

HQ MEMBERSHIP NEWS

The Results Are In, and the Winner Is ... NARFE

— By *Monica Williams, Deputy Director, Membership Marketing, mwilliams@narfe.org*

From September 1 through December 31, 2015, many NARFE members seized the opportunity to earn \$10 for every new member they recruited, as well as get in the prize pool for a monthly drawing for a \$25 Amazon.com gift card and the Grand Prize of an Apple iPad Air 2. Some chapters and federations encouraged participation with additional incentives.

Efforts paid off for 718 individual recruiters and NARFE, which added 1,317 new members to its membership base over the four-month contest period. Here's a month-to-month view of recruiting activity:

	Members Who Recruited	NEW Members Recruited
September	139	179
October	168	236
November	277	413
December	283	489
TOTAL NEW MEMBERS RECRUITED		1,317

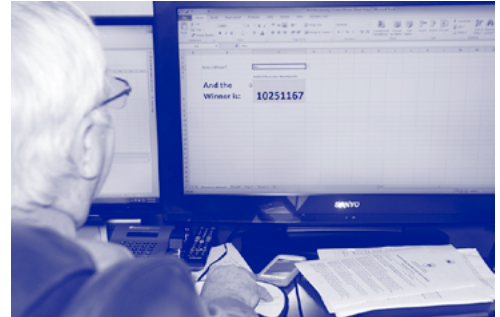
With individual efforts rewarded at \$10 per member, NARFE was pleased to award these prizes to the monthly winners of \$25 Amazon.com gift certificates:

- ❖ **November: Judy Rosco** of Las Cruces, NM, from Chapter 182;
- ❖ **October: Barbara Walter** of Solomons, MD, from Chapter 969; and
- ❖ **September: Robert Helfrich** of Indianapolis, IN, from Chapter 1612.
- ◆ The Grand Prize Winner of the Apple iPad Air2 is **Susan Ruble of Fort Myers, FL**. Susan is the president of Chapter 254.

We wish to recognize some of our very active recruiters who ranked at the top of the charts. **Betty Mitchell** of Norfolk, VA, and membership chair of

Chapter 66, recruited 45 new members. **Michael Wynn** of Beach Park, IL, and president of Chapter 441, recruited 36 new members.

Our hats are off to all who participated and supported the 2015 Fall Membership Campaign. It is important to recognize that every effort you make to recommend membership counts in big ways. We gained 540



NARFE's National President, Dick Thissen, randomly selects the 2015 Fall Membership Campaign Grand Prize Winner.

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new members from members who recruited just one person each. An additional 184 members were recruited by the 92 participants who brought in two members each.

Our results from this campaign truly discount the 80/20 rule, which states that 80 percent of the results come from 20 percent of the effort. In fact,

80 percent of our participants brought in 55 percent of the members.

Congratulations to all who participated. Everyone involved – whether you got none, one, 10 or even 45 members – was active in spreading the word about the organization to those who need to know about it. ■

Notes from a 2015 Top Recruiter

— By *Monica Williams, Deputy Director, Membership Marketing, mwilliams@narfe.org*

What does it take to be a Super Recruiter? Ask Michael Wynn, president of Chapter 411 (Lake County/Waukegan) in Illinois. Over the course of the 2015 Fall Membership Campaign, Wynn was one of our top four recruiters with 36 new members.

Recruiting members isn't a new thing for Wynn. As the president of his chapter for more than 12 years, Wynn is experienced in recruiting and membership, and advocating for NARFE.

Recently retired from his position as a comptroller for the Naval Reserve, Wynn had time to go back to the Great Lakes Naval Training Center and talk to his former colleagues about NARFE. Keeping those connections with co-workers who are on the path to retirement helped Wynn in his efforts.

In addition to returning to his old haunts, Wynn represented his chapter at a number of health fairs last fall. He notes that people are always appreciative of information about how NARFE helps members of the federal community maintain their benefits.

He finds that many of the feds he meets at the health fairs have no idea what NARFE is and what it does. By providing education about the organization and briefly talking about recent accomplishments, he is able to pique their interest. "This year it was easier to recruit, and I'm not sure why. Perhaps the climate was different. I don't have an answer."

"Having materials that show what NARFE has done helps tremendously. I have found the magazine to be a big plus."

Wynn notes that many of the people he has recruited over the years are happy that they joined NARFE. We hope that the 36 new members Wynn recruited last year will join the recruiting force this year.



NARFE Federal Benefits Institute Webinars Drive Membership Value

— By Monica Williams, Deputy Director, Membership Marketing, mwilliams@narfe.org

As we put this issue of the *Recruiting and Retention Journal* to bed, NARFE Headquarters is preparing to launch our fifth webinar, which will be presented on March 10 at 2 p.m. ET by federal benefits and retirement expert Tammy Flanagan. “[Survivor Benefits: Key Decisions for Feds of All Ages](#)” addresses the key decisions you must make with survivor elections and beneficiary designations both PRE- and POST-retirement.

We know from experience that survivor benefits are a hot topic. Last year, nearly 1,500 feds requested copies of the January 2015 article published in [narfe magazine](#) after Federal News Radio’s Mike Causey promoted it on air.

We anticipate a high turnout for this event, especially if we base it on the experience from our first four webinars, which boast a total of 3,427 registrants – 696 who are new and reinstated NARFE members. Members attended for free. Nonmembers paid \$39.95 to register for the webinars, and their registration included a one-year membership in NARFE.

Over the course of the year, NARFE will host six more webinars on topics of interest to both current and retired feds. Pre-retirement, Social Security claims, TSP withdrawal options, and health plans are some of the subjects coming up over the next nine months.

What does this mean to you? NARFE’s Federal Benefits Institute webinars are an in-demand and high-value benefit that will be of interest to prospective members.

It is no secret that easy-to-understand federal benefit and retirement information is not readily accessible. NARFE is filling a much-needed education gap for the federal community. The live events are all archived in the member-only NARFE Federal Benefits Institute for on-demand viewing.

When you find a prospective member with a pre-retirement question or concern about FEHBP and Medicare or Social Security, you now can say, “NARFE has webinars that will help you with all of your questions – and you can watch many of them right now if you are a member.”

Direct them to www.narfe.org/FederalBenefits-Institute to view the full calendar of upcoming live

webinars as well as the recorded programs.

All members receive email alerts for upcoming webinars. You are encouraged to forward those emails to anyone you feel would be interested. This is one more way we can extend our reach and promote the must-have value of NARFE. ■



NARFE Federal Benefits Institute

WEBINARS

View Now

Will You Be Ready for Retirement?

FEHBP and Medicare: Make the BEST Choice

**From Federal Employee to Annuitant:
Master the Process**

What’s Your Best Retirement Date?

Upcoming

(All webinars are available to view on the Web within 24 hours of the presentation)

**Survivor Benefits: Key Decisions for
Feds of All Ages – March 10**

Claiming Social Security – April 28

Exploring TSP Withdrawal Options – May 26

5-Year Countdown to Retirement – June 30

**Post-Retirement Benefits Checkup –
September 15**

FEHBP and Medicare - October 13

**Alphabet Soup of Health Plans -
November 17**

www.NARFE.org/Institute



1,208 Thank You's!

In 2015, 1,208 outstanding recruiters went out of their way to each recruit one or more new members for NARFE! A complimentary lapel pin has been mailed to each recruiter in appreciation for his/her ardent support and faith in this great organization!

Membership Retention Tools

Remind your members of these three easy ways to stay effortlessly in the renewal loop.

1. Life Membership

[National Life Membership](#) is a special category of membership where you pay a National membership fee based on your age in one lump sum or in quarterly installments the first year you enroll. Only chapter dues would need to be paid annually. National Life Membership is one way to affirm your ongoing support of NARFE's mission to serve federal employees and retirees and demonstrate your commitment to the future of NARFE as an organization. Application forms may be found on the NARFE website, www.NARFE.org, or call Headquarters to request them: 800-627-3394.

Ages	Single Payment	Quarterly Installments
30-39	\$1,796.00	\$450.25
40-50	1,408.00	353.25
51-55	1,127.00	283.00
56-60	960.00	241.25
61-65	801.00	201.50
66-70	653.00	164.50
71-75	514.00	129.75
76-80	392.00	99.25
81-90	251.00	64.00
91-100	127.00	33.00

Fees for National Life Membership

The national fee may be remitted in one single payment or in quarterly installments during the first year. (See chart, above right).

2. Dues Withholding for Annuitants and Survivors

NARFE's annual national dues are \$40. However, retirees, spouses of retirees and annuitant survivors are eligible for [dues withholding](#) from their monthly annuity at \$34 per year — a 15 percent discount off national dues! Chapter dues may be withheld as well.

Here's how it works:

$$(\$34, \text{discounted national dues} \div 12) + (\text{Chapter dues} \div 12) = \text{Total Monthly Deduction}$$

- Save 15 percent off your annual national dues!
- Sign up your spouse and double your savings!
- You'll never get another dues reminder from us!
- Your monthly payment is affordable and convenient!
- You may cancel your dues withholding at any time!

3. Automatic Renewal

Select auto renewal to charge your dues to your credit card each year. Call Headquarters to arrange for this: 800-627-3394. ■



An Alternate Recruitment Pitch

— Adapted from an article by Charles Stanphill, first vice president, featured in the October-December 2015 issue of the Oklahoma Federation newsletter.

While recruiting, if you receive resistance from the prospect about being a member of a chapter and paying chapter dues, tell them about [eNARFE](#) (Chapter 2363). Recently, while I was having coffee with a group of federal retirees, my attempt to recruit hit a stone wall. My prospect was adamant that he didn't have time to attend chapter meetings and could see no reason to pay a chapter money when he had no desire to be involved in one. At this point, I switched

my tactic and told him about eNARFE. After I assured him that \$40 a year was all he would have to pay, he took the membership application. The next day at the coffee gathering, he gave me his application and a check for \$40.

Remember, the goal is to recruit members for NARFE. If they want to belong to a regular chapter, great. If not, sell them on eNARFE. A NARFE member is a NARFE member, no matter the chapter he or she belongs to. ■

MI

MARKETING INSIGHTS

How NARFE Leaders Show Value to Members

How do you convey to your members the importance of belonging to NARFE? Your members can't see what happens behind the scenes at Headquarters. They can't see NARFE lobbyists hard at work for them. They don't have a picture of how our Federal Benefits staff work diligently to field calls and messages from prospects and members on federal benefits. There is a need to remind and assure them that NARFE is working hard, is working for them and that NARFE works to help protect their hard-earned federal benefits.

1. Touch on these main benefits of NARFE membership

- *narfe* magazine, the award-winning monthly publication, provides reliable and up-to-date information that translates the jargon of legislative regulations into intelligent guidance.
- Access to NARFE's Federal Benefits Service experts. They offer clear answers to your complex benefit questions, by phone and email.
- Access to FREE resources in the NARFE Federal Benefits Institute. Register for view-on-demand webinars developed to meet the information needs of the federal community.

2. Convey relevant information

Familiarize yourself with legislative updates on

the NARFE website, www.NARFE.org, and start a healthy discussion at meetings among your members. Keep them informed and updated on progress NARFE is making in protecting their retirement and health benefits. Frequently list NARFE's legislative accomplishments.

3. Mail copies of your newsletter to members and prospects in your area

Fill it with news from both NARFE Headquarters and your local chapter. Check the NARFE website, www.NARFE.org, every month for the latest news. Upon logging in, the website is conveniently divided into tabs: [Federal Benefits](#), [Legislation](#), [Member Perks](#), [narfe magazine](#), [NARFE NewsWatch](#), NARFE on [Facebook](#), and [Press Room](#), where you can easily find the information you need. Clearly mention your meeting date in the next issue of your newsletter and list items of interest for the upcoming meeting. Expressly invite all current, lapsed and prospective members to attend.

4. Design and maintain a great website

A great Web page can create a virtual community for your fellow chapter members and is indispensable to those who cannot attend meetings. NARFE Headquarters now offers a Web-hosting

feature that allows leaders with limited technical expertise to create their own NARFE Web pages. Check it out on www.narfe.org/guide. If you already have a website, update content regularly.

5. Gain publicity for NARFE by joining local community programs and activities

NARFE needs all the local publicity it can get. Public Relations chairs and NARFE leaders can get advice on how to advertise NARFE in the *Public Relations Handbook*, [FH-9](#). Look for it in the Requisition for Printed Supplies, [F-18](#).

6. Leave something tangible in their hands.

Check the Requisition for Printed Supplies, F-18, for new literature from NARFE Headquarters that your prospects and members would appreciate

7. Help Members and Prospective Members Find You

Keep chapter contact information up to date on the NARFE website, www.NARFE.org. Maintain and monitor a dedicated email account for the chapter. ■

Why Did You Join?

In conversations with our members, we may inadvertently focus on the techniques of how we do what we do — mail the monthly newsletter, respond to requests for more information, write letters to Congress — rather than why we do what we do, which are the benefits that result from our work. The “whys” tie in directly to the purpose of NARFE. Explain in your own words why you support what you do. Remember to link those activities to the benefits that motivate your members. Talk about membership benefits, not features. Features are what your organization does; benefits are the personal connection for your members.

Here are examples of how to turn “features” into “benefits.”

Feature: We have NARFE Federal Benefits Specialists available on staff.

Benefit: Retirement annuities, health insurance, life insurance and other benefits are subject to change. As a NARFE member, you will know exactly what to expect and can get expert answers to your questions, whether you are under CSRS or FERS.

Feature: Members get the monthly *narfe* magazine.

Benefit: NARFE members have access to targeted reporting on federal news. With so much misinformation about federal pay and benefits in the general media, *narfe* magazine is a reliable source for news, data, and advice for federal workers and retirees. Monthly columns sort out complex and common

benefit issues, alert you to proposed legislation, answer your questions, report on progress and results of NARFE’s legislative initiatives, and more.

Feature: Members can access the [NARFE Legislative Action Center](#).

Benefit: As a NARFE member, you get to speak your mind through the NARFE Legislative Action Center. Access quick links to reach your members of Congress and local media. NARFE’s online database of current legislation, key votes and how-to’s on communicating with Capitol Hill give you the power to speak your mind to the people making the decisions.

Feature: Members can access NARFE Federal Benefits Institute Webinars online.

Benefit: Only current members have access to the new Federal Benefits Institute, where they may view live and on-demand webinars focusing on key federal benefit issues. The Institute is your gateway to live and recorded learning events and valuable resources designed to help NARFE members take charge of their federal benefits and help guarantee a secure future.

Feature: NARFE members get Member Perks.

Benefit: Using the purchasing power of hundreds of thousands of members, NARFE offers quality options to help you save on your search for commonly used products and services. New partners include IDShield, Sprint and Verizon, among many others.



College scholarships and disaster relief grants are more ways that NARFE is looking out for you and your family when you remain a member.

 And here's why NARFE still needs you! NARFE is the only membership organization solely dedicated to protecting and preserving the benefits of ALL federal workers and retirees. As a member of NARFE, you strengthen each of our critical messages before Congress, fortify our national

outreach, and demonstrate your dedication to protecting the hard-earned benefits and deserved reputation of both active and retired federal employees. NARFE's aggressive legislative agenda focuses on protecting your financial security in retirement. Our advocacy efforts have produced winning results.

There's still a lot more that needs to be done. View our legislative agenda on www.NARFE.org. Stay with us! ■

Recruit to Retain

— Adapted from an article by Donna Oliver, Affiliate Services Consultant,
 National Association of Home Builders (NAHB)

NARFE Leaders: Recruiting and retaining members starts with knowing what your Association has to offer. But it doesn't stop there! You also need to learn what each member needs out of their NARFE membership. Then tie those needs to NARFE's offerings.

1. Recruitment and retention can never be siloed. You must recruit to retain!
2. Brainstorm: Who is out there who can benefit from what we offer? What would you include in a 30-second "elevator speech" to pique a prospect's interest in NARFE? See the article "Brainstorm on Membership" in the [May 2015 issue](#) of *Recruiting & Retention Journal*.
3. Many of NARFE's members are members of other organizations as well. How do you compete for their time and focus? What unique offerings does NARFE bring to the table for these members?
4. Frequently, recruiters target prospective members on the outer circle or by "accident." This is certainly not the best use of your time, energy and resources. If possible, concentrate your efforts on the core of where your membership pool exists. If given the opportunity to recruit in federal agencies, pounce on it! If a new member offers to help recruit at his place of employment, hand over a stack of applications, posters and magazines to help in that effort. Place an order for these forms by filling out the F-18 (Requisition for Printed Supplies) online at www.NARFE.org, or by calling 800-627-3394.
5. Member's perception of value: If legislation succeeds, then there is value. How do you convey NARFE's legislative success stories to your members? How familiar are you with NARFE's legislative efforts?
6. Never use an acronym when describing our Association — it sounds hazy, unreachable and your member may, more often than not, create a mental block to your membership pitch. Spell it out! "The National Active and Retired Federal Employees Association." It takes some effort, but it reinforces to your prospect who the Association was created for!
7. How do you articulate to your member his or her projected return on investment by joining NARFE? Member benefits need to be seen as coming from both NARFE Headquarters and the federation and chapter levels.
8. Create a list of the top 10 objections prospective members tend to give when asked to join NARFE. Create a script on how to counter them. See the article "Overcoming 'No'" on p. 8.

Overcoming “No”

— By Donna Oliver, Affiliate Services Consultant, National Association of Home Builders (NAHB)

“It’s too much money.”

Response: “One tip from a webinar or *narfe* magazine can save you thousands of dollars.”

“Maybe later.”

Response: “Maybe later might be too late...”

“I don’t have time.”

Response: “It only takes a second to click a button to send an online letter to your senator or representative ...”

“I get the benefits whether I join or not.”

Response: “Only members have access to NARFE’s Federal Benefits Specialists, webinars and other resources for feds.”

“We’re cutting back.”

Response: “Don’t let them cut back on your existing benefits...”

“I just don’t see the benefit for me.”

Response: “Here’s how NARFE will benefit you. With your membership, NARFE can lobby effectively to protect your earned retirement benefits.”

“I’m already a member of another association.”

Response: “Does that association provide the resources and support for feds that NARFE does?”

“I was a member before and didn’t get anything out of it.”

Response: “I’m sorry you feel this way, but here’s how NARFE protected you while you were a member...”
(List a legislative accomplishment)

“Someone else here is already a member.”

Response: “Good! Now, add yourself to the membership pool, and NARFE is one member stronger in its advocacy. Every member counts, and NARFE will only be stronger with you in it!”

“I need to ask someone else.”

Response: “Someone else couldn’t tell you how important your federal retirement benefits are to you. How important are they to you?”



Member Retention Starts From Day One

When does the process of retaining a member actually begin? Does it begin when a member's renewal date approaches? Perhaps retention efforts begin after a chapter member's name appears on the "Received Second Notice" report. In either case, it may already be too late. Waiting to promote retention places the chapter at a disadvantage, and it is likely the member will never renew.

To keep our membership numbers strong, chapters should implement a retention strategy that begins the moment a new member is recruited. There are effective methods that, used consistently, can help us keep as many members in NARFE as possible.

The Prospect Stage

At this stage, recruitment itself plays a major role in the retention process. Members recruited by other members are likely to remain with the Association longer than those recruited by other means. A recruiter should justly represent NARFE by:

- Seeking out prospects whose needs are matched by NARFE's services;
- Promoting Dues Withholding and Life Membership;
- Emphasizing membership and its vital connection to NARFE's legislative efforts.

Prospects should realize that, through membership, they actively influence NARFE's goals and, more importantly, their own retirement security. Prospects should witness how NARFE members are an integral part of our legislative agenda. A mention of NARFE's Distinguished Members, who have been with the Association for 20 years or more, will lend credibility to NARFE's long-standing commitment to preserving federal benefits.

And, while the stated benefits of NARFE membership are important, there are also unspoken aspects of membership that are equally as valuable, such as the comfort of belonging to an organization that understands your needs, and direct communication with other federal employees and retirees who share a common interest in federal benefit issues.

Part of your retention strategy is to recognize these intangibles and invite prospects to partake in all that chapters have to offer.

The Active Stage

The prospect is now a member. From this point on, every interaction between NARFE, its chapters and the new member can potentially affect retention.

- Verify each new member's contact information as soon as you get it. Correctly spelling a member's name and having the correct mailing address go a long way to establishing valued service and reliability.
- Encourage your chapter members to introduce themselves to new members.
- Conduct a new-member orientation. Periodic orientations are excellent forums for welcoming and educating new members. Help them become familiar with the role of the chapter in community involvement. Identify their interests and, accordingly, plug them into a volunteer or leadership role.
- Ensure your members' needs are met. Answer questions they may have about their memberships. If you are unable to obtain the answer,

Explain how NARFE works for them!

- Aggressive legislative representation at federal and state levels;
- Access to NARFE liaison with OPM for clear answers to complex benefits questions;
- Dependable guidance whenever regulations affecting your benefits change;
- Primary resource for federal retirement and health care issues;
- Open to ALL federal employees, retirees, spouses and survivors.

assure them that you will get the answers they need. Then, promptly follow up with them.

- Develop effective meetings with well-planned agendas that include something for everyone – federal employees, retirees, spouses and survivors. Schedule insightful speakers to cover common topics of interest.
- Provide advance notice of upcoming events through your chapter newsletter. This would give members ample time to clear their schedules, and motivate them to show up and participate.
- Find out how well you are doing in anticipating and fulfilling your members' needs. Provide a brief questionnaire at meetings or in your newsletter that asks, "How are we measuring up?" Decide in advance how you will use this information and proceed to make it part of your overall retention strategy.

The Renewal Stage

At this point, your chapter members should need only a small nudge of encouragement. If you have made full use of your retention strategy, the majority of your members will renew. If you have not, the renewal stage provides one last retention opportunity. Phone calls, newsletter reminders and personal correspondence could give the added encouragement some members may need to renew. ■

M-2s: The Next Best Thing to Signed Applications

[Prospect Information Cards](#), also known as M-2s, provide spaces for your prospective members to fill in their names, mailing addresses and contact information. Collecting this information allows you, the recruiter, to follow up with them. Once you have collected their information, send the cards back to Headquarters where we can enter this information into the database to activate a series of mailings and emails to convert the prospects to members. The more Prospect Information Cards we receive, the greater volume of membership we can attain. At larger events, using the completed cards in a raffle for a free membership or gift card can be very effective.

Top Recruiters This issue covers recruitment statistics for the months of October, November and December 2015

State	Chptr	Recruiter	Count	State	Chptr	Recruiter	Count	State	Chptr	Recruiter	Count
VA	0066	Betty B Mitchell.....	35	NC	0105	Charles E Talley	9	NY	1758	Charles Newkirk	6
IL	0441	Michael Wynn	31	IL	0415	Alan R Ekberg.....	9	MO	0011	Laura N Cowart	5
WA	0032	Margie Dennis.....	29	GA	0548	William Walinow	8	KY	0097	Paula G Bayer	5
CO	1085	Carl Worster.....	23	CA	0065	Gerald Hall	7	OK	0183	Charles R Freeland.....	5
CA	0061	Yoggi Riley	20	CO	0081	Eva Heller	7	IN	0330	James DeWitt	5
IA	0148	Larry Moore	19	WA	0237	Allen J Aplash.....	7	TX	0672	Dorothy A Creswell.....	5
CO	1085	Gregory Kann	19	OK	0730	Ron Vick	7	VA	0737	Constance T Bails	5
TX	1375	Philip R Kraus	17	IN	0578	Barbara S Terry.....	6	MD	1892	Linda Lee Cohen	5
CO	0081	Frank C Impinna	10	TX	1281	Stanley E Sartain	6	MO	2071	Linda Kurz.....	5



This issue covers recruitment statistics for the months of October, November and December 2015

Note: The list below was aggregated from membership applications submitted to NARFE HQ that contained Recruiter ID numbers.

Alabama

0270 Thomas R Elliott.....	1
0318 Doris Pearson.....	1
0443 Linda S Payne	1
1480 Willa D Morgan.....	3
1480 Robert E Malone.....	1

Arizona

0055 Dianne Williams	1
0266 Shirley Dean	1
1395 Jacquelynn D Cunningham...	1
1395 Debby L Maendl	1
1505 Elizabeth J Walter	1
1686 Virginia J Ginter	1
1686 Clarice M Pharo	1
1699 Patrick J Carr.....	2
1874 Deborah M Corner	2
1874 Mervyn Stuckey	1

Arkansas

0299 Anna M Crow-Jones	1
1368 Warren A Searls	1

California

0003 Ruth C Turner	1
0004 Elizabeth H Skelding.....	1
0016 Monte G Simmons.....	1
0021 Susan C Fuqua	1
0021 Jeannie C Sprenger.....	1
0040 Susan A Hammer	1
0045 Freddie J Atkinson	1
0046 Evelyn R Hatfield.....	1
0050 Dee Shallenberger.....	2
0061 Yoggi Riley.....	20
0061 Gail Stiles.....	1
0065 Gerald Hall	7
0065 Deanne Amaden	1
0065 Michael P Crahan	1
0065 Edith Higa.....	1
0068 Joanne Rowles	1
0073 Louis Earthman.....	1
0190 Salvador R Lucio	1

0397 Vivian K Nathanson	2
0478 Nicholas Shestople.....	2
0531 Richard C Brouws	1
0669 Winona M Wagner.....	1
0903 Donovan J Ahlquist	1
1285 Carolyn Bill	2
1306 Judith Mayora	1
1317 Judy L Lynn	2
1324 Norman Overbay	1
1335 Jeanette L Schmidt	1
1496 Forney A Lundy	2
1496 Deborah A Weaver	2
1496 Ruthanne Guy.....	1
1496 Richard N Hawkins.....	1
1503 Stephen O Almy	1
1689 V Ann McCraw	2
1718 Melroy H Teigen.....	2

Colorado

0081 Frank C Impinna.....	10
0081 Eva Heller	7
0081 Hortense R Haney	2
0118 Paula Moore	1
0241 Linda A Wright	1
0256 Marshall Flug	1
0293 Zdenka Smith	2
0355 Johnny M Perdue	1
0355 Gilda Gene Schelly.....	1
1039 Ann Louise Hankins.....	1
1039 Thomas J Heffernan	1
1040 Loretta Tinkum.....	1
1054 Gilbert T Carrillo.....	1
1072 Fred L Bond	1
1076 Ralph J Ellis	1
1085 Carl Worster.....	23
1085 Gregory Kann	19
1085 Suzanne W Stewart.....	2
1085 David S Guzy.....	1
2286 Theodore Van Hintum	1

Connecticut

0158 Kenneth McKenna	1
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0257 Joan M Montesi	1
0257 Judith A Thomas	1

Delaware

1922 Mary Toy.....	1
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District of Columbia

0001 Rita W Ross	3
2000 Irma D Salley	1

eNARFE

2363 Norma J Ferguson	2
2363 Dennis Swikert	2
2363 Helen I Calvit.....	1
2363 David Daly	1
2363 Shirley Henry	1
2363 Joyce Jones	1
2363 Robert L Jordan.....	1
2363 Clara Moraga	1
2363 Paula Scholzen	1
2363 John Zmijewski	1

Florida

0033 Gera L Judge.....	1
0033 Emma Wetherington	1
0095 Josephine Ortiz.....	1
0162 Bernice E Scriven.....	1
0172 Beverly K Maloy.....	1
0717 Jeff Kostbar	1
0717 Maria D Petrola.....	1
0717 Steven L Shoub.....	1
0776 Stephen Moran.....	1
0817 Anthony F Falanga.....	1
1018 Kitty L MacKay	2
1018 Maureen Marinelli	1
1074 Reba B Goewey	1
1107 Cynthia S Place.....	1
1137 Kenneth Dudley	1
1137 John R Ledman.....	1
1137 Todd W Leneau	1
1154 Lucila Ortiz-Deliz.....	1
1224 Carroll D Hampleman	1

1224 Kent R Pfremer	1
1305 Marge Sherrill	1
1405 Samuel Armstrong	1
1414 Susan A Parkins	1
1414 Suzanne W Tower	1
1428 Florencia C Holbrook	1
1552 Anthony P Torchia	1
1552 Pauline Torchia	1
1557 Vernon Bump	1
1844 Margaret Schrader	1
2194 Lois W Todd	1
2247 Patricia L Vevera	1

Georgia

0101 Ralph R Angelo	1
0249 Betty J Cofield	1
0249 Nan A Dismukes	1
0249 Johnny Thompson	1
0380 Mary D Godfrey	1
0548 William Walinow	8
0599 Rachel G Schneider	1
0643 Janice Burgess	4
0643 Leslie B Clanton	1
0643 Forster L Evans	1
0643 Sandy Everett	1
1417 Nancy J Wall	4
1417 Huelyn T Harper	2
1417 Larry R Harper	1
1419 Janet A Hebert	2
1419 Evelyn B Duval	1

Hawaii

0570 Gail L Browne	1
0570 Sherri Clark	1
1563 Robert Arthurs	1
1656 Mac Pope	2
1656 Joyce K Matsuo	1
1657 Nevada S Ah Lo	1
1657 Sharon Anderson	1
1657 Susan Kawazoe	1
1657 Lynne Moore	1
1657 Gloria A Samala	1

Idaho

0763 William G Lloyd	3
1025 Steven Whitaker	1

Illinois

0332 Wilma Cole	3
0332 Becky G Payne	1
0338 Merton I Sachs	3
0399 Janet Antonio	1
0415 Alan R Ekberg	9
0415 Robert L Bandi	2
0441 Michael Wynn	31
0852 Mark Golden	1
0852 Richard F Kraus	1
1019 James Haley	2
1019 Velma Brokering	1
1019 Kathy Despain-Rogers	1
1309 Ruth Ann Nystrom	2
1309 James H Glover	1
1771 Cora Nevil	1
2181 Nicholas M Hyser	1

Indiana

0151 Ella M Johnson	2
0151 Philip J Link	2
0151 John F Triplett	2
0223 Jeanette E Lauer	1
0327 John W Smith	2
0330 James Dewitt	5
0330 Lloyd D Phillips	1
0381 Joe Ann O'Hara	3
0562 Carol A Hurst	1
0562 Darrell G Sherrod	1
0562 Tonia L Sherrod	1
0578 Barbara S Terry	6
0578 Elizabeth K Gibelyou	1
0580 Alberta McConnell	1
0580 Joseph H Ziegler	1
0813 Eva K Vanatta	1
1612 Barbara J Simmerman	1
1777 Donald Savage	2
1777 Sylvia B Savage	2
1777 Rossdell Garrett	1
1777 Linda Keithley	1

1777 Susan R Marshall	1
1777 Sharon L Ray	1
1777 Ann Dean Simpson	1
1777 Mary Jo Walker	1
2197 Dennis P Danielson	1
2197 Charles W Jordan	1

Iowa

0133 Anita A Mars	2
0133 Don L Schluter	2
0148 Larry Moore	19
0148 James R Gearhart	1
0207 William R Woerner	1
0279 Edward H Stamer	1
0791 Julie Ann Rees	2
0791 Darlene Mae Clark	1
0791 George A Mosley	1

Kansas

0002 Dolores E Engel	1
0002 Marcella Tinoco	1
0002 Richard Wike	1
0027 Helen F Stewart	1
0280 William C Vinyard	1
0366 Anna Marie Gates	1
0366 Leonard C Parker	1
0366 Beverly Sundgren	1
0383 Etta J Buckles	1
0383 Auguster Davis	1
0384 Rita T Dawson	2
0384 Donald D Dix	1
0384 Clara J Talkington	1
1794 Carol Ek	1
1794 Janice Neuschafer	1
2098 Jack Crossland	1
2099 Cindy Renee Blythe	3
2164 Lucinda J Schilling	1
2231 Joyce D Brown	1

Kentucky

0097 Paula G Bayer	5
0097 Ethel V Hanna	4
1050 Sharon Crady	1
1262 Carolyn M Brown	1



1262 Willie F Todd	1
1610 Luann Claycomb.....	1
1643 Barbara Farrow	1
1760 Norma Moore	3
1760 Susan C Hoppenjans.....	1
1760 Susan Suss	1

Louisiana

0041 Dorise Gean Johnson	2
0041 Antoniette V Jesclard	1
1398 Kim E Janneck	2
1398 Sylvia E Keller.....	2

Maine

0206 Thomas E Berman	1
0248 Lorraine R Noel	1
0590 George Deyman	1
2169 Ronald C Luce	1

Maryland

0126 Warren A Bowie	1
0306 Russell Wingerd	1
0409 Charles Caloia.....	1
0409 David E Carmack.....	1
0409 Kathleen M Kusel.....	1
0409 Kathy Siggins	1
0410 Catherine Channell.....	1
0969 Pamela Hrip.....	3
0969 Mary Geneva Leon	2
0969 Bernard J Goldsborough.....	1
1127 Bruce A Fowler	1
1127 James B Zink.....	1
1260 Vernia T Coleman	1
1260 Charles H Pate	1
1260 Annie R Shaw.....	1
1363 Sudha Haley	2
1363 Jo Anne Groves	1
1363 Christina Papavasiliou.....	1
1372 Evelyn M Kirby.....	1
1522 Frances Kapral	2
1522 Deborah Harrison	1
1734 Burdelle Dowdell	2
1747 Dorothy Bice.....	1
1747 Edward Bice.....	1

1770 Fred Belkin	1
1887 H Klein	1
1888 Stuart Sklamm	1
1888 Marcia Swanson.....	1
1892 Linda Lee Cohen	5
1892 Cathy Hobbs	1
1936 Barbara G Cuffie	1
1936 Carol Hughes	1
1936 Gary Roundtree	1
1972 Patricia Viets.....	2
1972 Jane A Nagy	1
2262 Kitty A Lewis.....	1
2274 Kristine Barron.....	1

Massachusetts

0189 Sharon O Leary	2
0479 Robert L Pierce	2
0484 Stephen Drewitz.....	1
0484 Cynthia Galante.....	1
0807 Louis H Bier	1

Michigan

0089 David Adams	4
0089 Jewell Terrell	3
0089 Gwendolyn Walker	1
0477 Jacqueline G Kallstrom	1

Minnesota

0140 Roxanne Ianovich.....	1
0140 Bernard A Klein	1
0140 Arthur G Lemke.....	1
0140 Steve Packwood.....	1
0282 Harold L Weed	4
0282 Theresa A McLaughlin	1
0644 Colleen MacKereth	2
1049 Margaret Ann Schluter	2
1207 William Barbknecht.....	1
1207 Carolyn A Billing	1
1590 Darlene A Felber.....	2
2280 Janice O Crackel	2
2328 Karen Thygeson.....	1

Mississippi

0670 Claude C Westmoreland	1
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1146 Thomas Owens	1
1572 Sandra Kavanaugh.....	1
1572 Nancy L Yonkers.....	1
1659 Gerald M Janci	2
1729 George W Heburn.....	1
2345 Jimmie G Glydewell	1

Missouri

0011 Laura N Cowart.....	5
0011 Raymond L Crain.....	1
0011 Wesley Duwe	1
0019 Ken Benham.....	1
0020 Ronny Lenzy	3
0020 Lorraine Gorman	1
0112 Mary M Kleba	1
0991 Daniel I Sebacher	1
1229 Paul W Helton	1
1240 Jeanette M Rosenkoetter	1
1915 Phyllis I Tuggle.....	1
2071 Linda Kurz	5

Montana

0459 Janice J Erfle.....	1
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Nebraska

1064 Ronald W Moore	1
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Nevada

0423 Bill Dwyer	1
2031 Mirko Borzic	1
2275 Jane D Vaughn-Meisel.....	3
2276 Ira B Carter	1

New Hampshire

0408 Joseph Kowalik.....	1
0408 Daniel Yianakopolos.....	1
1540 Joseph A Wozniak	1
1694 Marjorie Bonneville	1
1694 James P Crawford	1

New Jersey

0424 Martin W Kraus	1
0585 Jacquelyn M Bertrand	1
0858 John F Farrell.....	2

0858 Josephine A Kondas	1
1000 Joseph Procida	1
1066 Codell Moore	1

New Mexico

0080 Nancy Brunson	1
0182 Marlene Mayfield	1
0182 Judy Rosco	1
0186 Janice Baker	1
0698 C Dee Gragg	1
1341 Marian Thornton	1
1411 Betty Annis	1

New York

0124 Diane Allocco	3
0124 Christine T Eggleston	2
0124 Timothy R Montroy	2
0124 Kenneth A Roesch	1
0153 Sandra M Delphard	3
0153 William Cummings	1
0153 Lorraine D Gervasi Maciuba ..	1
0153 Gregory A Szarpa	1
0339 Gary Lasky	2
0421 Anthony P Valenti	1
0471 Marianne Polo	4
0471 Susan F Rose	2
1264 Angela M Johnson	1
1294 Barbara Fowler	1
1294 Ruth A Lysyczyn	1
1355 Jean M Senglaub	1
1696 John O'Connor	1
1712 Beverly K Gilbert	2
1712 Susan Kemble	1
1758 Charles Newkirk	6
1914 Karen P Khejl	1
1914 Elizabeth A MacNear	1
1914 Ronald A Mello	1
2334 David P La Duc	2
2340 Peggy Germano	1

North Carolina

0105 Charles E Talley	9
0105 Willie L Alston	1
0105 Gwen S Austin	1

0566 Carolyn London	2
0566 Mark Sendzik	1
0667 Louis E Wall	1
0720 Ronald E Buffaloe	3
0808 Mike Hipschen	1
1005 Carol C Smothers	2
1830 Albert Williams	1
2046 Evelyn S Johnson	1
2108 Walter R Mack	1
2206 Georgine B Poisal	1
2266 Patricia J Lawlor	1

North Dakota

0119 Francis Gross	2
0119 Devon C Johnson	1
0195 Darlene Danielson	2
0195 Rodney Lee Beck	1

Ohio

0168 Twyla L Boyer	2
0265 Lois Romans	2
0265 CW Landry	1
0341 John C Chan	1
0470 Therease Blumena	3
0470 Margaret Mackin	1
1927 Michael D Webb	2
1927 David C Darkow	1
2217 Karen V Long	1
2230 Jerald L Townsley	1
2264 Joseph Leisz	1
2264 David M Rembowski	1
2264 Edward R Zebrak	1

Oklahoma

0022 Claudia N McElvania	1
0167 Wyonna C Alberty	1
0183 Charles R Freeland	5
0184 Augusta Burge	1
0184 James R Olden	1
0542 Nancy Greenlee	1
0730 Ron Vick	7
0946 Ronald J Cannefax	1
2184 Elizabeth Inman	2

Oregon

0079 Ruthann C Couch	1
0261 Robert Leedy	3

Pennsylvania

0031 Judith Grobman	1
0328 Michael D Grove	3
0328 William E Smith	1
0342 John B Shutack	1
0372 Eileen M Fitzgerald	1
0372 J Allen Henryson	1
0372 Richard C Karakantas	1
0373 Mary Jane Blosser	1
0377 Bonnie Behrenshauer	1
0458 Margaret Long	1
0458 Ruth G Osterburg	1
0664 Betty J Robinson	1
0664 Kathleen Tinney	1
0664 Frances A Upshaw	1
1063 Linda L Dixon	1
1063 Harry Lieberman	1
1063 Anna M Peters	1
1130 Judy Inboden	1
1301 Adeline Ciasullo	1
1301 Nancy Salkowski	1
1301 Steven P Tengood	1
1384 Daniel H Bitner	1
1384 Dorothy M Robinson	1
1384 Pamela J Robinson	1
1723 Elizabeth Tighe	1
1797 Beverly A Gerlach	1
1816 Barbara J Pearce	1
1855 Lawrence L Curran	2
1940 Eleanor T Lyster	1
2124 William D George	1

Puerto Rico

1177 Efrain Colombani	1
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South Carolina

0087 Clara Gillentine	1
0087 Loraine Montgomery	1
0934 Laura Srubas	1
1015 Rebecca Ann Hyman	1



1082 John H Arnold.....	1
2258 Rosanna Keyes.....	1

South Dakota

0336 Richard Lolley.....	1
0584 Mary Ann Heidt.....	1
0899 Jacqueline S Bjorke	2
1635 Daryl Zimmerman.....	1

Tennessee

0860 J Dean McAlister.....	1
0870 Wanda Ferrell.....	1
1576 Yvonne Hamilton	1

Texas

0091 Joel Menking.....	2
0091 Mary E Reed.....	1
0091 Jackie Sasara	1
0229 Joyce Taggart	1
0273 Janie S Watson.....	1
0344 Jerome S Smith	4
0672 Dorothy A Creswell.....	5
0672 John Creswell.....	3
0672 Neil W Williamson	1
0713 R A Wall	1
0941 Beatrice M Barnes.....	1
1139 Arthur L Pakula.....	1
1191 Albino Loviscek	1
1191 James Montgomery.....	1
1191 James E Patak	1
1201 David M Lowe	1
1201 Stephen Bernie Owen	1
1281 Stanley E Sartain	6
1290 Carol Hottel.....	1
1349 Marva Pradier	1
1350 Barbara C Horswill	1
1375 Philip R Kraus.....	17
1425 Mollie K Mease.....	1
1495 William Olson	1
1764 Betty J Wiegman.....	1

Utah

0973 Diane Kulesa	1
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Vermont

0208 Carol A Miranowicz	1
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Virginia

0066 Betty B Mitchell	35
0066 Arlene W Arthur.....	1
0111 Samuel R Stevens	1
0164 Paula C Bowman.....	1
0180 Margaret E Galderisi.....	1
0232 Anthony Mazur.....	1
0356 David A Doliber.....	1
0595 Jean Starkey	3
0595 Joan K Edwards.....	1
0682 Marie B Collins	1
0682 Janie C Michel	1
0682 Joyce L Rosser	1
0682 Linda S Sanders.....	1
0682 Thomas J Yager	1
0685 Jeff Fratter	1
0737 Constance T Bails	5
0737 Donna J Shackelford.....	4
0737 Larry C Juul	1
0737 William Shackelford	1
0893 Doris Waddick.....	2
0893 Leslie Marler	1
1116 Anne F Shea.....	1
1159 Mary Ann Munley	1
1159 Virginia Taylor	1
1241 Ernest J Bastian.....	1
1241 Wilma Grant	1
1241 Lewis A Nissen.....	1
1241 Louise H Rooney	1
1270 Christina L Lundeen	2
1270 Tamara S Flanagan	1
1270 Raymond J Humenik	1
1270 Barbara Lidell	1
1270 Cheryl J Sullivan	1
1270 Nancy Wolf.....	1
1293 Ronald Hitt	1
1293 Bobby L Whittington	1
1549 Willie G Abercrombie	1
1549 Mary Beverley Kotek.....	1
1757 Robert B Howe.....	1
1823 Beverly Thomas	2

1885 Clifton Wilks	2
2080 Donna H Stinson	1
2265 Sheila R Hecker.....	1
2265 Lynn M Osborne.....	1

Washington

0032 Margie Dennis	29
0032 Lois W Pace.....	1
0043 Robert J Rust.....	2
0131 Charles Caughlan.....	1
0131 Lynda Harriman	1
0181 Ralph H Sanders	1
0193 Robert W Christman.....	1
0193 Steven Roy	1
0237 Allen J Aplash	7
0237 Marilyn J Roller	3
0237 Susan Hopkins	2
0237 Anna B Good	1
0239 Frances E Titus.....	2
0239 Kent W Clarida.....	1
1192 Johanna Caylor	1
1404 Naomi R Schafer	1
1404 Richard Wilson	1
1701 Michael W Grosman.....	1

West Virginia

0171 Deborah L Hoback	3
0171 Violet Jane Lambert.....	2
0950 Nancy E Moran.....	2
1236 Delmar Barrett	4
1236 William C Ritchie	1
1236 John L Sheely	1
1579 David Nicholson.....	4
1579 Brenda S Gill.....	2
1579 Ralph R Beckman	1
1579 Patricia Rummel.....	1

Wisconsin

0371 Margaret A Johnson.....	3
0437 Leone H Benner	1



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