

**HQ** MEMBERSHIP NEWS

## NARFE Federal Benefits Institute Kicks Off With Pre-Retirement Webinar

— By Bridget Boel, Director of Membership

On Thursday, October 15, at 2 p.m. ET, well-known federal retirement expert, Tammy Flanagan hosted NARFE's first-ever Pre-Retirement Webinar titled "[Will You Be Ready to Retire?](#)" One half hour before the presentation started, nearly 400 people were registered to attend this one-hour presentation and additional post-webinar Q&A session – validating the cry for content that we have heard over and over from active federal employees approaching retirement.

Promoted widely on social media, online advertising, and through email to prospects and members, nearly 25 percent of the audience was made up of brand NEW NARFE members. Nonmembers paid \$39.95 to register for the webinar. Registration included one year of membership in NARFE.

Even before we wrapped up this event, we were already preparing for our next webinar: "[FEHBP and Medicare: Make the Best Choice](#)," which will go live on November 12 at 2 p.m. ET.

Preparing for the first webinar took months of preparation and collaboration between the Marketing, Communications and IT departments. NARFE upgraded the media room and equipment to ensure a quality presentation, developed a marketing strategy to grab attention and draw registrations, and coached customer service on registration procedures and the offer, so the whole team was on board.

These webinars, archived on the NARFE website for on-demand viewing, lay the foundation for the new "NARFE Federal Benefits Institute," which is building a base of live learning events and opportunities designed especially to help NARFE members take charge of their benefits and secure their future. Institute resources will always be free to members.

NARFE's Federal Benefits Institute is an important new initiative. As we work to recruit the next generation of members, it is critical to provide benefits relevant to their needs and lifestyles. It is here we will showcase NARFE's expertise in

providing trusted information and guidance on complex federal benefits issues. Widely advertised, the Institute will gain far-reaching exposure to prospective members and reinforce NARFE as a vital and relevant brand. Intentionally designed as a brand-building, recruitment, retention and non-dues revenue-generating tool, our launch has been successful on all fronts.

The Institute is in its infancy. We will continue to build and advertise new products within. You can watch our progress by clicking on the NARFE Federal Benefits Institute banner on the NARFE home page. We hope you will become familiar with its content and use this new initiative in your recruitment efforts. NARFE membership now includes FREE access to ongoing webinars and all that is housed within the [Institute!](#) ■

**HQ** MEMBERSHIP NEWS

|  |   |
|--|---|
| NARFE Federal Benefits Institute .....             | 1 |
| Membership Drive Off to a Great Start .....        | 2 |
| Dues Withholding Is a Good Deal For Retirees ..... | 2 |
| NARFE Gift Membership: A Perfect Holiday Solution! | 3 |

**FC** FEDERATION AND CHAPTER NEWS

|                           |   |
|---------------------------|---|
| Tips From the Field ..... | 4 |
|---------------------------|---|

**MI** MARKETING INSIGHTS

|  |   |
|--|---|
| Help Cultivate the NARFE Leaders of Tomorrow ..... | 5 |
| Endangered Species: Dedicated NARFE Leaders .....  | 6 |

**RR** RECRUITMENT RECOGNITION

|                                     |   |
|-------------------------------------|---|
| Top Recruiters .....                | 8 |
| Recruitment Credit to Members ..... | 9 |

## Membership Drive Off to Great Start

— By Monica Williams, Deputy Director, Membership Marketing, [mwilliams@narfe.org](mailto:mwilliams@narfe.org)

The 2015 NARFE Member Recruiting Drive kicked off on September 1 and continues through December 31. We are off to a great start with 132 members recruiting 177 members in September.

This year NARFE has added monthly prize drawings of a \$25 gift card for all members who have recruited over the course of the contest. Mr. Robert Helfrich, president of Chapter 1612 was randomly selected as our September winner. In just a few short weeks, we will be selecting our winner for October. Will your name be in the pool?

November is Health Fair Month and Membership Specialist, [Jackie Bryant](#) has been working diligently over the past several months organizing delivery of recruiting supplies to members from coast to coast, and continues to fulfill a number of last minute requests for brochures and magazines.

As you head out to manage a booth at a health fair or other event take a few moments and review

the many great recruiting tools and tips from this and past issues of the *Recruiting and Retention Journal* and up-to-the minute federal news from the NARFE Website.

- Working on an Elevator Speech? See the [November 2014 issue](#) of *R&R Journal* for a refresher.
- Questions about displaying NARFE materials? The [February 2014 issue](#) of *R&R Journal* provides recommendations for Setting the NARFE Table for Successful Recruiting.
- Know your audience! You'll be talking to people who are working. You'll want to be able to speak to the issue that are (or should be) of most concern to them. Benefits and pre-retirement planning are hot buttons among this group. NARFE is the Federal Benefits Expert with the resources to help! Happy Recruiting!

Find the most current and archived issues of *Recruiting and Retention Journal* online. Click on Newsletters from the left hand navigation of the Member home page. ■

## Dues Withholding Is a Good Deal For Retirees!

Unless you are a Life Member, an Honorary Member or you have a multiyear membership that does not expire anytime soon, you will be receiving a membership renewal notice this year, at least two months before your membership is slated to expire. If you are an annuitant and would like to save yourself the trouble of seeing yet another dues reminder, choose [dues withholding](#)!

### What is dues withholding?

It is a dues payment method that gives eligible NARFE members the option of having their annual NARFE membership dues deducted from their annuities on a monthly basis.

### How does it work?

One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:  $(\text{National dues} \div 12) + (\text{Chapter dues} \div 12) = \text{Total Monthly Deduction}$ .

### Advantages

- Save 15 percent off your national membership dues annually!
- 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 at any time!

### Application process

It takes 60-90 days to process your application. Once the process is complete, you will receive a special membership card distinguishing you as a NARFE dues withholding member.

To learn more about dues withholding, call 800-627-3394 or go online to download a dues withholding application (DW-2) at [www.narfe.org](http://www.narfe.org). Log in as a member, click on "Officer Resources" and then click on "Dues Withholding" on the menu to the left.

*Retirees, spouses of retirees and survivor annuitants are also eligible for dues withholding. Life members, active federal employees and Honorary members do not qualify.* ■



## NARFE Gift Membership: A Perfect Holiday Solution!

As the holidays approach, consider a gift of NARFE membership for family and friends.

Do you have a child or grandchild who is a federal employee but has yet to become a NARFE member? Is there a friend you have tried to recruit for years but has been reluctant to join? There is no better way to showcase the benefits of NARFE membership!



Simply download the F-85 [Gift Membership](#) form from the NARFE website, [www.narfe.org](http://www.narfe.org), and send it in with your payment. We'll forward a special welcome announcing your gift and provide the information needed for your recipient to enjoy a year-long membership. Once *narfe* magazine begins to arrive at the door and NARFE's legislative agenda and mission become clear via news, information and action alerts, we are sure to have demonstrated the value of continued membership.

Consider a gift drive at your next chapter meeting, and spread NARFE joy this holiday season!

## NARFE Membership, in a Nutshell

**M**embership means having access to federal news in our monthly magazine. 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, translate proposed legislation, answer your questions, report on the progress and results of NARFE legislative initiatives, and more.

### Order Recruitment Material

Call 800-627-3394 or write to [rr@narfe.org](mailto:rr@narfe.org) to place your order. A standard shipment consists of:

- The new Membership Brochure F-135 (08/15)
- The current issue of *narfe* magazine
- Prospect Information Cards (M-2s)
- The 10 Worst Mistakes Retirees Can Make F-127 (07/15)

NARFE Headquarters has made available sample "elevator speeches" for recruiters to effortlessly approach prospective members. A copy

is enclosed with each shipment of recruitment supplies.

Note: NARFE also offers bookmarks upon request.

### What You Can Do Online

- Renew your membership
- Update your member record (change of address, phone number, name, email, etc.)
- Find a NARFE local chapter
- Access NARFE publications, *narfe* magazine and *NewsWatch*
- Check the status of legislation that will impact NARFE
- Calculate your annuity (for active employees)
- Donate to NARFE Programs (NARFE-PAC, NARFE General Fund, Protect America's Heartbeat)
- Research federal benefits topics
- Contact your congressional representatives
- "Like" NARFE on Facebook
- Follow NARFE on Twitter. ■

## Tips From the Field

### Fall Focus

— Adapted from an article by George Shal, featured in the September 2015 issue of the Pennsylvania Newsletter.

Recruiting is the positive action that we take, as members and officers, to encourage people to join NARFE, accept leadership responsibilities, help other NARFE members, and promote the NARFE legislative program that protects earned benefits for each of us. Fall is a great time of year to incorporate these.

Ask a current or former federal employee to join NARFE. Share your magazine. If they are already members, invite them to a meeting and introduce them to other members. Remember, the recruiter incentives offered by NARFE Headquarters are in effect for the September-December 2015 period.

Include information about the changes in health plans for 2016. Health Fairs can provide valuable recruitment opportunities and provide valuable service to our existing members. New this year for the FEHBP health plans is the Self Plus One option that NARFE helped to champion. This new plan should save money for a number of our members. However, enrollment in that plan is not automatic. Members must fill out the enrollment form, typically the Health Benefits Election Form, OPM 2809, the version used for most retirees and survivor annuitants. OPM will be sending out instructions prior to the start of Open Season. Active employees would use the SF 2809 version available from their Personnel Office. Many in the federal community have kept

the same health plan for years and have not had to do anything. This year, codes will highlight the Self Plus One option, and it must be selected by the member. Otherwise, they will likely just roll right back into their original plan. The effective date for the new Self Plus One enrollment will be January 1, 2016. Therefore, the annual Open Season beginning November 9, 2015, will include the Self Plus One option in the available enrollment choices. Remind members that enrollees must positively elect their enrollment type. Neither the Office of Personnel Management (OPM), agencies nor carriers will or can initiate enrollment changes on behalf of enrollees without signed authorization.

**November and December Meetings:** Many chapters hold officer elections during these months. These elections are critical to NARFE's survival. Spend some time in advance of these elections to identify and mentor others to share or take on some of the leadership duties. As volunteers themselves, current officers need to delegate to get things done effectively.

**All Fall Long:** Keep alert for NARFE's calls to action with letters, emails and calls to your members of Congress. The budget battle and federal benefits are not separate. We can and do get unfairly swept into fiscal solutions. Be prepared to respond actively! ■

## We All Have a Stake in NARFE!

— Adapted from an article by Ed Reed, featured in the Chapter 306, Hagerstown, MD, newsletter.

As a NARFE recruiter, you no doubt have met many interesting objections as you promote the Association's benefits to a prospective new member. One issue likely standing in your way to recruiting is time. In most recruitment environments, there is precious little time available to educate the prospective member on threats past, present and potential. With three minutes of attention — at best — from your prospect at a health fair or festival, the NARFE mission, unfortunately, stands to be readily dismissed. Don't give up! Retirees and active federal employees alike are enthusiastic about having

their benefits questions answered.

Show your prospect the award-winning *narfe* magazine, pointing out the entire section dedicated to Questions and Answers that touch the very heart of concerns from the federal community. Let them know that members may call or email our Federal Benefits Service Department directly for guidance with their specific retirement situation. With human resources increasingly more difficult for the federal community to access, NARFE is the answer!

It's no secret that NARFE membership has been declining in recent years. Headquarters is undertak-



ing numerous approaches to improve the number of members, including the recent Membership Drive that offers incentives to recruiters. In addition to any efforts directed there, let us all try to recruit one member each.

Many active employees are under the mistaken

assumption that NARFE is only for retirees. That preconceived notion must be corrected. At health fairs, we encounter attendees who think that they should only join when they are retired. Seek them out to correct them, and boldly take NARFE applications with you to all events, and recruit. ■

## MARKETING INSIGHTS MI

# Help Cultivate the NARFE Leaders of Tomorrow

**G**ood NARFE leaders realize they can't do it all by themselves. Sure, you can pull it off for now. However, if you were tasked with just a fraction of the responsibilities, you could perform more effectively in those select roles.

### What is delegation?

Delegation allows new leaders to make decisions on behalf of your chapter or federation. It involves:

- **Allocation of duties:** These are the tasks and activities that a leader assigns to someone else. Before you can delegate authority, you must allocate to the new leaders a description of these new duties.
- **Delegation of authority:** Empower the new leader to act for you by passing to them the formal right to act on your behalf.
- **Assignment of responsibility:** When you give someone "rights," you must also assign to that person a corresponding "obligation" to perform. Ask yourself: Did I give the new leader enough authority to obtain the resources and support of others necessary to get the job done? Imbalances either way can cause problems. Authority in excess of responsibility creates opportunities for abuse. However, no one should be held responsible for what he or she has no authority over.
- **Creation of accountability:** Hold your new leader answerable to properly carrying out his or her duties. So, while responsibility means a new leader is obliged to carry out assigned duties, accountability means the new leader has to per-

form the assignment in a satisfactory manner.

### Delegation is not abdication

If you assign tasks to a new leader without clarifying exactly what is to be done, the range of their discretion, the expected level of performance, when the tasks are to be completed and similar concerns, you are abdicating responsibility and inviting trouble. However, avoid the trap of assuming that

in order to avoid the appearance of abdication, you minimize delegation. Unfortunately, this is the approach taken by many new and inexperienced leaders. Lacking confidence in their budding leaders and fearing criticism for their mistakes, seasoned leaders still insist on doing everything themselves.

How do you empower your new leaders? First, you should expect and accept some mistakes by your budding leaders as the price of delegation. Second, to ensure that the cost of mistakes doesn't exceed the value of learning, put adequate controls in place.

1. **Clarify the assignment.** Determine what is to be delegated and to whom. Identify the person best capable of performing the task, and determine if that person has the time and motivation. Provide clear information on what is being delegated, the results you expect, and any time or performance expectations. Unless there is an overriding need to adhere to specific methods, delegate only the end results. Get agreement on what is to be done but let the new leader decide on the means. Focusing on goals and allowing the new leader freedom to use his or her judgment to achieve these goals increases trust and

"Delegation should not take place in a vacuum. Everyone in the chapter affected by the delegation needs to be informed."

promotes accountability.

**2. Specify the new leader's range of discretion.**

Delegate authority to act but not unlimited authority. Every act of delegation comes with constraints. Specify what those parameters are, so new leaders know, in no uncertain terms, the range of their discretion. How much authority do you give your new leader? The best answer is that you should allocate enough authority to allow new leaders to successfully complete the tasks assigned to them.

**3. Allow the new leader to participate in the delegation process.** This is the best way to help determine how much authority will be necessary to accomplish a task. New-leader participation can help determine what is delegated, how much authority is needed to get the job done and the standards by which they will be judged. As a result, you may increase new leader motivation. Be alert, however, that participation can present its own set of potential problems as a result of the new leader's self-interest and biases in evaluating his or her own abilities.

**4. Inform others that delegation has occurred.** Delegation should not take place in a vacuum. Everyone in the chapter affected by the delegation needs to be informed. Convey to them what has been delegated: the task, the amount of authority and to whom. Neglecting to follow through on this step can result in members questioning the legitimacy of the new leader's authority, promotes conflict and decreases the likelihood of the new leader accomplishing the delegated task.

**5. Establish feedback controls.** To delegate without instituting feedback controls is to invite

problems. There is always the possibility that a new leader may misuse the discretion that he or she has been delegated. The establishment of controls to monitor the new leader's progress may help identify problems early, and increase the likelihood of the task's completion on time and to the desired specifications. Ideally, controls should be determined at the time of the initial assignment. Agree on a specific time for the completion of the task, and then set progress dates when the new leader will report back on how well he or she is doing and on any major problems that have surfaced. This can be supplemented with periodic spot checks to ensure that authority guidelines are adhered to, proper procedures are being met, and the like. However, if the controls are too constraining, the new leader may be deprived of the opportunity to build self-confidence, and much of the motivational properties of delegation may be lost. A well-designed control system permits your new leader to make small mistakes but quickly alerts you when mistakes are imminent.

**6. Insist on solutions and recommendations from the new leader.** Many leaders fall into the trap of letting new leaders reverse the delegation process. Case in point: The new leader runs into a problem and then comes back to you for advice or a solution. Avoid being sucked into reverse delegation by insisting from the beginning that when new leaders want to discuss a problem with you, they come prepared with a recommendation. When you delegate downward, the new leader's job includes making necessary decisions. Don't allow the new leader to push decisions back upward to you. ■

## Endangered Species: Dedicated NARFE Leaders

— Adapted from *Innovative Leadership for the Future: A NARFE Leadership Training Institute*, by Janice Walls

### What is your leadership style?

You can self-assess from your years in the workplace, in your family structure, in your neighborhood, in your everyday life and through interactions with people.

- Do I delegate?
- Can I delegate?
- Am I confident soliciting ideas and input on

upcoming plans and projects?

- Do I feel it necessary to gain the approval of each individual chapter leader or the majority?
- How do I handle things that don't go as planned?
- Can I trust other officers and committee chairs to take ownership of a project, participate in the decision-making process or define their positions?



- Do I use my leadership experience to help others grow?
- Do I share my leadership power?

### **What are the self-imposed barriers to effective leadership?**

Barriers could include being tentative, fearful that you may not be up to task, hesitant to take responsibility, thinking that you are a poor communicator, not understanding your strengths and weaknesses, failing to present suggested solutions along with problems, and taking a negative approach to serious issues. You know these old friends: for most of us, they usually show up right before we have to speak in front of an audience or when faced with criticism — constructive or otherwise. The good thing about self-imposed barriers is that we have some control over them, if we choose.

### **What are some of the essentials of holding a NARFE chapter office?**

Ensure your goals support the chapter's overall strategic plan, and that everyone knows what they are. If you don't have goals, you will never know if you accomplished anything; too many, and no one will remember them all.

Put personal agendas on hold. To be an effective leader, you need to check your ego at the door and work "for the common good."

Lead the chapter versus run the chapter: Delegate where possible, especially to future leaders; empower competent committee chairs to fulfill their duties, and seek ways to complete the chapter's strategic plan. Rely on your fellow leaders so that you can function as a team.

Be the face of your chapter, which includes being prepared. Have a two-minute "stump speech" about what your NARFE chapter is doing and planning, so when you meet prospective members you can articulate the chapter's activities. Listen to members and the myriad suggestions that will be directed to you because of your officer role. Be honest with membership: If something can't be done, explain why; or if you don't have an answer, promise one at the next meeting or through the chapter newsletter.

### **What are some of the practical things that**

### **chapter officers and committee leaders should have besides the Chapter and Federation Officers Manual?**

First, organization! There should be a specific place for your NARFE material, and it can be as basic as a few boxes clearly labeled to find things quickly. You should have, at the ready, a roster of important phone numbers or email addresses, which include your chapter's officers and chairs; state, regional and field contacts; and NARFE departments. If possible, go back to the leader who held your post and ask: "What do you wish you had known when you first became president or legislative chair, something that you were never told but would have made a difference in how you fulfilled your responsibilities?" This could be especially important to those who are new to leadership, and a quick reminder of things for even those experienced leaders assuming new responsibilities.

Know the chapter's mission or strategic plan. Sounds simple, right? But you would be surprised how many of us take on a role without knowing the "larger picture." If possible, get a copy of the past year's minutes, budget or any similar material that would be helpful.

As a leadership group, meet and discuss the projects already in the pipeline and the activities this team will put forward. Outline an action plan that will carry the chapter today and in the future. Remember: Membership will expect all kinds of new initiatives from the new crew. Therefore, early in your term, there may be wider latitude for innovation. At this point, you don't know what is supposed to be unworkable. Therefore, you have the ability to attempt the impossible!

### **How is one summoned to leadership?**

Sometimes, all it takes is a request: "Are you interested?"

Leaders may be identified from:

- A chapter interest survey distributed to members;
- Participation in chapter activities, meetings, work groups, etc.;
- Chapter advisory or committee positions;
- A membership application solicitation that lists possible interests or committee areas;
- A chapter strategic planning process: see who

contributes and in what ways;

- A list of prospective future leaders (developed year-long from meetings, conventions or chapter activities);
- Solicitations to members to nominate people;
- Recommendations from recent past officers;
- A special task force on volunteerism or a leadership development group.

### The scarcity of good leaders

Chapters will have to determine what type of leadership is necessary, and whether they want to handpick candidates or have an “open call” for all interested parties. Positions should not be automatic, and leadership recruitment must be a function of all leadership positions. Increasingly, nominating committees are becoming “leadership development committees” that are charged with the broader responsibility of identifying and nurturing future leaders.

Put each new member and volunteer to a task right away. Chapters should capitalize on new-member interest immediately and determine how best to plug potential leaders into leadership positions on committees or activities. Seize their interest while they develop experience for future positions. Create short-term work groups or single-task projects to help identify leaders who may be skilled in particular areas or who can’t devote a long period of time to an activity.

One of your chapter’s goals should be to provide ongoing leadership and development opportunities for volunteers to give the chapter a pool of highly motivated and skilled people to accomplish its mission. This can be done through informal,

yet targeted, leadership development opportunities that identify raw talent among your chapter members.

### Constantly seek to:

- Identify emerging leaders and potential chapter leadership;
- Empower those individuals to maximize their leadership potential;
- Encourage those individuals to participate in chapter leadership roles;
- Incorporate those individuals into the chapter committee and leadership structure to broaden their leadership training and skills.

When a chapter has a need, one way to obtain assistance is to explain that need to potential leaders. Ask if they can join you in working together toward that goal. Then, invite them to the next chapter meeting and let them reflect on your request for help. By doing it this way, (1) you are not pressing for an immediate “yes” or “no” answer; (2) you are letting them know that you feel they have important contributions to make; and (3) that you will be working with them on the given project.

### Effective leaders:

- Provide direction and meaning. They remind people of what is important and why their involvement makes a difference.
- Generate and sustain trust.
- Exhibit strong action, risk taking and curiosity. They are willing to try and risk failure to achieve results.
- Are sources of hope. ■

## Top Recruiters This issue covers recruitment statistics for the months of July, August and September 2015

| State | Chptr | Recruiter          | Count | State | Chptr | Recruiter         | Count | State | Chptr | Recruiter        | Count |
|-------|-------|--------------------|-------|-------|-------|-------------------|-------|-------|-------|------------------|-------|
| VA    | 0737  | Constance T Bails  | 15    | IN    | 0578  | Barbara S Terry   | 4     | IN    | 0151  | Philip J Link    | 3     |
| CO    | 1085  | Gregory Kann       | 13    | TX    | 1248  | Connie Neely      | 4     | NM    | 0182  | Judy Rosco       | 3     |
| IN    | 0330  | James Dewitt       | 9     | TX    | 1281  | Stanley E Sartain | 4     | TX    | 0228  | Anne Peticolas   | 3     |
| IN    | 1777  | Sylvia B Savage    | 6     | TX    | 1375  | Philip R Kraus    | 4     | OR    | 0261  | Irvin Vodovoz    | 3     |
| CA    | 0061  | Yoggi Riley        | 5     | MO    | 0020  | Ronny Lenzy       | 3     | TX    | 0672  | John Creswell    | 3     |
| TX    | 0672  | Dorothy A Creswell | 5     | CA    | 0065  | Michael P Crahan  | 3     | MD    | 0969  | Mary Geneva Leon | 3     |
| IL    | 0338  | Merton I Sachs     | 4     | NC    | 0105  | Gwen S Austin     | 3     | IN    | 1612  | Robert Helfrich  | 3     |
| NJ    | 0424  | Edward D Gabel     | 4     | TN    | 0108  | James W Cooke     | 3     | IL    | 1771  | Norman I Barber  | 3     |



This issue covers recruitment statistics for the months of July, August and September 2015

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

## Alabama

|                                 |   |
|---------------------------------|---|
| 0318 Charles A Boyle.....       | 1 |
| 0318 Doris Pearson.....         | 1 |
| 0443 Barbara E Boomershine..... | 2 |
| 0443 William L Howard.....      | 1 |
| 0443 Cheryl W Patterson.....    | 1 |
| 0443 Billy F Perkins.....       | 1 |
| 1511 James Williams.....        | 1 |
| 1807 Lee R O'Berry.....         | 1 |

## Arizona

|                           |   |
|---------------------------|---|
| 0055 Dianne Williams..... | 1 |
|---------------------------|---|

## Arkansas

|                             |   |
|-----------------------------|---|
| 0299 Anna M Crow-Jones..... | 1 |
| 0299 Shirley L Freeman..... | 1 |
| 0966 Frances M Pitts.....   | 1 |

## California

|                               |   |
|-------------------------------|---|
| 0004 Helene B Rotto.....      | 1 |
| 0016 Helen L Zajac.....       | 2 |
| 0016 Wilfred J Alexander..... | 1 |
| 0021 Jeannie C Sprenger.....  | 2 |
| 0046 Gladyce E Nelson.....    | 2 |
| 0046 Evelyn R Hatfield.....   | 1 |
| 0061 Yoggi Riley.....         | 5 |
| 0065 Michael P Crahan.....    | 3 |
| 0065 Leslie J Ching.....      | 1 |
| 0065 Martin Poon.....         | 1 |
| 0281 James B Gray.....        | 1 |
| 0511 Barbara Sanford.....     | 1 |
| 0531 Caryll Farrer.....       | 1 |
| 0877 Linda Ingram.....        | 1 |
| 0970 John E Basinski.....     | 2 |
| 1317 Judy L Lynn.....         | 1 |
| 1494 Donald R Ross.....       | 1 |
| 1497 Bernice Minnis.....      | 1 |
| 1596 Joseph Breen.....        | 1 |
| 1680 Phyllis Conary.....      | 1 |

## Colorado

|                           |   |
|---------------------------|---|
| 0081 Frank C Impinna..... | 1 |
|---------------------------|---|

|                             |    |
|-----------------------------|----|
| 0821 Dana L Carlson.....    | 2  |
| 1085 Gregory Kann.....      | 13 |
| 1085 Mark Ely.....          | 2  |
| 1085 Suzanne W Stewart..... | 1  |
| 2339 Hazel B Birtle.....    | 1  |

## Connecticut

|                           |   |
|---------------------------|---|
| 0154 Peter Hanley.....    | 1 |
| 0154 John Q McMullen..... | 1 |

## Delaware

|                              |   |
|------------------------------|---|
| 0085 J D Langston Davis..... | 1 |
| 1174 Kathy Adams.....        | 1 |

## District of Columbia

|                           |   |
|---------------------------|---|
| 0001 Rita W Ross.....     | 2 |
| 2000 Dorine E Mebane..... | 1 |

## eNARFE

|                          |   |
|--------------------------|---|
| 2363 Donnie W Ervin..... | 1 |
| 2363 Jan Raymond.....    | 1 |
| 2363 Sharon M Smith..... | 1 |
| 2363 Barry Turska.....   | 1 |

## Florida

|                             |   |
|-----------------------------|---|
| 0033 Jeanette P Nick.....   | 1 |
| 0162 Fernande Bayda.....    | 1 |
| 0254 Susan C Ruble.....     | 1 |
| 0259 Judy Del Barto.....    | 1 |
| 0717 Jon Cantor.....        | 2 |
| 0817 Anthony F Falanga..... | 1 |
| 1107 Cynthia S Place.....   | 1 |
| 1305 Robert A Shaw.....     | 1 |
| 2194 Lois W Todd.....       | 1 |
| 2247 Howard E Stanley.....  | 1 |

## Georgia

|                             |   |
|-----------------------------|---|
| 0219 Annie G Carlisle.....  | 1 |
| 0380 Clarence Robinson..... | 1 |
| 0548 William Walinow.....   | 1 |
| 0643 Lynda Carriveau.....   | 1 |
| 0977 Correna Carlson.....   | 1 |

|                                |   |
|--------------------------------|---|
| 1020 William Berry.....        | 1 |
| 1020 Donald P Deiter.....      | 1 |
| 1044 Joan H Hartman.....       | 1 |
| 1419 Fred A Martich.....       | 1 |
| 1435 Charles E Hasty.....      | 1 |
| 1750 Martin M Arlook.....      | 1 |
| 1818 Margaret Jane Finley..... | 1 |

## Hawaii

|                           |   |
|---------------------------|---|
| 1657 John C Priolo.....   | 1 |
| 1802 Marcia Wishnick..... | 2 |

## Idaho

|                             |   |
|-----------------------------|---|
| 0218 Thurlow John Beek..... | 1 |
|-----------------------------|---|

## Illinois

|                            |   |
|----------------------------|---|
| 0332 David M Reed.....     | 2 |
| 0332 Wilma Cole.....       | 1 |
| 0332 Connie Ostrander..... | 1 |
| 0338 Merton I Sachs.....   | 4 |
| 0348 Dale A Benz.....      | 1 |
| 0402 C S Warner.....       | 1 |
| 0852 Richard F Kraus.....  | 2 |
| 1067 Linda Glasgow.....    | 1 |
| 1309 James H Glover.....   | 1 |
| 1309 Margaret Murphy.....  | 1 |
| 1344 Angela L Revis.....   | 2 |
| 1771 Norman I Barber.....  | 3 |

## Indiana

|                            |   |
|----------------------------|---|
| 0145 John F Tarwacki.....  | 1 |
| 0151 Philip J Link.....    | 3 |
| 0151 Thomas B Trotter..... | 1 |
| 0223 Estelle S Brown.....  | 1 |
| 0223 Jeanette E Lauer..... | 1 |
| 0327 John W Smith.....     | 1 |
| 0330 James DeWitt.....     | 9 |
| 0381 Patricia A Cress..... | 1 |
| 0503 Anna E Schenk.....    | 1 |
| 0562 Mary J Nutt.....      | 1 |
| 0578 Barbara S Terry.....  | 4 |
| 1612 Robert Helfrich.....  | 3 |

|                              |   |
|------------------------------|---|
| 1777 Sylvia B Savage.....    | 6 |
| 1777 Rebecca L Giles.....    | 2 |
| 1777 Therese Beyerle.....    | 1 |
| 1777 Phil Candee.....        | 1 |
| 1777 Vickie Fessel .....     | 1 |
| 1777 Donald Savage .....     | 1 |
| 2197 Dennis P Danielson..... | 1 |

## Iowa

|                              |   |
|------------------------------|---|
| 0133 Don L Schluter .....    | 2 |
| 0148 Sheryl K Pressler ..... | 1 |
| 0198 Eugene V Baker.....     | 1 |
| 0277 Richard W Hall .....    | 1 |
| 1931 Ronald G Hersom.....    | 1 |

## Kansas

|                             |   |
|-----------------------------|---|
| 0138 Anita L Frey .....     | 1 |
| 0280 John F Ourada.....     | 1 |
| 0537 Philip Mathews .....   | 1 |
| 1160 Shirley J Newman ..... | 1 |
| 2231 Joyce D Brown .....    | 2 |

## Kentucky

|                                 |   |
|---------------------------------|---|
| 0097 James Henry Duncan .....   | 1 |
| 0097 Ethel V Hanna.....         | 1 |
| 1050 Jane C Tabacchi .....      | 1 |
| 1249 Margaret K Cornelison..... | 1 |
| 1249 Michael R Cornelison.....  | 1 |
| 1249 George R Herbst.....       | 1 |
| 1587 Ronnie G Hubbard .....     | 1 |
| 1610 James M Crittenden.....    | 1 |
| 1643 Noreene Morgan.....        | 1 |
| 1760 Carol J Jackson .....      | 1 |
| 2203 Myrna Y Herron .....       | 1 |

## Louisiana

|                         |   |
|-------------------------|---|
| 0041 Connie Brown ..... | 1 |
| 1397 Kevin Green .....  | 1 |

## Maine

|                               |   |
|-------------------------------|---|
| 1796 Cheryl L Parker .....    | 1 |
| 2132 David W DeMerchant ..... | 1 |
| 2169 Ronald C Luce .....      | 1 |

## Maryland

|                                  |   |
|----------------------------------|---|
| 0258 Bernard T Resnick .....     | 1 |
| 0969 Mary Geneva Leon .....      | 3 |
| 0969 Barbara J Walter .....      | 2 |
| 0969 Andy Chinni.....            | 1 |
| 0969 Bernard J Goldsborough..... | 1 |
| 1127 Jennifer Gale Ramsey .....  | 1 |
| 1143 Joseph Cook .....           | 1 |
| 1260 Edward B Johnson.....       | 1 |
| 1372 Evelyn M Kirby.....         | 2 |
| 1734 Doris B Moore .....         | 1 |
| 1887 Margaret M Evans.....       | 1 |
| 1892 Zelda R McDonald.....       | 1 |
| 2306 Frances C Kane .....        | 1 |

## Massachusetts

|                              |   |
|------------------------------|---|
| 0360 Edward Withycombe ..... | 1 |
| 0479 Stella Pierce .....     | 2 |
| 0484 Blanche R Dorunda ..... | 1 |

## Michigan

|                            |   |
|----------------------------|---|
| 0285 James L Kimmerly..... | 1 |
| 0289 William J Fude .....  | 2 |
| 0289 Joseph V Desira.....  | 1 |
| 1955 Hannah M Walch .....  | 1 |

## Minnesota

|                             |   |
|-----------------------------|---|
| 0140 Steve Packwood.....    | 2 |
| 1232 Scott W Halstead ..... | 1 |

## Mississippi

|                           |   |
|---------------------------|---|
| 0209 Donald Pierson ..... | 1 |
| 1208 Shirley Sawyer.....  | 2 |
| 1501 Jack Fowler .....    | 2 |

## Missouri

|                              |   |
|------------------------------|---|
| 0020 Ronny Lenzy .....       | 3 |
| 0112 Gregory Campbell .....  | 1 |
| 0112 Laverne A Isenberg..... | 1 |
| 0683 Richard L Daggett ..... | 1 |
| 0991 Roger S Davis .....     | 1 |
| 1859 Adelaide Minor .....    | 1 |
| 1944 Gary W Snyder .....     | 1 |
| 2071 Doshia M Blake .....    | 1 |

|                         |   |
|-------------------------|---|
| 2283 Darrell Cope ..... | 1 |
|-------------------------|---|

## Montana

|                          |   |
|--------------------------|---|
| 0459 Janice J Erfle..... | 1 |
| 0843 William Dwyer.....  | 1 |

## Nevada

|                              |   |
|------------------------------|---|
| 0142 Kathryn M Vitalie ..... | 1 |
| 0423 Martin J Jeziorski..... | 1 |

## New Hampshire

|                                |   |
|--------------------------------|---|
| 0302 Margaret N Gegas.....     | 1 |
| 0408 Denise Wilson .....       | 1 |
| 1055 Paul Hopkins .....        | 1 |
| 1540 Joseph A Wozniak .....    | 1 |
| 1694 Marjorie Bonneville ..... | 1 |

## New Jersey

|                               |   |
|-------------------------------|---|
| 0424 Edward D Gabel.....      | 4 |
| 0424 Jerome Rubin.....        | 1 |
| 0858 Josephine A Kondas ..... | 1 |
| 1000 Joseph Procida.....      | 1 |
| 1197 Russell Roegner .....    | 1 |
| 1664 Dorothy Buckanin .....   | 1 |

## New Mexico

|                             |   |
|-----------------------------|---|
| 0080 Florence L Pugh .....  | 1 |
| 0182 Judy Rosco.....        | 3 |
| 0182 Daniel W Carroll ..... | 1 |
| 0481 Lou E Pruitt .....     | 1 |

## New York

|                                  |   |
|----------------------------------|---|
| 0124 Diane Allocco .....         | 2 |
| 0124 Christine T Eggleston ..... | 1 |
| 0471 Marianne Polo.....          | 2 |
| 1264 Diane L Hakam .....         | 2 |
| 1264 Sally Charpied .....        | 1 |
| 1758 Dino Ferrari .....          | 1 |
| 2334 David P La Duc.....         | 1 |
| 2340 Peggy Germano .....         | 1 |
| 2340 Dorothy H Metcalfe.....     | 1 |

## North Carolina

|                          |   |
|--------------------------|---|
| 0105 Gwen S Austin ..... | 3 |
|--------------------------|---|



|                               |   |
|-------------------------------|---|
| 0211 Carolyn M Moore.....     | 1 |
| 0211 Richard L Phillips.....  | 1 |
| 0276 Helen Marie Pilkay ..... | 2 |
| 0566 Carolyn London .....     | 2 |
| 1005 Carol C Smothers .....   | 1 |
| 2107 Anthony A Grice .....    | 1 |

## North Dakota

|                            |   |
|----------------------------|---|
| 0895 Eldonna M Grann ..... | 1 |
|----------------------------|---|

## Ohio

|                               |   |
|-------------------------------|---|
| 0310 Cledys E Henry .....     | 1 |
| 1030 Jill Groves.....         | 2 |
| 1592 Jeanette Rasmussen ..... | 1 |
| 1927 Martha P May .....       | 1 |
| 2122 Jean Parke.....          | 1 |

## Oklahoma

|                             |   |
|-----------------------------|---|
| 0022 David L Gill.....      | 1 |
| 0946 Ronald J Cannefax..... | 2 |
| 1722 Lawrence Adams.....    | 1 |
| 2184 Elizabeth Inman.....   | 1 |
| 2351 Darrell Winkle .....   | 1 |

## Oregon

|                             |   |
|-----------------------------|---|
| 0029 Janice Gamby.....      | 1 |
| 0136 Linda Silverio .....   | 1 |
| 0261 Irvin Vodovoz .....    | 3 |
| 0261 Robert Leedy.....      | 1 |
| 1113 James T Finlayson..... | 2 |
| 1141 Hugh Black.....        | 1 |

## Pennsylvania

|                               |   |
|-------------------------------|---|
| 0031 Robert L Maddox.....     | 1 |
| 0103 Dean J Whitman .....     | 1 |
| 0143 Arthur D Beckerink ..... | 1 |
| 0143 Charles R Conley .....   | 1 |
| 0301 Diane Carroll .....      | 1 |
| 0301 Emily S Gregg .....      | 1 |
| 0301 Gerald W Wagner .....    | 1 |
| 0372 Margaret A Bergman ..... | 1 |
| 1063 H David Zeger .....      | 1 |
| 1287 Gerald Capie.....        | 1 |
| 1782 Diane M Caldwell .....   | 1 |

|                             |   |
|-----------------------------|---|
| 1816 John Kuntz.....        | 1 |
| 1816 Barbara J Pearce ..... | 1 |
| 1855 Lawrence L Curran..... | 1 |
| 2094 June Solomon .....     | 1 |
| 2259 L F Cuevas.....        | 1 |

## South Carolina

|                            |   |
|----------------------------|---|
| 1015 Ralph A Cook .....    | 1 |
| 1015 Linda Jo Kossow ..... | 1 |
| 1082 Howard E Graham.....  | 1 |

## South Dakota

|                        |   |
|------------------------|---|
| 0336 Carol Reed .....  | 1 |
| 0872 Rose M Stee ..... | 1 |
| 2200 Dean Kurtz.....   | 1 |

## Tennessee

|                               |   |
|-------------------------------|---|
| 0108 James W Cooke .....      | 3 |
| 1576 Jack A Chidester .....   | 1 |
| 2009 Terry L Hemontolor ..... | 1 |

## Texas

|                              |   |
|------------------------------|---|
| 0228 Anne Peticolas.....     | 3 |
| 0228 Otilia O Henna.....     | 1 |
| 0228 James W Ploen.....      | 1 |
| 0228 Albert L Prewitt.....   | 1 |
| 0229 Thomas M Vogel.....     | 1 |
| 0559 Charles A Graffam.....  | 1 |
| 0672 Dorothy A Creswell..... | 5 |
| 0672 John Creswell.....      | 3 |
| 0862 Carol A Carpenter ..... | 2 |
| 1191 James Montgomery.....   | 1 |
| 1201 Dale Bergeron .....     | 1 |
| 1201 Ben Weiger .....        | 1 |
| 1248 Connie Neely .....      | 4 |
| 1248 Terry Bigham .....      | 2 |
| 1281 Stanley E Sartain ..... | 4 |
| 1345 Johnny A Ortiz .....    | 1 |
| 1375 Philip R Kraus .....    | 4 |
| 1473 Alice K McElwee .....   | 1 |
| 1594 Annette Ivy.....        | 1 |
| 1764 Betty J Wiegman.....    | 1 |
| 2366 Leticia Moran.....      | 1 |

## Utah

|                           |   |
|---------------------------|---|
| 0155 Isabel Sullivan..... | 1 |
|---------------------------|---|

## Virginia

|                                 |    |
|---------------------------------|----|
| 0007 Max Scruggs .....          | 1  |
| 0007 William Thomson .....      | 1  |
| 0164 Paula C Bowman.....        | 1  |
| 0164 Robert L Brady .....       | 1  |
| 0178 Luther L Santiful .....    | 1  |
| 0682 Thomas J Yager .....       | 1  |
| 0737 Constance T Bails .....    | 15 |
| 0737 Thomas R Burger .....      | 1  |
| 0893 Joseph Bush.....           | 1  |
| 0893 Doris Waddick.....         | 1  |
| 1743 Dillard H Horton.....      | 1  |
| 1823 Anna B Powstanski.....     | 1  |
| 1823 Beverly Thomas .....       | 1  |
| 1885 Patricia M Bodenstein..... | 2  |
| 2265 Shirley B Alexander.....   | 1  |
| 2265 Catherine Dorsett .....    | 1  |
| 2265 Mary B Fenner.....         | 1  |
| 2265 Dea Mitchem .....          | 1  |
| 2265 Joanne D Montague.....     | 1  |
| 2358 Wilhelmina Santiful .....  | 1  |

## Washington

|                             |   |
|-----------------------------|---|
| 0043 Robert J Rust.....     | 1 |
| 0181 Clifford L Clark ..... | 1 |
| 0181 Ralph H Sanders .....  | 1 |
| 1192 Johanna Caylor .....   | 1 |
| 1404 Richard Wilson .....   | 1 |

## West Virginia

|                           |   |
|---------------------------|---|
| 1236 Delmar Barrett ..... | 1 |
|---------------------------|---|

## Wisconsin

|                              |   |
|------------------------------|---|
| 0120 Kathleen Vos.....       | 1 |
| 0371 Margaret A Johnson..... | 1 |
| 0371 William C Michels.....  | 1 |
| 0403 Nancy Declene .....     | 1 |
| 0437 Nathan Wright .....     | 2 |
| 1386 James Weinzatl.....     | 1 |



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