



A PUBLICATION  
OF THE  
TENNESSEE  
FEDERATION OF  
CHAPTERS

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# TENNESSEE FEDERATION NEWS

News of Interest to Active and Retired Federal Employees

January 2012

## Retirees receive long overdue cost-of-living increase

The New Year is starting off on a positive note. As retirees we are receiving an overdue cost-of-living increase. As active and federal employees, we survived the "Super Committee" and were not included in the automatic cuts that are to begin in 2013. What will the remainder of the year bring us? Will congress continue to be at a stalemate and accomplishment nothing, or will they start working together on common goals? We all have our opinions on that, and they probably differ, but as active and federal employees, we should all be working on a common goal to help protect our earned benefits. We as individuals need to do a better job of communicating with our congressional leaders. As easy as it is through letters, e-mails, telephones and/or personal visits to contact our members of congress, not very many of us do. We are a small group of constituents compared to the general public; therefore, we must speak louder. To all who made those contacts last year, I want to thank you for your commitment and ask that you keep up the good work. Are you proud to be an active or retired federal employee? Tell someone.

It's time to start planning to attend the Federation State Convention on April 16 & 17, in Memphis, Tenn. This year's convention will be co-hosted by four West Tennessee chapters and should be one to remember. All members and spouses and or guests are welcome to attend. We have requested Julie Tagen, our National Legislative Director to attend as our guest speaker.

Both Delegate and Registration forms are included in this issue. The chapter

president or secretary must sign delegate forms, with the top portion being mailed to Lynda LeMay, by the end of January if possible. The delegate should bring the bottom portion to the convention. Registration forms need to be completed by all delegates, members, spouses, or guests who plan to attend and should be mailed to Linda Mashburn. The mailing addresses are listed on each form.

It's often been said that you are as young as you feel. Being as active as possible is a great way to help with that, and it always helps to be young at heart.

- Larry Cunningham, Federation President  
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## 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.



## Henderson summarizes the Civil Service Retirement and Disability Fund

Comments I made about the Civil Service Retirement and Disability Fund (CSRDF) during the convention in Nashville were of interest to several of our delegates, and I believe this information is very important when communicating with members of our Congressional Delegation. With those thoughts in mind, I am beginning this article with a summarized overview of the history, operation and status of the CSRDF.

Under both the Civil Service Retirement System (CSRS) and Federal Employee Retirement System (FERS), employees and their employing agencies make contributions to the CSRDF, from which all pension benefits are paid to retirees and their surviving dependents. Unfortunately, when the CSRS was established in 1920, it was not pre-funded. Benefits paid to federal retirees were paid from current contributions to the plan. Initially, only employees made regular payroll contributions to the fund. For many years, there were so few federal retirees that the fund was able to meet its financial obligations to beneficiaries from employee contributions alone. Regularly scheduled agency contributions were not mandated until 1956 when Congress passed P.L. 84-854 which required federal agencies to make contributions to the Civil Service Retirement Trust Fund on behalf of their eligible employees. Consequently, the CSRS component of the CSRDF has an unfunded liability which was reported to total \$663 billion at the beginning of FY 2010, so the federal government makes annual supplemental payments of approximately \$30 billion to the fund amortized over a 30-year period. I have recently read several articles about the CSRDF, and not one has mentioned the fact that it took the government 36 years to begin making contributions on behalf of CSRS employees. It seems as though a reasonable conclusion would be that the absence of government contributions during all of those early years and the investment income lost as a result are major factors contributing to the current unfunded liability of the fund.

When Congress established FERS in 1986, it required all pension benefits earned under FERS to be fully pre-funded by the sum of employer and employee contributions and the interest earned by U.S. Treasury bonds held by the CSRDF. The gov-

ernment regularly re-examines its assumptions on interest rates, inflation, contribution rates and other trends affecting both CSRS and FERS future funds. Although slight adjustments to the FERS contribution rate of the agencies and variations in economic assumptions commonly result in slightly positive or negative projected future fund balances, rumors about a chronic unfunded FERS liability are absolutely false.

A report prepared by Mr. Patrick Purcell, Specialist in Income Security, with the Congressional Research Service dated June 17, 2009, concluded that FERS annuities are fully funded and actuarial estimates indicate that the unfunded liability of the CSRS does not pose a threat to the solvency of the trust fund. Furthermore, according to Office of Personnel Management (OPM) projections, assets held by the CSRDF were projected to increase steadily from \$797.8 billion in 2010 to \$15.3 trillion in 2080, and there was no point during that period at which the assets of the CSRDF were projected to run out. And former NARFE Legislative Director Dan Adcock was recently quoted saying, "The trust fund can pay benefits as far as the eye can see." What a shame that some members of Congress, news media outlets and others with their own biased agendas perpetuate unsubstantiated claims to the contrary.

Thinking about shameful things, it would be a shame to miss our 56<sup>th</sup> Annual Federation

Convention April 16-17, 2012 in Memphis, Tenn., and this is a good time to begin making plans to attend. We have an excellent 2012 Convention Planning Committee, which has been working very hard to make this one of our best conventions ever. However, all of the time spent planning and making preparations will be wasted without strong support from all of our chapters and members. If you have not already done so, please make your plans now to attend a great convention in Memphis. A delegate form and a registration form can be found in this issue of the newsletter.

Another convention that we need to start planning for soon is the 32<sup>nd</sup> Biennial National Convention being held August 26-30, 2012 at John Ascuaga's Nugget, a casino resort in Sparks-Reno, Nev. It may seem a little early to think about a convention more than seven months away, but if you plan to go and want to

*Continued on page 3*

## Civil Service Retirement and Disability Fund (continued)

serve on a committee, the "Committee Assignment Request Form" must be received by the National President by March 1. Each chapter president should receive the form from NARFE HQ by early February 2012. Approval is required by the Chapter President, Federation President and Regional Vice-President prior to submission to National HQ, so processing may take some time. Since members of National Convention committees must be delegates or delegates-at-large to the convention, chapter delegates should be elected soon to allow adequate processing time for the "Committee Assignment Request Form." The next deadline for delegates to the National Convention is submission of the "Delegate Form" to the National Secretary which is due by the end of June.

There is no deadline for remembering our less abled senior members. Just a few minutes of your time to make a telephone call or send a card could really brighten someone's day.

A new year has just begun, and I would like to express gratitude on behalf of the federation to all of our current members for continuing to maintain your membership in NARFE and to all of our chapter officers, committee members and volunteers for your dedicated service during the past year. Congratulations to the chapter officers who were elected or appointed to serve for the current year and thank you for your decision to "make a positive difference" on behalf of the entire federal family through your loyal service to NARFE.

It has been an honor and a pleasure to serve as your Vice-President for West Tennessee. Your cooperation and strong support throughout the past year have been very much appreciated.

*James L. (Larry) Henderson*  
Tennessee Federation 2<sup>nd</sup> Vice-President  
(731) 784-0675, [henderson@click1.net](mailto:henderson@click1.net)

## Murfreesboro Chapter 0834 Officers



L-R: Matt Bauer, 1st Vice President; Dan Mallette, Treasurer; John Gaessler, President; Connie Gaessler, Secretary; and Tony Bargatze, 2nd Vice President.



## Hear ye, hear ye, hear ye, come one and come all!

Hear ye, hear ye, hear ye, come one and all! A gathering time is fast approaching and great excitement lies ahead. If I have succeeded in getting your attention, We would like to share some information with you about our 56<sup>th</sup> Federation Convention being held April 16-17, 2012 at the beautiful Hilton Memphis hotel. Contacts, costs, location, directions, hotel booking, and most other information needed to secure a room, register for the convention, pay fees and actually arrive at the correct site for the convention can be found on the registration form to the left, so that should not need to be repeated here.

The registration form is different this year, and we would like to discuss some of the changes. Your requests for menu options have been heard. Three choices are being offered for the banquet meal, which will be served to you at your table. Since many members are accompanied at the convention by their nonmember spouse and some invite member prospects or other guests, we reverted back to the format of older versions of the form and provided a line for spouse, also followed by a meal preference line. In addition, spouse and guest are now listed on the same line and are highly encouraged to attend both the convention and banquet. If ac-

companied by a non-member spouse and you also bring guest(s), use the line on the front of the form for your spouse and the back for guests. Please indicate a meal preference for each guest listed. If you are not accompanied by your spouse and bring guests, list one of your guests on the front of the form and use the back for the rest. It is very important to indicate the meal preference of each attendee by circling the appropriate selection on the front of the form or listing it with each name on the back.

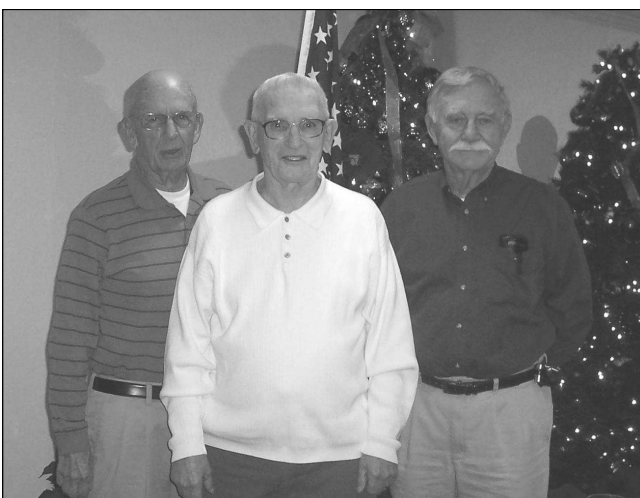
Since the convention program is in an early stage of development, information on activities, registration, board meetings, etc., will be shared at a later date. We expect that the timeline will be about the same as it has been for previous conventions.

In conclusion, our committee is excited about the plans for our annual state convention this year. In addition to taking care of NARFE business and promoting the aims and objectives of the National Association, conventions are an excellent time to connect with old friends, make new friends, discuss common interests and concerns, and enjoy fellowship with an exceptional federal family. Everyone who is able to attend is cordially invited to join us. We look forward to seeing you there.

- 2012 Convention Planning Committee

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### Cleveland Chapter 0860 Officers



L-R: Danny Britt, Secretary/Treasurer; Jim Bruner, President; and Don Rollins, Vice President.

## Protect America's Heartbeat conference call summarized

During our Region X Protect America's Heartbeat conference call last week, Sarah Holstine told us we could relax for a month or so because not much will be happening on the legislative front. The automatic cuts that will be implemented after the super committee did not reach any agreement will not be put into effect until 2013. A lot will be proposed during 2012, but it appears nothing will be agreed upon since they are so deadlocked.

The across-the-board cuts are supposed to be equally distributed between the military and domestic programs. This means as of now active employees will be the ones who are affected. Again, this provides us with a very good recruiting tool to point out how important membership is to our former co-workers who are still working.

The other proposals coming down the road are the 27 to 30 percent cuts in Medicare pay-

ments to doctors, the ending of the two percent payroll deduction tax, and the above mentioned military cuts. There will be heated discussion on all these proposals.

But this is not the time to be lax in keeping up with what is happening in Washington. Even with all the gridlock in both the senate and house, there is always the possibility (remote as it seems sometime) that an agreement will be reached. We are still a big target for cuts if they do decide to act.

By the time you read this, we should know a lot more about what will be proposed and actually have a chance to be passed. As always, keep reading all you can, go to meetings (local and the convention), discuss all the possibilities with fellow NARFE members and maybe, "This too shall pass." See you at the convention!!

- Jim Glenn  
*Legislative Chairman*

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## Winchester Chapter 2133 Officers



L-R: Larry Bowers, Service Officer; Kathy Howse, Secretary; Bobbie Jones, Treasurer; Bob Crook, Vice President; Ronald Early, President; and David Barnes, Past President.

**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.

## A new challenge is on the horizon — are we willing to fight for our earned benefits?

**The Problem:** Everything we gain, everything we lose, is by act of Congress. We have met the enemy, and he is us.

**History:** In 1983 just before FERS was created, there were changes to the rules that affect our retirement system. We have been trying to recover from or reverse them for 28 years, but without success.

**Windfall Elimination Provision (WEP).** Until the mid-1980s, the Social Security Administration used a formula that treated government employees, who may have contributed into the system for only a few years, as low-wage workers. As a result, public employees received a disproportionately large Social Security benefit -- plus their government pension. In 1983, Congress ended this so-called windfall.

**Government Pension Offset (GPO).** The Government Pension Offset (GPO), sometimes called the Public Pension Offset, is a provision in Social Security law that can reduce or eliminate the Social Security benefit. The federal employee retires. The spouse of the federal employee, covered by a social security job retires. The spouse covered by social security dies first. The surviving federal employee spouse, in most fact situations, will not draw a dime of the social security pension paid into by the non-federal spouse. The current provisions became law in 1983.

The here and now: What the Super Committee Failure Could Mean for You

First, \$1.2 trillion of automatic across-the-board spending cuts will kick-in on October 1, 2012.

The 112<sup>th</sup> Congress and/or 113<sup>th</sup> Congress will likely deal us other blows if we do not effectively respond to proposed legislation when it is introduced in Congress and before it comes to a vote. How much of a blow will depend on two things: (1) what bills or legislation may be pro-

posed by members of Congress, and (2) how effective we are in participating with our members of Congress. The squeaking wheel gets the grease. If we don't squeak loudly and effectively, we shall surely get greased again as in 1983. Then have yet another three-letter problem to try and get reversed. The time to get involved is now before proposed legislation becomes law, rather than spending years trying to get it reversed.

NARFE is a political but nonpartisan organization. To be effective we must energize our members to become more involved with members of Congress to let them know of our concerns and interest in the proposed legislation.

**The Solution:** NARFE's mission 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. We, the NARFE's Legislative Group and

the NARFE membership, must be ever vigilant and informed on what legislation is introduced, *read the fine print*. It only takes a few sentences in the legislation to have a great impact on us, the lack of wording about federal employees or retirees. Then let our members of Congress know of our concerns and interest in the proposed legislation. All of us need to get involved.

- ◆ We must become informed on proposed legislation.
- ◆ We must participate with our members of Congress at every opportunity.
- ◆ We must build enthusiasm and improve participation with all NARFE members.
- ◆ We must respond when requested to send our thoughts to members of Congress
- ◆ We must take the initiative; don't wait until it is too late.
- ◆ We must encourage retirees and active





## Are we willing to fight? (continued)

- employees to join. In numbers there is power “*United we stand, divided we fall.*”
- ◆ We must work together as a team with the NARFE National Headquarters Staff to become more effective.
  - ◆ We must act now and in the future!

The Big Question: Are you going to be part of the solution? Will you become an active participant in the protection of your earned benefits? What will you do? In the past year when called on to contact members of Congress, only about 11 percent of the Tennessee Federation member have done so. We must do better.

- John F. Wells, 1<sup>st</sup> Vice-President  
NARFE Tennessee Federation of Chapters  
(615) 957-5585, johnwells@narfetn.org

## Leadership means different things to different people

Leadership is a term that has been bantered around quite a lot lately — especially during the political debates and discussions. Many accusations have been alleged as to the lack of leadership or at least misguided leadership by various high office holders in our country. Therefore, it is appropriate that we take a moment to exam exactly what leadership is or is not.

The term leadership means different things to different people. To quote one great leader, Retired General H. Norman Schwarzkopf, “Leadership is getting ordinary people to do extraordinary things, willingly.” That lays it out pretty simply.

Here are a few other interpretations that strike more to the core of leadership within organizations such as ours:

- ◆ The behavior of an individual when he is directing the activities of a group toward a shared goal. (Hemphill & Coons)
- ◆ Interpersonal influence, exercised in a situation, and directed, through the communication process, toward the attainment of a specified goal or goals. (Tannenbaum, Weschler, & Masserik)
- ◆ The influential increment over and above mechanical compliance with the routine

directives of the organization. (Katz & Kahn)

- ◆ The process of influencing the activities of an organized group toward goal achievement (Rauch & Behling)

In some contexts, leadership and management are used interchangeably. Leadership takes management to a higher level. In leadership it is important not only to interpret events, chart a course for the organization, and build commitment for shared objectives, but also to help followers organize themselves in an efficient way and maintain cooperative interpersonal relationships as they work together to accomplish the objectives of the group. Managing is organizing and maintaining daily tasks. Leadership has a visionary element of planning for the future.

Why this discussion on leadership? Quite simply it is the backbone of our organization and those whom you have selected as your officers. We need strong leadership in order to unify NARFE membership and point them in a direction for a progressive future with bountiful accomplishments. Your leaders for 2012 need sufficient leadership acumen to weather the imminent storms and build toward a prosperous future.

-Larry Minniear  
3<sup>rd</sup> Vice President

## 112th Congress from Tennessee

### **Senator Lamar Alexander (R)**

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Washington, D.C. 20510  
(202) 224-4944  
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Tri-Cities: (423) 325-6240

### **Senator Bob Corker (R)**

SD-185 Dirksen Senate Office Building  
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TN 1st District

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Morristown: (423) 254-1400

TN 2nd District

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TN 3rd District

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TN 4th District

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TN 5th District

### **Representative Jim Cooper (D)**

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(202) 225-4311  
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TN 6th District

### **Representative Diane Black (R)**

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TN 7th District

### **Representative Marsha Blackburn (R)**

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Franklin: (615) 591-5161  
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Dyersburg: Opening soon

TN 9th District

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### Email Address Changes

In order for NARFE to be able to send you Action Alerts and urgent notifications using the Global Electronic Messaging System (GEMS), they need your email address. To be sure that your email address is listed correctly in your member profile, send it along with your name to [GEMS@narfetn.org](mailto:GEMS@narfetn.org). It will only be used for official NARFE-related messages.

*Your business tag line here.*

## 2012 NARFE State Convention April 16-17, 2012 Hilton Memphis

Room Rates: \$105 plus 15.95% tax (single or double occupancy)  
To guarantee room rate, please make reservation prior to March 16, 2012.

For more information,  
contact Don Smith at (901) 873-4812 or [desmith5601@xipline.com](mailto:desmith5601@xipline.com)  
Convention Co-Host Chapters: Memphis, Memphis Postal,  
Germantown, & Millington

Hilton Memphis  
939 Ridge Lake Blvd.  
Memphis, TN 38120  
(901) 684-6664 or (800) 445-8667  
Specify for NARFE Convention

Note: Convention registration forms will be included in the next newsletter issue.

