

Adams Enters His Seventh Term as Tennessee State Treasurer

Steve Adams was reelected to his seventh two-year term as State Treasurer by the General Assembly when they convened for the 101st session.

As part of his duties as treasurer, Adams oversees the operations of the Tennessee Consolidated Retirement System, the largest division of the Treasury Department, and administers the investment of the TCRS pension fund.

Adams also serves as a member of the following entities relating to TCRS: Tennessee Consolidated Retirement System Board of Trustees, Investment Advisory Council and the Council on Pensions and Insurance.

Prior to holding constitutional office, Adams served seven years as director of the retirement system. Adams first came to work for the Department of Conservation in 1973 and transferred to the Treasury Department in 1975.



State Treasurer
Steve Adams

Tax Time Approaches

All retirees and beneficiaries who received TCRS retirement benefits in 1998 will receive a 1099-R with this newsletter. Following is an explanation of several key factors to assist you in filing your tax returns.

Box 1: This is the total TCRS pension benefits you received. This amount should be reported on your IRS Form 1040, Line 16a.

Box 2a: This amount is the taxable portion of your benefit as calculated by TCRS. This amount should be reported on Line 16b of your IRS Form 1040. TCRS uses the Simplified General Rule to calculate the taxable amount. If you retired on or before July 1, 1986, the amount of your after-tax contributions has already been excluded from your taxable income and your TCRS benefits are now fully taxable.

Disability benefits from TCRS are fully taxable until the benefit is converted to a regular retirement benefit at age 60 or death. After that point, the Simplified General Rule is used to determine the taxable portion of each monthly payment.

Box 4: This indicates the amount of federal income tax withheld by TCRS in 1998. Forms to change or revoke your withholding election may be obtained by calling or writing TCRS.

Box 7: This shows the type of benefit you are receiving. If you are a disability retiree, you may be eligible for a disability tax credit. (Refer to IRS Publication 524.)

Additional tax information may be obtained by calling the IRS toll-free number at 1-800-829-1040.



Schedule for 1999 Retirement Checks

All TCRS retirement checks are mailed on the last working day of each month. If you have not received your check by the fifth mailing day after the last working day, you should contact our office.

For retirees on direct deposit, retirement payments are credited on the same day the checks are mailed from our office.

The schedule for mailing retirement checks for the first half of 1999 is as follows:

January	29	April	30
February	26	May	28
March	31	June	30

Employment Opportunity

Once again, the U.S. Census Bureau will be hiring seniors to help get ready for Census 2000.

Census positions will start in January 1999 and continue off and on throughout the year 2000. Both full and part-time positions are available with very flexible hours.

Depending on the job, the pay ranges from \$6.25 to \$13.25 an hour, with most positions paying in the \$8.00 to \$10.00 per hour range. Field position employees also receive 32.5¢ a mile for the use of their cars.

Retired seniors are especially encouraged to apply. To find out more about this exciting opportunity to help your community plan for the future and also earn competitive pay, please call (615) 736-2243 in East and Middle Tennessee, (901) 544-3711 in West Tennessee, or 1-888-325-7733 at the Regional Office in Charlotte, North Carolina.

Important Numbers

Retired Payroll:	(615) 741-4913
Toll Free TCRS:	800-770-8277
Blue Cross/Blue Shield	
Medicare Supplement:	800-221-7828
Group Insurance:	800-558-6213
Social Security:	800-772-1213
Web Site:	www.treasury.state.tn.us/tcrs.htm

Have You Heard?

About one-third of Americans between age 65 and 74 and one-half of those age 85 and older have hearing problems. They may mistake words in a conversation, miss musical notes at a concert, or leave a ringing door bell unanswered. Hearing problems can be small (missing certain sounds) or large (involving total deafness).



Some people may not admit they are having trouble hearing. But, if ignored or untreated, these problems can get worse. Older people who can't hear well may become depressed or withdraw from others to avoid the frustration or embarrassment of not understanding what is being said. They may become suspicious of relatives or friends who they believe "mumble" or "don't speak up" on purpose. It's easy to mistakenly call older people confused, unresponsive, or uncooperative just because they don't hear well.

Tips to Recognize Hearing Loss

See your doctor if you have:

- Difficulty hearing over the telephone;
- Trouble following a conversation when two or more people are talking at the same time;
- Others complaining that you make the TV too loud;
- To strain to understand conversations;
- Problems hearing because of background noise or a hissing or ringing in the background;
- The sense that others seem to mumble; or
- Difficulty understanding women and children talking.

If Someone You Know has a Hearing Problem

- Face the person and talk clearly.
- Stand where there is good lighting and low background noise.
- Speak clearly and at a reasonable speed; do not hide your mouth, eat, or chew gum.
- Use facial expressions or gestures to give useful clues.
- Reword your statement if needed.
- Be patient, stay positive and relaxed.
- Ask how you may help the listener.
- Set up meetings so that all speakers can be seen or can use a microphone.
- Include the hearing impaired person in all discussions about him or her to prevent feelings of isolation.

If you have a hearing problem, you can get help. See your doctor. Special training, hearing aids, certain medicines, and surgery are some of the choices that could help people with hearing problems.

This article was provided by the National Institute on Aging, U.S. Department of Health and Human Services. For more information about health and aging, contact The National Institute on Aging Information Center at 1-800-222-2225.

Automated Attendant In Use

For your convenience, the Tennessee Consolidated Retirement System has expanded its toll-free number (1-800-770-8277). Previously, only the payroll division could be reached through the toll-free number, but now all areas of TCRS can be reached. This new phone system is much more efficient and convenient for Tennessee retirees.

When calling TCRS via the toll-free number, you will be greeted by an automated attendant that will provide you with the following menu of services provided by TCRS:

- For retired payroll and insurance, press 1.
- For estimates, counseling, field services, or to make an appointment, press 2.
- For benefit calculations, military credit, or prior service credit, press 3.
- For refunds and rollovers, press 4.
- For enrollment information, account balances, change of beneficiary or annual statement requests, press 5.

If you do not have a touch tone phone, an operator will assist you.

If you are calling from Nashville or the surrounding area, TCRS can be reached by calling 741-4913. If calling from outside the local area, you may call 1-800-770-8277.

Reporting a Death

When a retiree dies, a member of the family should contact TCRS to report the death. The name, social security number, and date of death of the retiree, as well as the contact's name, address, and phone number will be required. TCRS will also need a copy of the death certificate. If payment is due to the beneficiary or estate, a notarized claim form must be completed. Appropriate documentation of the executor or administrator of the estate will also be required if payment is due the estate.

If a beneficiary of a retiree dies, the retiree should send TCRS correspondence of the death and include a copy of the beneficiary's death certificate. The retiree's social security number should be written on the beneficiary's death certificate.

The *Retiree Advisor* is a publication of TCRS, 10th Floor, Andrew Jackson Building, Nashville, Tennessee 37243-0230, (615) 741-4913 or 1-800-770-8277.

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