter—February 2024 issue 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 0227 - Nashville

Mike Mellish, President

As with many chapters, two key challenges for Chapter 227 are the ability to maintain a core set of officers and continuing declines in chapter membership. An additional challenge for us, however, has been the loss of a long-time physical meeting space, and the ability to locate a new one. For a period of nearly eight years our chapter held monthly in-person meetings in the community room at *NHC Place Cool Springs*, a senior living community located in Franklin, TN. Unfortunately, that long-time arrangement came to a rather abrupt end with the arrival of COVID-19 in March 2020. After coming to the realization that COVID was not going away anytime soon, we decided in August of that year to give online meetings via Zoom a try. Our most recent chapter meeting on September 13, was our 30th regular chapter meeting via Zoom! In addition to these 30 meetings, we have also held several special one-topic Zoom sessions, such as doing a group viewing and follow-up discussion of a NARFE webinar.

To this day, we continue to struggle with how to best move forward with regard to meetings. Given that effective COVID-19 vaccines have been available since early 2021 and cases are way down, we did look into the possibility of returning to *NHC Place Cool Springs*. Unfortunately, due to staff shortages (not because of COVID, or at least not directly), NHC informed us that they are no longer able to accommodate outside groups. For the rest of this year, we plan to hold three more meetings in October and November, two via Zoom and one in-person meeting at a new location. These three meetings will feature visits from representatives at Aetna, GEHA, and BlueCross BlueShield, who will be providing us with their FEHB plan updates for 2024. We also plan to cap off the year with a traditional holiday luncheon in early December, our first such get-together since our last holiday luncheon held pre-COVID in December 2019.

Chapter 0870 - Clarksville

Karen Kopp-Voshel (reporting)

The Clarksville Chapter has about 70 members with about 20 active members. We have 14 members who have been members over 20 years with one having been a member for 41 years. While age is a challenge, five of our 20-plus members regularly attend meetings! Most of our members are retired from the Department of Defense from Fort Campbell, home of the 101st Airborne Division.

The chapter has regular monthly lunch meetings on the 2nd Thursday at the Golden Corral restaurant in Clarksville. We have interesting speakers with a few socials a year. We schedule one evening meeting in the late summer and have recognized that more after-hours meetings are needed to help recruit active federal employees. The chapter will participate in the Clarksville Veteran's Day parade in November to increase our visibility in the community.

Left to Right: Joyce Sholar; Toni Batson, Treasurer; Gracie Miller; Mary Nell Wooten; Jane Powers. Speaker was Sarah Fry, Montgomery County Archives, who is not pictured below.



Chapter 0860 – Cleveland

Danny Britt, President

Cleveland Chapter 0860 was chartered in 1963 with 27 members. Even though our membership is down from 10 years ago, 38 members are on the roll. We meet in Cleveland every two months beginning in February. Start time is noon with a potluck lunch and program afterwards. Our members step up and manage the meetings and arrange for a guest speaker. We are fortunate to have a variety of programs that our membership usually finds interesting. Topics have varied from senior health care to human and sexual trafficking. Our major mission, besides supporting NARFE's work to protect retired and active employees earned benefits, is to raise money to help in the fight against Alzheimer's disease.

Our sincere thanks to each chapter willing to share information and pictures with us!

NEXT ISSUE: Looking forward to hearing from the following Chapters in February 2024.

Chapter 0324 Johnson City Chapter 0806 Tri-County
Chapter 2075 Giles County

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... (Continued from Page 10.) **Region X**

- Nora McDonald, Director of Member Engagement, has shared a copy of her slide presentation which B.J or Linda will be glad to share. Some of her pointer on Membership Strategies: *Increase Member Retention through engagement especially during first-year of membership. Engage non-members— active & non-member retired. Create multiple paths to NARFE – partnerships, advertising, exhibiting.*
ENGAGEMENT = RETENTION
- Jenn Rafael, Director of Communications & Marketing, is a new but extremely helpful staff addition who hit the road running! Notice you can now receive your **NARFE Magazine** digitally. If you prefer that over a paper copy, please call Headquarters and OPT-OUT of receiving a copy in the mail.
- Jenn is also responsible for and is managing the testing of several “microsites” (websites) around the country. These are new NARFE-hosted websites being managed by a new system, Legacy. More to come on this project!
- Mark your calendar for August 18 – 20, 2024, for FEDCon which will be meeting in St. Louis, Hyatt Hotel near the arch downtown. According to info shared, we will NOT be voting on ByLaws, Officers, Resolutions until after the convention so as to have discussion and dialog during this meeting.
- In terms of Headquarters' staffing, a new Internet Technology (IT) person has been hired and is at work with the AMS upgrade. They are looking to hire a Benefits Specialist in the future.

~~ Linda Heaton
Newsletter Editor



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2023