



ILLINOIS FEDERATION

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES Association

69th Annual Illinois Federation Conference Holiday Inn Express – Effingham, Illinois

Thelma Keller Convention Center

September 17-19, 2024

HOST CHAPTER: Illinois Federation

PRESIDING OFFICER: Michael Wynn, Federation President

CHAIRPERSON: Linda Glasgow, Corresponding Secretary

ATTENDANCE: **Total: 45** members -- 20 Chapters
Chapters not represented - 8

ROLL CALL OF CHAPTERS

Joseph F. Gore – Chapter 0006
Greater Peoria - Chapter 0268
Danville – Chapter 0332 - absent
Illini– Chapter 0348
West Central Illinois – Chapter 0361 - absent
Edwards – Chapter 0399
Lincoln Home – Chapter 0402
Rockford– Chapter 0415
Lake County – Chapter 0441
Louis Joliet – Chapter 0655
Effingham – Chapter 0849
Little Egypt – Chapter 1007 - absent
Alvin G. Bohley – Chapter 1019
Austin Wood – Chapter 1041 - absent
Metro East – Chapter 1067
Greater Egypt – Chapter 1097 - absent
SW Chicago Metro – Chapter 1106 - absent
Marion Payne – Chapter 1309 - absent
Michael C. Nave – Chapter 1344
DuPage Chapter – Chapter 1771

Tuesday, September 17, 2024 – 1:00 p.m.
Opening Ceremonies

Call to Order / Welcome -- Conference Host, Federation President Michael Wynn, welcomed all members to the 69th Annual Illinois Federation Conference at the Holiday Inn Express – Thelma Keller Convention Center in Effingham, Illinois.

Invocation – Dr. Myra Celestin, President, Chapter 1771

Presentation of Colors – Effingham Color Guard Post #121 -- Effingham, Illinois

Singing National Anthem – U.S. Army Band and Chorus (recording)

Pledge of Allegiance – All members

Roll Call of Chapters

Region IV VP – Robert Helfrich

VP Helfrich noted that his term on the NEB ends as of 12-31-24. He has spent 6 years on the Board since November 2018 and appreciates everyone's support. Ed Konys will be the next RVP; he was the previous RVP as well. He urged members to read the September NARFE magazine, especially the bylaw amendments and take time to vote on them and for President and National Secretary/Treasurer candidates. Voting is open through September 30.

Membership has been dwindling – down to 129,000 – average yearly loss was 15,000 per year. Ever since Nora McDonald was hired as Membership Engagement Director, she has relentlessly pursued former members, going back 9 years, and has recruited several thousand members back into the organization; she is commended for her efforts. Last year we lost about 5,500 people; we are doing better at both recruiting and retaining membership. The NARFE incentive period runs from 9-1-24 to 12-31-24 –receive \$10 from NARFE HQ for recruiting new members - and \$12 from the Illinois Federation. We are aware that the generation behind us are not joiners, as we have been. We need numbers to preserve our benefits. We now have close to 60% National only members versus 40% Chapter members.

During his term VP Helfrich focused on NARFE finances; when he began there was \$5M in the treasury; we needed to right size the organization. At that time there were 53 employees at NARFE HQ; today there are 27. After Barb Sido, Executive Director's term ended, Johann DeCastro took over as Chief of Staff; also, senior VP in Financing/ Administration. Finally in 2020 the Board received a balanced budget and began increasing net assets; ditto for 2021, 2022 and 2023; currently there is \$10M at NARFE, leaving it in a better position than where he found it.

VP Helfrich served on the Budget/Finance Committee; now that finance and organization are in order, they need to focus on membership. He discussed sale of the HQ building – some offers were made, which were declined. Then the pandemic hit and they ended up with vacant office space. Current offers include converting this office building into housing - but the numbers are not there. NARFE currently uses only two floors of a four-story building, 26,000 square feet with 50 parking spaces underground. The next board must deal with this situation and find the best option; according to the realtor the building is only good for housing but needs major renovation. Another option is leasing out

portions of the building after it is made ADA accessible at a cost of at least \$1M. If the building does not sell, a different strategy will be employed; housing is needed, or a combination of leasing./rental/office.

The AMS system is being upgraded to **Microsoft Dynamic 365** --a new database; the system will close October 6-8, and reopen on the 9th, with a live database. Users will not see a change; the same interface will remain. The new addition will improve functioning and make changes easier to perform. Pres. Wynn presented VP Helfrich with a parting gift and thanks from Members.

Pres. Wynn discussed membership. During his previous tenure in 2017, NARFE had 211,148 members: today down to 129,000. We try to attend events where new members might be recruited. At a recent Federal Women's Seminar in downtown Chicago with attendance of 300, all the individuals from the DC area were asked about NARFE – not one of them ever heard of it. Newer employees are not aware of NARFE. White suggested returning to the Chapter Assistance program or placing ads in publications directed at current & former federal employees. Suggestion to send a NARFE magazine to every public library for display in the reading section; also include a label on the magazine with contact information and place it in doctors' waiting rooms, VA hospitals, post offices, etc.

Nora McDonald, Coordinator, Member Engagement Team, NARFE HQ via Zoom

Pres. Wynn introduced Nora who has been with NARFE for 18 months. She showed charts indicating the slower rate of loss; in 2022 there was a net loss of 14K members; last year that loss was 7,800 – cut in half. The first 6 months of 2024 show 2K less; losses are stabilizing, especially from reinstatement of 1,300 members via the first mailing. NARFE will be working with **Street Level Studio** to increase brand awareness across the country; they are in the research phase of that process now. NARFE just dropped below 130K but she doesn't think it will drop too much more; she believes that the numbers will hold during the autumn months.

How do we get members in the door? There is frustration with the no entry into government buildings; people holding health fairs have gotten quite a few recruits. Most chapters do have active employees; try talking to them about where their interests lie. Find out if they're having health fairs or meetings where you can talk about NARFE to see if they can connect us with an HR person or someone holding an event. She suggested that the chapter sponsor a high school event – get the NARFE name out there. Look for any places where federal employees will gather in the local area. Most active employees have never heard of NARFE; we need to explain that our association can help all Feds, current and retired; we are not a union or for-profit entity; we don't make any money from your decisions; we are across the nation and want to help you make the best choices for your family. The organization is dedicated to the general welfare of helping federal employees. The primary purpose of NARFE is helping you make the best decisions regarding your benefits, helping you plan for a secure retirement –so when you retire your benefits are there for you. These are all explanations that need to be given. She went through all the benefits that are available to members – noted in the NARFE magazine. Members have access to Federal Benefits Experts who can keep them well educated regarding their retirement benefits.

New members receive the first-year chapter dues free; \$42 dues annually or \$3.50 monthly with dues withholding. The Recruitment incentive is \$8 from NARFE HQ for each new member during January through August and \$10 during September through December. You are providing information and resources and they can make the decision if they want to join. It's important to walk them through – don't wait till it's too late to plan for retirement. How has your membership benefited you and your family? Consider their interests – health benefits, retirement. They can view Webinars on numerous topics from investing, health benefits, advocacy, postal workers, etc. NARFE contacts legislators about issues affecting members.

Q & A: Pres. Wynn emphasized awareness of what Congress can do to federal benefits – matching TSP – FERS retirees do not get the same COLA as CSRS -- benefits can be taken away; need someone fighting to keep your benefits intact – that's what NARFE does. Many employees are not aware of any of these issues. Suggestion made to have an HR page in the NARFE magazine for active employees. Members recounted how they came to join NARFE years ago – as active employees -- email information, direct mailing. NARFE is now using Facebook ads. In the past NARFE received the OPM retirement list and those individuals were sent recruitment letters; that was discontinued due to privacy issues. Storer has sent NARFE lottery tickets to federal friends as gifts reminding them to become members, whether they win money or not. She explained benefits in an accompanying letter. Nora urged members to recruit ONE MEMBER – if each person did that, the membership would double. Pres. Wynn thanked Nora for her presentation.

(Whereupon a brief recess was had.)

View Theme Baskets - Visit Vendor Tables – Purchase Raffle Tickets

Panel Discussion – Highlights of FedCon – Jerry Townsend, Newsletter Editor, Connie Storer, Communications, Myra Celestin, Pres. Chapter 1771, Gary White, Treasurer, Kirk Banner, Pres, Chapter 348

Jerry Townsend welcomed the panel; they will provide an overview of the recent FedCon24 Conference in St. Louis, attended by 480 members including 14 from Illinois. We will include this information in the September edition of the Illinois Federation Newsletter; hopefully to be shared with chapter members. The Conference was excellent - well run and well organized; good networking opportunities presented themselves; we commend the National Officers and Staff.

The other panelists were – Myra Celestin, Chapter President, Chapter 1771; Kirk Banner President, Chapter 348; Connie Storer, Communications Coordinator Webmaster and National Only member; Gary White, Federation Treasurer, President, Chapter 1344.

Myra Celestin represented Pres. Wynn at FedCon24 and attended the President's meeting on Saturday, August 16. Presidents were assigned to different tables by region; they took attendance. The main topic was increasing membership. They also discussed HR 82. On September 10, they will follow up with a Discharge Petition – must be signed again by 218 members. NARFE continues to work for support on the equal COLA Act – so that FERS and CSRS benefits are equal. Another topic was Street Level Studio – an

organization located in the Chicago area – contracted to provide a national marketing strategy to rebrand NARFE in order to increase membership. We need to get active employees engaged in NARFE to get a fresh start. They will develop market tools for use in chapter operations. They discussed retention of files- how long it is kept? Policies and Procedures for member retention; number of years to retain financial reports, Treasurer's Reports, expense report, vouchers. They request a webinar for Federation Presidents on how to run ZOOM meetings; how to keep a chapter open; use cessation planning (for minutes when secretary is absent) – more information re: Street Level Studio; a reliable email system that works for members. They also discussed training for RVPs.

Kirk Banner discussed the breakout sessions; he also met old acquaintances. The keynote speaker, Alex Sheen, head of a non-profit group, promotes honoring commitments you make to others; he has donated millions to charities because he said he would. The breakout sessions had duplicate tracks – one for active employees, one for leadership; these sessions continued later and were interspersed with regional caucuses. He attended the NARFE –PAC breakfast and later attended the major league baseball game in the evening. He also attended a Membership Recruitment session with Nora McDonald. She suggested always having an extra copy of a NARFE magazine to give to someone; keep an extra membership form with you; be sure you attach your NARFE contact info. Webinar flyers are handy to pass out as are gift membership applications. Rotate your meetings or have a special meeting to invite active employees. He attended a session titled Officers 101 – members attend chapter meetings to learn, to meet people or to help. Others joined to protect their benefits. Ask members what issues are important to them; keep up to date. He attended financial planning and estate planning seminars. Anyone you designate can be the beneficiary of your TSP. Why do we have chapters? -- Local advocacy, social interaction, and learning.

Connie Storer, Communications Coordinator, discussed the keynote speaker Alex Sheen. He was mesmerizing – he spoke about keeping promises. He said be grateful for the things you have; count your blessings but learn how to say NO! He noted that 75% of people do not volunteer for anything; that leaves the other 25% very busy. She attended the Advocacy Session by John Hatton – one of the NARFE lobbyists – political polarization leads to more dysfunction in government, volatility, ending in distrust of government. Antigovernment sentiment flows through to government employee benefits. Numbers he mentioned – government employs 5.5M people – 2% of the population – our benefits are very generous compared to private sector employees. Our two staff lobbyists receive proposals from chapters and Federations on key advocacy issues and decide NARFE's priorities for the coming year. There have been zero cuts to our retiree health benefits since 1996.

Regarding WEP/GPO – and now Discharge Petition – submit your online letter to your representative to vote for the bill. The cost of implementing the WEP/GPO will be \$150 B over the next ten years. 90% of Congress is on Twitter "X" -- another way to reach out to your Reps. Personal contacts with the legislator's office are very effective – more than any other outreach. Our members rarely use social media; Facebook is another way to reach out. Action letters used by NARFE are effective as well. Meetings with lawmakers are 65% effective. When sending out emails limit the list to 25 individuals only. Contact her on the Federation website to set up a Facebook site for your chapter.

Treasurer White –noted that most topics have been covered. The keynote speaker, Alex Sheen, gave a very moving account of his father passing away from kidney cancer. He began a foundation that today, ten years later, has distributed 13.1 million cards calling for people to keep their promises – “Because I said I would.” His foundation sponsors children’s charities: he donates his proceeds from these speeches, all of which center on thinking about life and helping children find their way. He told the story about a dad’s love for his daughter by writing a note on a napkin in her lunchbox. When he learned he had cancer and would pass away, his daughter was a sophomore in high school. He wrote out 826 napkins with messages of love to his daughter so she would have one in her lunchbox every day until graduation! Alex had to learn when to say “NO” and take some time to reflect on everyday life and be thankful for the promises you get to keep. Pres. Wynn thanked the Panel for their interesting recap of FedCon24. He explained why he could not attend and thanked Myra Celestin for standing in for him.

AMS Training – Linda Glasgow and Gary White – Linda stated that very few members use the system. She noted it is important for members to get into the system and utilize the available data. She used her home chapter as an example. Hard copies of the pages on the screen are in your green “Goody Bag” to practice at home. Click NARFE.ORG to sign in and provide your Username (the email that is in the system) and Password. You need those two items to get into the system. A summary on the side shows the people who can make changes; also on this page is the Federation search, enter the last name - - most likely you’ll find they have become a National Only member. You will find these charts in your convention bag – to share with chapter members and get more people to use the database. The next page shows the Home Page with “My Account,” the Officer Portal, and Support NARFE (lots of info, also ordering forms). The Home Page provides lots of guidance; if any personal information needs to be changed, you need to go to MY ACCOUNT – to keep your data up to date. The Advocacy tab shows info being worked on. Federal Benefits Institute has all past Webinars listed. Looking at the Chapter headings at the top – shows when and where chapters meet. Chapter documents, charter and bylaws are available to review; National includes any new bylaw changes for your chapter. That page also includes OAM and ORM which are old reports that don’t exist anymore – ignore those. Adding Chapter Officers is important. If an officer shows an expiration date of 2099, they were an officer at the time of system conversion. When new officers are elected, remove old officers by inserting a past date in the term ending date and add the new officer with their beginning and ending dates. She urged members to not be afraid to use the available data; it’s all at your fingertips. Treas. White uses the M-130 Recruiters Report to verify new members.

Memorial Service – Deceased Members – Cynthia Soltes – stated that the deceased members are listed by District and Chapter in the program booklet – Pages 22-25. They were honored by a Moment of Silence and a very moving reading aloud of the poem, “**We Remember Them.**” – as a special tribute; we thank them for their NARFE service.

District VPs met with their Chapter Members for specific discussions.

(Meeting adjourned at 5:20 p.m.to reconvene at 9:00 a.m. tomorrow)

Wednesday, September 18, 2024 – 9:00 a.m.

Kathryn Hensley, National Secretary/Treasurer – was introduced by Pres. Wynn. She expressed her appreciation and that of the entire NARFE Staff. She was at an Illinois Federation meeting 7 years ago in Peoria when she was running for National Sec/Treas. She congratulated us on getting back to the traditional Federation meeting after COVID – ready to get back to our agenda of supporting and protecting federal earned pay and benefits for all feds. We are at a crossroads; progress has been made in some areas and we've gone backwards in others. She shared copies of the Annual Report given at FEdCon24 in St. Louis – it is a detailed wrap-up of last year and earlier years.

She holds two offices – and listed some of her Treasurer duties below: She began by reading procedures and manuals-- found several missing. The last policies were written in 2013 and 2014; there was a total reorganization of NARFE. National Sec/Treas. is responsible for ALL FUNDS and ALL RECORDS of the organization –with the new AMS System just implemented. She had no input as to design but was responsible for all records. Two jobs were meshed into one which required oversight and supervision of staff to perform job functions. NARFE is a public association; staff only work till 5 p.m.; there is no comp time. When support staff leaves, there is no replacement; she did 75% of support staff work.

NARFE-PAC is a separate function – separate job governed by the FEC.

Approves all Federation and Chapter By-Laws, minutes have not been published since August 2023; there was no support staff for two years.

Approves and signs financial instruments – the 990N tax return is 55 pages long.

Responsible for providing resources to the NEB and other specific assignments.

Review/upkeep for all NARFE records.

Member of the Thrift Advisory Council – ETAC – for the federal TSP Board, joining in quarterly meetings or joint meetings. The alternate, John Hatton, is responsible for all legislation; he is a Federal Benefits Expert.

Sec/Treas is a NARFE-PAC board member - separate segregated fund.

Member of the NARFE magazine editorial board responsible for ads.

Responsible for Policy Manual, updating the Handbook, attending Board meetings, and approving motions -- changing/updating the Policy, published quarterly.

It cannot be published until the minutes are on the website.

Chairs the Budget Finance & Investment Committee – BFI – previous boards borrowed from earnings on investments every year but two, and never paid back the money – one of the reasons that dues were increased.

Investments are safe; too much money is kept in active operating fund. Morgan Stanley advisor is doing an excellent job; she briefly touched on laddering CDs for the contract recently signed for the member marketing study.

Advisor to the NARFE employee 401K Commission.

Advisor to the NARFE CAB Board; signed the Charter for CAB three years ago. CAB has one member from each Region who is recommended by the RVP.

Member of the NEB.

Secretary's job – responsible for all records and to review all manuals. Previous manuals issued overlap the key manual, F-10 – Guide for Federation and Chapter Officers. These rogue manuals discovered must be reviewed and classified.

Provides advice to RVPs on NARFE Policies; interpersonal relationships are ongoing.

Provides advice on the annual 990N Association tax exemption for chapters/Federations

There are chapters not meeting but still listed as active and cannot be closed down; there is a big job ahead that will take a special bill in Congress to limit these chapters that have money in their treasury with no bank account. They need specialists to help with tax solutions. This problem is too big for the current staff to manage. VP Helfrich has offered to assist in this undertaking; information must go before the NEB prior to signing.

Approves Bylaws – Chapter and Federation – review for incorporation of a non-profit association. There are inconsistencies in the By-laws – which must be reexamined.

Sends out the call for amendments to the By-Laws. Approves the minutes; recent minutes weren't completed due to the assistant leaving with no replacement. Hensley uses the minutes as history – what was the background, etc. Motions are effective as soon as they are passed; all minutes must be approved by 12-31-24 when her term expires. This year there were 7-8 meetings, some special call with several motions.

NARFE is a \$20M business operation. NARFE converted to the accrual accounting method three years ago. She noted other financial figures which are not repeated herein. The HQ building is listed for sale at \$6.7M. The NEB gets the financial report with a projection for the next three months. She hopes she has provided insight into the very difficult two-officer job. Pres. Wynn thanked her for her time and presented her with a gift from the Federation.

Recognition of Chapter Banners - each individual stood by their banner and gave a brief description of Chapter activities. Chapter 655 will close in November 2024.

Chapter 0006 - Joseph Gore

Chapter 268 – Greater Peoria

Chapter 348 – Illini Chapter

Chapter 399 – Edwards Chapter

Chapter 402 – Lincoln Home

Chapter 441 – Lake County

Chapter 655 – Louis Joliet

Chapter 849 – Effingham

Chapter 1019 – Alvin Bohley

Chapter 1067 – Metro East

Chapter 1344 – Michael Nave

Chapter 1771 – DuPage Chapter

It was noted that Sue Warner, our long-time Federation Service Officer, passed away in March 2024; she will be missed. Pres. Wynn called for a Moment of Silence.

(Whereupon a brief recess was had)

View Theme Baskets - Visit Vendor Tables – Purchase Raffle Tickets

Federation and Chapter Website Discussion –Connie Storer, Federal

Communications Coordinator/Webmaster, provided a demonstration re: **Microsites**;

they are connected to the main site; the main address is the same. narfe.org for National; all microsites begin with the same designation – narfe.org/il or narfe.org/chapter0441) –

all hosted by NARFE. Should chapters set up their own site or be hosted by the

Federation? She showed samples of publishing – meaning the site has gone live (online)

and the public can see it. She used Chapter 0441 as an example of a framework; she will assist chapters by building the site; they did that for the last training session. She

described the “working group;” they asked for volunteers from different areas throughout the country. This is an ongoing project – build the microsite and do a 5-week training session with the webmasters. Every week they are shown a video in Zoom and are given homework – to add content to their site – add text or photos or information about their chapter. The site is then reviewed and if all is well, the site goes live – meaning it is published. Group mentoring sessions are held on Fridays; if that is not possible, the mentor will meet with them individually. When completed the chapter has a basic site – with basic chapter information. She went through the entire process step by step which will not be detailed herein. She showed specific windows on the large screen for members to follow – connected directly to NARFE. The plan is to have some storage space on the “NARFE Cloud” for Federations – per Sec. Hensley. Connie explained how to build the site; Myra will demonstrate what the site looks like after publication.

Dr. Myra Celestin, Chapter 1771 - demonstrated her chapter’s published microsite; she is showing the live Chapter 1771 microsite with a link to You Tube; after closing, the 1771 webpage will pop back up automatically. Another feature is Chapter News – showing all the upcoming events sponsored by the Chapter – such as Alzheimer’s (incorporate registration information link) -- how to buy tickets, date, location – information re: FedCon24, etc. monthly meeting schedule, Albums, About Us, Officers. She showed how the page looks once all the information is added. Information should be kept current on the site; updating is required when things change – monthly, biweekly – remove old items, post new ones as needed. Pres. Wynn thanked both individuals for their informative presentation.

(Whereupon a brief recess was had)

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Vendor Presentations

BCBS – Ken Thompson - FEP Program, noted that BCBS has been in existence for over 60 years; 5 ½ million feds have trusted them with providing their health care. Please pick up our brochures. Those with Basic Option may want to investigate the Medicare Reimbursement option. The biggest thing affecting all carriers next year is separating the postal employees from the federal employees; that will have an impact and things will change. He urged them to see the website **Keeping Posted.org** – a 12-minute video explains all the changes; additional videos explain Medicare options. Postal workers from BCBS will get new ID cards. The RX program for retirees will be a Medicare drug program. If you don’t have Medicare Part B now, you have till September 30 to enroll. Wellness Incentives help with out-of-pocket expenses. Thank you for the invitation.

AETNA – Leslie Priest - Thanks for inviting Aetna; they are a strong partner with NARFE. Aetna has a long-standing relationship of 60 years with the FEHBP. All plans will be offered to the postal service. Webinars are offered for retirees; click on the Wellness link to view them; one is coming up October 16; please register now. The Aetna Direct Plan began 8 years ago, with Part B premium Reimbursement of \$900/year. Four years ago, they added Aetna the Medicare Advantage Plan with a credit of \$1,200/year, plus all the benefits which include added transportation, home delivered meals for 7 days after hospital discharge, Silver Sneakers program and many others. Dental and vision

plans are extremely popular, with over 1 million federal employees. Come visit our table and ask questions; it is important to be informed.

APWU – Kevin Harris – Happy to be here representing the partnership with United Health Care for the past five years; they have accomplished a lot. Most of you know the benefits – no co-pays and no deductibles – an enhanced level of benefits. These Medicare Advantage Plans have no comparison to the Plans you see advertised on TV; do not confuse the two; these plans are governed by OPM and must be equal or better than the plans on TV. This plan has an \$85 Part B subsidy=\$1,020 yearly per person. There is also a \$60 quarterly OTC allowance with a pre-paid card; the only caveat is you must use it quarterly or you will lose it. Renew Active is a Medicare Advantage program that has no co-pay until you get RX drugs. Once you elect this, no need to worry about the “Donut Hole” – just a straight co-pay. You can also go in or out of network with no co-pay; the provider would need to accept Medicare – one card takes care of everything – Medicare Advantage partnered with APWU uses only one card. APWU has a webinar in October; see it on the Keeping Posted website. Kevin narrates the entire webinar. Come to the table if you need any additional pamphlets/brochures.

GEHA – Chris Mabli – Introduced the GEHA Group Medicare Advantage Plan, offered by GEHA and powered by United Health Care. In 2025, all the Medicare Advantage Plans offered through the Federal Benefits Program are different from those TV commercial individual plans. These were created with OPM oversight specifically for federal retirees and are designed to work seamlessly with all federal enrollments. All benefits would be combined into one plan with one membership ID card; there is no primary and secondary payer; no confusion about cost -- \$0 co-pay and no deductible. Your out of pocket for the year is literally 0 except for Rx drug co-pay – remember enhanced level of benefits. The Part B premium subsidy applies to both the High and Standard level plans – either \$75 or \$100 per member per month credited back to you to offset Medicare Part B premiums. Also, a \$40 quarterly OTC credit – free gym and fitness center membership that works at multiple locations. Expanded vision, dental and hearing benefits are also included. Podiatry, chiropractic, acupuncture also \$0 co-pay. Part D Rx Drug covers the gap so there is no “Donut Hole” – no benefit limit. The new spending cap introduced in 2025 further limits Rx liability. We all agree this is an interesting year; a lot of information to take in; come see us for the rest of the day. Thank you for inviting us to your conference. Pres. Wynn recessed the meeting at 12:10 p.m. to resume at 1:15 p.m.

**LUNCH PROVIDED – BID ON THEME BASKETS – VISIT VENDOR TABLES -
PURCHASE 50/50 RAFFLE TICKETS!!**

Elder Law and Estate Planning – Attorney Ashley Day – provided a brief overview of her practice of Elder Law. After teaching school, Marriage, three children and 10 years at Pfizer as a pharmaceutical sales rep she decided to go to law school and eventually became a special needs and Elder Law attorney, which includes planning for aging and planning for children with special needs once the parents are gone. She discussed Probate, simple wills and the difference between Wills and Trusts, the role of a Fiduciary. If you don't draft your own will, the state will do it for you (probate). She discussed Power

of Attorney – end of life care, advanced directives – planning is an act of love – including memorial instructions, instructions for administration of trusts, asset review – make sure the trust is funded – use comprehensive planning strategies. Planning is a choice – it is bringing the future into the present and recognizing its importance. It is a rewarding process; your attorney always works for YOU; be comfortable in understanding your legal options. Doing estate planning is dividing your “stuff” and knowing who would control your stuff if you can’t do it for several reasons, like a diagnosis of Alzheimer’s or other serious illness. Keep control of your assets for as long as possible. People want peace of mind – that’s what estate planning does. She works under the Met Life umbrella which brings people into their office for estate planning, counseling, and consultation on the initial visit. She provided three examples of what happened to famous individuals all who died intestate – James Dean, Marilyn Monroe, and Lisa Presley – all who had excess funds that were managed unwisely. The ultimate goal is administration of assets when you are not here.

A Last Will is not valid until the person is dead; the executor administers the will. Trusts are contracts that can be open (revocable) or closed (irrevocable) and administered during your lifetime. Distribution of trusts protects assets for beneficiaries. She explained the testamentary trust. Her office has instructions for funding the trust. Power of Attorney is a legal instrument that empowers another individual to make decisions on your behalf – durable power of attorney is for property, finance, and health care. And goes into effect immediately. Regular power of attorney means there has to be a screening event for it to go into place – less dependable than the durable power of attorney. Pres. Wynn thanked her for a most interesting presentation.

Ivana Sara – Evolving Advocacy and Legislative Affairs via Zoom - discussed grass roots advocacy and showed some statistics. NARFE supports the Discharge Petition to bring HR 82 to the floor for a vote; petition was filed 9-10-24 which requires 218 signatures – 189 signed as of today. NARFE also supports the equal COLA Act – insuring that FERS COLAs are in line with CSRS.

Protecting the Merit-based Service Act – to permit the return of Schedule F – which would make civil service positions political appointments. A hearing was held yesterday on protecting the merit-based civil service. This came about at the end of the Trump Administration via Executive Order and also an effort by the Heritage Foundation’s Project 2025, to reclassify confidential policy positions. This is extremely broad and could apply to 50K or more federal employees. NARFE supports the rate increase of 4%-market rate, but the actual pay increase will be 2% and 1.7% increase in locality pay.

Grass Roots Advocacy still works to protect the earned pay, rates, and benefits; Advocacy begins with Chapters and Federations. Would there be a NARFE without the federal community? Everyone plays a part in legislative outreach but some members take leadership positions, being a liaison between members and elected officials, providing expertise for members, or being a main point of contact. By sending action letters to your congresspeople or reaching out via social media “X” -- you are helping the cause. NARFE-PAC raises and spends money to elect members of Congress who support the federal community. Coalition building is a valuable tool to advance mutual goals. Without these tools NARFE could not accomplish the level of progress it has made.

Members interacted with the survey. Statistics show how tools work – action letters received via email, personal stories, letters to editor – shown on graph, specifically re: WEP/GPO – 25,557 letters sent during 2023; several other dates including January 2024, support discharge petition from January to July 4,647 letters were sent. Petition filed 9-10-24 2,619 letters sent. Notice spikes on all three graphs; the peaks coincide with letters sent; April 300 letters sent. On 7-31-24 1,300 letters sent; members are motivated by progress; grass roots action. The points given for attending meetings add up – Platinum, Gold, Silver, Bronze – better to track progress and increase engagement; the meeting must be reported to get points – benchmarks. Best way to contact law makers is on Twitter “X”. NARFE recently had their first podcast during grass roots advocacy month. What does the future hold? Tools evolve – SMS – shows 7 million texters using the system. Social media use– Linked In – Job Board for professionals and organizations, Virtual Town Hall, Tik Tok, Instagram -- all benefit users.

FedHub - Larry Barlow, Region IV CAB Representative -- for Illinois, Indiana, Ohio, Michigan, and Wisconsin. He thanked everyone for inviting him and VP Bob Helfrich for appointing him one year ago; thanks to Michael Wynn, Federation President, and to Linda Glasgow who did a lot of organization work, and Myra Celestin, Chapter 1771 President.

NARFE’s online community, FedHub, was launched Nov. 8, 2021. It provides a platform for federal employees and retirees to connect, share advice, and explore / engage with fellow feds. Occasionally technical problems are encountered, like any other platform. Users need to be cautious about what they post online and use the platform’s privacy settings. The benefits are community engagement, access resources, advocacy support and professional development. FedHub provides a dedicated online community for its members; the main goal is to share information with the aim of boosting member engagement and retention. FedHub increases the visibility of NARFE, chapters and federations. People do not visit the website in the number or frequency desired. A strategy to stop the decline in membership, retain and recruit new members must be found. We need to reverse declining membership by using a competitive advantage -- DIFFERENTIATION (providing unique services or products) and FOCUS (targeting and serving a specific market more effectively.) He explained both concepts in detail. FedHub can start by providing training and research related specifically to federal employment, networking opportunities, using exclusive content, priority access to federal events and Webinars to satisfy the needs of its members. He enumerated all the benefits of joining NARFE and explained each one. NARFE holds a unique position in supporting federal employees and retirees in ways that other organization cannot match. If these long-term strategies are implemented, NARFE could enhance its financial position with increased dues from a larger pool of members engaged in leadership positions.

National Secretary/Treasurer Hensley presented Awards to the four Chapters that have reached their 70TH ANNIVERSARY as Chapters - Chapter 399, Decatur, Chapter 402, Lincoln Home, Chapter 415 Rockford and Chapter 441, Lake County. The Chapters were acknowledged for their longevity- Congratulations!!!

(Whereupon a brief recess was had.)

Purchase Raffle Tickets – View Vendor Tables - Bid on Theme Baskets

Ed Konys, Past Region IV Vice President - thanked outgoing VP Bob Helfrich for leaving NARFE in a particularly good financial position. He thanked the Illinois Federation for inviting him to participate in this year's Conference and for the opportunity to see familiar faces. He looks forward to again representing the Illinois Federation on the NEB.

Region IV, Alzheimer's Coordinator- Diana Iuliano-Chan – thanked members for inviting her to the 69th Annual Conference. During the last two years, NARFE members have donated over \$2M which funded 11 additional research projects, which are -- U.S. POINTER (Project Brain Health through Lifestyle Intervention to Reduce Risk) Study was funded in 2022 for \$400K – a two-year study involving over 2,000 participants aged 60-79. An estimated 6.9M Americans 65 and older are living with Alzheimer's dementia in 2024. Studies show that up to 40% of dementias are attributed to modifiable risk factors, such as obesity, diabetes, inactivity, and low sociability. Participants include white 68%, Black 16%, Hispanic 6%, Asian 2.6% and 6.3% other; participants were selected from five diverse sites – NC, Northern California, Chicago, Houston, and New England. The study should be completed by May 2025. Some interventions followed the Mediterranean Diet. The team provided nutrition education and guidance to aid participants in including these foods into their diet. Individuals consuming this diet containing high fruits and vegetables exhibited fewer age-related diseases. Another study launched in 2022 is ALZ-NET to help clinicians collect real world data to improve brain health, diagnosis, and patient care.

Three new drugs are available to help in the early stages of Alzheimer's -- Aduhelm approved in 2021; **Leqembi** approved in 2023, and now **Kisnula** in 2024 used for patients with confirmed amyloid plaques but exhibiting a mild dementia stage. Total donations made by NARFE members was \$16,293,115, which includes \$108,938 raised in the 2023 WALK to end Alzheimer's. WE need members to get their chapters registered on the National Team as a NARFE team – go online or call 800-272-3900. Actual walking is not necessary; funds can be donated to Alzheimer's Association with the notation "WALK" and the date. Other ways to support NARFE Alzheimer's is by Planned Giving (in the brochures provided). NARFE salutes its members for supporting Alzheimer's – and finding a cure for this terrible disease. Thank you for your time and for supporting NARFE Alzheimer's Research Program. Q&A session. Make sure you all take the handouts provided. Pres. Wynn thanked Ms. Chan and presented her with a parting gift.

Winning Theme Baskets – Myra Celestin announced the winning bids. Eight baskets were presented and garnered a total of \$545. Chapters 1067 - Scratch for a Fortune - \$150. Chapter 849 – Octoberfest- \$35. Chapter 1344- Laugh and Chill - \$85. Chapter 402 – Fun at the Beach- \$40. Chapter 399- Falling for Fall - \$50. Gourmet Sweet Tooth - \$50. Halloween Galore - \$80. Pineapple Booze - \$55. Four chapters made a \$50 donation each in lieu of baskets. Pres Wynn thanked Myra and also thanked all the chapters that participated. Checks should be made out to the Illinois Federation Convention.

(Session recessed at 5:00 p.m. to reconvene at 9:00 a.m.)

Thursday, September 19, 2024 – 9:00 a.m.

Nicole Blackstone – Policy & Programs Manager - Federal Benefits Institute – via Zoom – some resources available for NARFE members are Webinars – hour long presentation with experts followed by Q&A, Postal Service HBP, Magazine Q&A monthly; Fed Inbox offers personalized assistance to NARFE members, FedHub the NARFE online community.

In 2023 Medicare put a \$35 cap on insulin. In 2024 the 5% co-pay for Part D is eliminated plus a \$2K cap on out-of-pocket spending. They also put a cap on Part D premiums rising no more than 6% from 2024 to 2030 – lowering the cost for most people. The Postal Workers HBP begins in January 2025; 32 separate plans were announced. Future retirees must enroll in Part B & Part D – more info to come on that. The Webinar on LTC will air on September 26 @ 2 p.m. ET. The current contract with John Hancock will end in 2024. A new contract for 7 more years states that OPM must approve the % of increase. The TSP is doing catch-up contributions for federal employees -- effective January 2025; RMD age has risen from 72 to 73; and up to age 75 in 2033. The Roth IRA is no longer subject to MRD. The webinar “To B or not to B” is set for October – discusses the benefits of enrolling in Part B and the IRMA income cut-off - \$109K for individuals and \$206K for couples. Q&A session followed. Pres. Wynn thanked Nicole for her interesting presentation.

Townsend gave an update –as of today 206 lawmakers have signed the Discharge Petition – 218 are needed. The CBO cost calculation over the next ten years is \$197B. Congress must increase the revenue stream; if nothing is done benefits will drop in 2033; if this bill passes, it will take six months off the 2033 time period. ALL public employees will be affected by this law, not only feds. Pres. Wynn thanked Townsend for the information. Pres. Wynn officially closed the 69th Annual Illinois Federation Conference at 9:30 a.m.

Federation Business Meeting Agenda Called to Order by President Wynn

Amendments to Bylaws - Linda Glasgow –There were no Resolutions or recommended changes to the Bylaws.

Time & Place Report – Linda Glasgow -- stated that the Board voted to have a shorter version of the conference next year, beginning the week of September 15. The plan is to begin at 1 p.m. and finish the following day at 1 p.m. We will have fewer speakers. Please send any requests or comments to Linda via email. If you wish to volunteer for a Board position, send Linda an email.

Pres. Wynn noted the diminishing number of attendees -- 45 members this year. In previous years Conventions brought in 175-200 attendees; over time that number has dwindled. The Conferences are a lot of work; Linda does 95% of the work so we will have a condensed conference next year. In 2025, the IL FED will return to the Keller Convention Center-- Holiday Inn at Effingham, the week of September 15, 2025.

Report of Audit Committee – Cynthia Soltes – The audit for the period of April 1, 2023, through March 31, 2024, was conducted. It is the Audit Committee’s opinion that the records of the Treasurer present fairly the financial position of the Illinois Federation of

NARFE Chapters as of March 31, 2024. Questions regarding funding should be directed to one of the Federation Officers. The Audit Report was signed by the Audit Committee Chair, Cynthia Soltes, Jerry Townsend and Constance Storer. There were no questions. **Motion and second from the floor to accept the Report of the Audit Committee as presented; motion carried by unanimous voice vote.** Pres. Wynn stated that Treas. White does an excellent job; everything is in order; thank you so much for all the hard work you do.

Federation Alzheimer's Report – Karen Austin – Illinois Coordinator – stated that during FY 24, Faye continued in this position until October and collected \$8,862. In November Karen took over; she thanked Faye for her many years of hard work in helping to raise money for Alzheimer's research. The grand total for FY24 was \$8,862.75 – over \$2K more than FY23. Donations for July and August were \$1,511. Please make all checks payable to NARFE Alzheimer's Research and include your chapter number in the memo line.

Certificates for Distinguished Service to be awarded today goes to Michael C. Nave Chapter 1344 to be signed by NARFE President William Shackelford, accepted by Gary White, President Chapter 1344 for the largest Chapter donation.

A Certificate is awarded to Marion Payne Chapter 1309 for raising \$1,219.50 for the Walk to End Alzheimer's; the Award will be mailed to the Chapter President.

A Certificate is awarded to Sylvia Tuff, Chapter 1344, for the largest single donation of \$2,000, signed by NARFE President. Pres. White stated that her husband was a primary donor and she will continue the tradition in his name. Austin has a supply of NARFE Alzheimer's Chapter Coordination Manuals to distribute. Ms. Chan presented a Citation for Distinguished Service to Karen Austin in recognition of her outstanding contribution to the NARFE Alzheimer's Program. Austin acknowledged Fay's assistance this past year.

Federation Officers' Reports

Pres. Wynn stated these documents are in the convention bags. Discussion of changes in the new 2024 Federation Directory that were inadvertently omitted; several corrections were made. We still have vacant positions on the Executive Board. Storer stated that all chapters should have paper and digital copies of their Charter and Bylaws.

Adjournment

President Wynn thanked all the attendees and the Federation Officers for making this a great Convention. President Wynn declared the 69^h Annual Convention adjourned at 9:45 a.m.

Fran Prokop,
Federation Recording Secretary