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## **100 – NATIONAL EXECUTIVE BOARD**

### **101 LITIGATION**

Whenever a “court” document is served on the national association or a national officer of the association, the National Executive Board is to be notified within 24 hours; copies of the document are to be sent within 72 hours.

### **102 ACCESS TO INFORMATION, NEB MEMBERS**

Policy, procedures, and information, without exception, will be made available expediently to any National Executive Board member upon request to the National President; confidential information must be so treated by the board member.

### **104 NATIONAL POLICY BOOK APPROVAL**

The policies contained in the National Policy & Procedure Manual can only be adopted, revised or eliminated with National Executive Board approval. The procedures contained in the appropriate section of this manual can be added, revised or eliminated by National Resident Officer approval.

### **106 QUORUM NATIONAL EXECUTIVE BOARD MEETING**

A quorum required to conduct NARFE National Executive Board business will consist of a minimum of seven (7) National Executive Board members.

### **107 SALARIES, ANNUAL OF ALL NEB MEMBERS**

The Resident Officers/Regional Vice Presidents salaries shall be adjusted annually by the amount of the Cost of living Allowance (COLA) approved by law for retired federal employees and on the same effective date.

### **108 SPOUSE, ACCOMPANYING NEB MEMBER ON OFFICIAL BUSINESS**

No travel expenses are authorized for accompanying spouses unless specifically authorized by the National President.

### **109 THRIFT INVESTMENT ADVISORY COUNCIL**

The National President will appoint the National Secretary/Treasurer as NARFE’s representative on the Thrift Investment Advisory Council.

### **110 EXECUTIVE BOARD PROPERTY**

Regional Vice Presidents are authorized to purchase multi-purpose office equipment for use in their homes or offices, when properly justified, included, and approved in their current budgets. All equipment is to be Association property. Regional Vice Presidents will have the option to purchase their respective equipment, at negotiated value, turn it over to their

replacements, or return it to NARFE Headquarters at the end of their terms in office. NARFE will pay shipping costs as required.

### **111 RETIREMENT PLAN FOR ALL NEB MEMBERS**

NEB members can contribute up to twenty five percent (25%) of their salary to the 401(k) plan. NARFE will make no contribution of 2% or match funds of voluntary contributions to the NARFE 401(k) Plan by NEB members.

### **112 RELOCATION EXPENSES, RESIDENT OFFICERS**

The Association will reimburse all expenses in connection with relocation of National Resident Officers to and from National Headquarters. The reimbursements of all the reasonable relocation expenses will be limited to the costs of relocation from and returning to the officer's permanent legal residence at the time of election to the national office. In the event the relocations are different from the permanent legal resident at the time of election to the national office, the reimbursements will not exceed the amounts that would have been incurred if the relocations were from and returning to the permanent legal residence. All reimbursed relocation expenses must be incurred within 12 months of the beginning of the term of office and within 12 months of the expiration of the term of office. The reimbursed expenses include:

- (a) A trip to secure accommodations at the beginning and completion of term of office;
- (b) If an officer does not complete his/her term of office, NARFE does not pay moving expenses to return to former residence unless due to reasons beyond the officer's control and approved by the National President.
- (c) Automobile shipment (the current IRS or public carrier rate, whichever is lower).
- (d) Reasonable costs of overnight accommodations and meals.
- (e) Shipment of household goods to and from the DC metropolitan area.
- (f) The automobile and household goods shipment must originate within the 12 months limit described above.

## **200 – NATIONAL CONVENTION**

### **201 CONVENTION, APPEALS COMMITTEE**

A Convention Appeals Committee (CAC) will be in place for each National Convention. The members of the CAC will be: the chairs of the Bylaws, Rules and Resolutions Committees. The Appeals Committee members will elect one of their members to chair the committee. The CAC will investigate any matter of dispute, which relates to nominations, voting procedures, counts, and such other matters as the convention chair deems appropriate, and will recommend to the convention chair a solution. If the convention chair disagrees with the CAC's recommendation, the Chair will ask the assembly to resolve the matter. The decision of the CAC or the assembly will be binding on all concerned.

### **203 DELEGATE STRENGTH**

Before the convention, Regional Vice Presidents and Federation Presidents will be furnished, electronically, timely information on National Convention delegates and voting strength.

### **204 EXHIBITS**

National Headquarters will solicit and select National Convention exhibitors and vendors.

### **205 FUNDS AND ACCOUNTING**

The National Convention Host Committee will select a treasurer to keep an accurate record of receipts and disbursements by the National Convention Host Committee. These records will be available for inspection, along with back up material, by the National Secretary/Treasurer. Neither the National Convention Host Committee nor any of the members will have any authority to sign contracts without prior approval of the National President.

### **206 GUIDELINES, HOST CHAPTER**

The National Convention Host Committee shall adhere to the requirements of the Headquarters manual, Host Chapter Guidelines (FH-8).

### **207 PER DIEM REIMBURSEMENT, COMMITTEE MEMBERS**

The National Executive Board will set the per diem reimbursement rate for which each National Convention committee will be eligible for reimbursement. No member will be entitled to reimbursement for more than one committee assignment. Committee members will be reimbursed only for days they actually serve. The National President will be the final authority in all disputed cases. The reimbursement rate will be established at the first National Executive Board meeting at the start of the National Convention year.

**208 PROXIES**

National Headquarters will include a proxy form with, or as part of, the “Designation of Chapter Delegates and Voting Representatives” form in the pre-convention package sent to each chapter. The chapters will be advised that they have the option of either sending a delegate (or delegates) or exercising the enclosed proxy. It will be plainly stated that in the event a proxy delegate is selected and a delegate from the chapter becomes available, the proxy can be canceled upon request of a chapter officer to the Chair of the Convention Credentials Committee. Upon verification, the proxy will be canceled and proper voting credentials for the delegate will be issued. Such changes may be made while the convention credentials committee’s records are open.

**209 REVENUE OVER EXPENSE DIVISION**

The split of National Convention program book net profit shall be 100 % for the host committee and any National Convention deficiency be absorbed by National Headquarters.

**210 SEATING**

The seating for regions at convention business sessions will be determined by lot with the exception of the host region, which will exercise the first choice. The drawing for assignments will take place at the first National Executive Board meeting of the convention year.

**211 CANDIDATES, NATIONAL OFFICE**

Candidates, or members actively working on the candidate’s campaign, cannot serve on two National Convention committees, Ballot & Teller and Credentials. This eliminates the appearance of, and occasion, in which a candidate could influence or manipulate a vote.

These same concerns for impartiality apply to members serving on these two committees. While attending a National Convention, members may express privately their preferences for a candidate. However, while serving on or in preparation for any of these two committees, they should not make public statements on behalf of a candidate.

**212 CONVENTION COMMITTEE MEMBERS**

Members appointed to National Convention committees must be delegates to the convention.

**213 CONVENTION RESOLUTIONS AND SUGGESTIONS RECEIVED AT HEADQUARTERS**

For National Convention, resolutions shall be sorted by content by the National Secretary/Treasurer and referred to an appropriate committee for review and recommendation to the delegates. Resolutions, clearly outside the Objectives of NARFE as stated in the Articles of Incorporation, Article 3, may be returned to the submitter.

The content of a resolution shall not be edited prior to being sent to the committee without the written approval of the submitter.

Suggestions sent to National Headquarters by members-at-large will be referred to a committee, which shall consider and report them to the floor if it deems them important.

## **215 COMMITTEE COORDINATION**

The chairpersons of the Bylaws, Membership and Resolutions Committees will coordinate and resolve with each other any overlapping resolutions pertaining to the subject matter for which each committee is responsible.

## **216 CANDIDATE STATEMENTS**

Candidates for national office (President, Secretary/Treasurer and Regional Vice President) may publish statements in Narfe Magazine and transmit them on the NES email system. The criteria are as follows:

- Announcements will run one time in Narfe Magazine and twice on NES.
- Statements must be in first person singular and make no reference to third party endorsements.
- Announcements may not exceed 400 words for the magazine or NES.
- Statements will not be edited or corrected for errors.
- NARFE Email System (NES) announcements are sent to all addresses; statements for RVP candidates will be sent to the candidate's region.
- No third party endorsements will be published in Narfe Magazine or on NES.
- Specific technical requirements will be published in Narfe Magazine each convention year.



## **300 - FINANCE**

### **301 NATIONAL ALZHEIMER'S COMMITTEE**

The National President is the oversight officer for the National Alzheimer Committee. The National President will have final approval of expenditures from this fund. The Chair of the National Alzheimer's Committee will present a budget at the first meeting of each fiscal year.

### **302 RESERVE FUND**

NARFE has established and – unless or until the National Executive Board should decide alternately – will maintain a \$2 million reserve fund to be used expressly to cover expenses which might arise as the result of unforeseen pressing circumstances. Withdrawals from this fund, other than periodic earnings from interest, will require National Executive Board approval.

### **303 INVESTMENTS**

A three-member Investment Committee, appointed by the National President, consisting of the National Secretary/Treasurer – Chair, and two Regional Vice Presidents, is charged with direct responsibility for managing NARFE investments and will provide status reports to the National President and the full National Executive Board at each of its meetings so the board may fulfill its oversight responsibility in these matters as prescribed by Article III, Section 2B7, of the National Bylaws. *See Addendum B.*

### **304 LIFE MEMBER DUES**

A restricted National Life Membership Trust Fund (NLMTF) will be established into which all monies for life membership dues will be deposited on a monthly basis. At the end of each month, funds may be transferred from the NLMTF to the general operating fund in an aggregate amount equal to one-twelfth of all life members' annual dues determined on the basis of each individual member's dues in effect at the time of purchase. No other withdrawal is authorized except for reasonable related expenses that may be incurred periodically in administering the NLMTF.

### **305 NATIONAL LIFE MEMBERSHIP TRUST FUND**

The National Secretary/Treasurer will conduct periodic actuarial reviews of the Life Membership Trust Fund to determine any shortfalls in the fund and keep records thereof. Adjustments will require National Executive Board approval.

**306 FUNDING APPROVAL FOR SPECIAL PROJECTS**

All special projects requiring funding, irrespective of their origination, must be fully developed, with a cost benefit analysis, for presentation to and approved by the National Executive Board at its July meeting, in order for the project to be included in the fiscal year budget proposal presented to the National Executive Board in the November sessions.

**308 SPENDING, NON-BUDGET**

Committing or spending funds by National Executive Board members or National Headquarters staff for any non-budgeted purpose, shall be restricted to an amount approved by the National Secretary/Treasurer or the National President.

**309 SCHOLARSHIP COORDINATOR REIMBURSEMENT**

Regional NARFE Scholarship coordinators shall be allowed to submit for payment charges incurred in undertaking their duties. Expense requests shall be submitted first to the appropriate Regional Vice President for approval. The RVP shall then forward the expense request to the National Secretary Treasurer. Approved charges include mileage at the current rate for attending meetings to judge the yearly entries, postage, telephone calls, and miscellaneous expenses. These expenses shall be charged as part of our NARFE scholarship expenses.

**310 CLOSING A CHAPTER – CLOSING FINANCIAL RECORDS**

All outstanding financial obligations must be met prior to official closing. Any funds remaining after the chapter has met all outstanding financial obligations should be forwarded to the receiving chapter(s) on a pro rata basis. (Sufficient funds to cover per capita rates are required.)

If there are funds remaining after the above transactions have taken place, they must be forwarded to the national office. Chapter bank account(s) must be closed. If the closing chapter is incorporated within its state, the Secretary of State must be notified of the closing once all funds have been appropriately distributed.

The Internal Revenue Service must be notified of the chapter closing by completing ePostcard 990-N, which chapters are required to submit annually. Franchise Tax Boards must also be notified by completing the appropriate state forms.

## **400 - DUES**

### **401 AGE, NATIONAL LIFE MEMBERS**

The age used for the purposes of the life membership application should be deemed to be the applicant's age at his or her most recent birthday.

### **402 LIFE MEMBERSHIP, DECEASED MEMBER**

Upon the death of a National Life Member, any unused portion of his/her membership remains in the Life Membership Trust Fund. No money will be rebated to his/her estate or to the surviving spouse. If not already a member, the spouse will be granted annual membership until the next anniversary date.

### **403 HOME CHAPTER**

A member may belong to as many chapters for which he or she is willing to pay dues. However, one will be designated as his or her "home chapter" and National Headquarters will send the member's chapter dues to that chapter. The member may change this designation at any time by notifying National Headquarters of his or her choice in writing. He or she will be designated as an associate in all the other chapters, where allowed by the chapter's bylaws, and National Headquarters will not collect associate members' chapter dues.

### **404 INCENTIVES, RECRUITMENT BY CHAPTERS**

Recruitments, as a direct result of chapter efforts, are eligible for a rebate as authorized by the bylaws. The rebate will be sent to the chapter of the recruiter of the new member. No special request is necessary.

### **405 DECEASED MEMBER**

The unused dues of a deceased member (except life, dues withholding and honorary members) who paid on an annual basis will be transferred to the surviving spouse, whether the spouse is a member or not. A suitable adjustment to his/her expiration date will be made by the member records section.

### **406 DUES WITHHOLDING, VOLUNTARY**

- The member's anniversary date is the month and year monies were first withheld from the member's annuity. Future dues increases will not affect the member's dues until his or her anniversary date following a dues increase.
- Requests for cancellation, or reinstatement, of dues withholding must be in writing.

**407 REFUND, DUES ANNUAL PAYEES**

There will be no refund of dues to annual paying members unless there are extenuating circumstances. Written appeals will be considered on a case-by-case basis by the National Secretary/Treasurer.

**408 RECRUITMENT REBATE**

Two dollars (\$2.00) of the first year's National Membership Fee of all new members recruited by the Chapters shall be rebated to the Chapters by the Secretary/Treasurer's office.

**409 REINSTATED MEMBER**

Records of members dropped for nonpayment of national dues will remain in the data base in perpetuity. If the member rejoins, they are classed as a reinstated member, to be reassigned the same membership number they had at the time dropped and assigned a new expiration date twelve (12) months from the date the reinstatement is processed; chapters ARE NOT entitled to \$2 rebates from such dues.

## **500 - OPERATIONS**

### **501 LABEL LISTS**

- Regional Vice Presidents, federations and chapters may buy labels from headquarters, covering their members and prospective members for mailing of federation newspapers, newsletters, or bulletins. In no instance will any labels covered under this policy be used in conflict with Standing Rules I, Section 4.
- Members' telephone, fax number and e-mail address may not be included on any lists of NARFE members provided advertisers and/or contractors, under terms of existing contracts or new contracts.

### **502 CREDIT CARD (CORPORATE) HOLDERS REPORTING PROCESS**

An employee who is the holder of a corporate credit card will submit an expense voucher, including itemized receipts, to National Headquarters within thirty (30) days after return from travel or occurrence of the expense.

### **503 CREDIT CARD (CORPORATE)**

Each National Executive Board member is authorized to use a NARFE corporate credit card. The National Secretary/Treasurer will issue and be accountable for such cards. A corporate credit card may be issued to senior staff members when authorized by the National President.

### **504 HEADQUARTERS CLOSING**

- The National President (or designee) shall have the authority to close the National Headquarters in the event of severe weather conditions, or comparable emergencies. In such instances, the members of the National Executive Board shall, as a matter of courtesy, be notified as soon as the decision to close has been made.
- The Association follows the U. S. Government practice; National Headquarters will be closed on federal holidays and may close on other occasions (e.g., Inauguration Day) observed by the U. S. Government. Headquarters is open on Columbus Day and closed the Friday after Thanksgiving.

### **505 INVITATIONS, STAFF FROM OTHER THAN NARFE OPERATIONS**

Visits of National Headquarters staff to NARFE chapters, federations and other organizations in the Washington, D. C. metropolitan area, shall be approved by the National President. Resident Officers and National Headquarters staff visits to NARFE organizations outside the Washington, D.C. metropolitan area shall be approved by the National President, with notification to the appropriate Regional Vice President. The National President may require funding by the visited organization in some instances.

**506 RETIREMENT SAVINGS PLAN COMMITTEE**

A 401(k) Savings Plan Committee of three, who are plan participant members: the National Secretary/Treasurer, two staff members elected by plan participants, plus one non-voting advisor appointed by the National President.

**507 RETIREMENT SAVINGS PLAN COMMITTEE TERMS**

Each committee member is elected for a two year term and may be re-elected, staggered for participant-elected members; the board member representative to be elected at the first board meeting each odd-numbered year.

**508 SPECIAL STAFF**

Employees designated as Special Staff include Directors and Deputy Directors. {Also see National Bylaws, Article III, Section 2, B. 3; Standing Rule III A}.

**509 CLOSING A CHAPTER – Zip Code Reassignment**

The federation president must submit a report confirming closure of the chapter to Federation & Chapter Services at NARFE National Headquarters, along with a list of members and the chapter(s) to which they are being transferred. Additionally, the federation president must notify the respective regional vice president of the closing.

The federation must reassign the closing chapter's ZIP codes to another chapter(s) and complete the F-46, "LSA Assignments Form", and forward it to Federation & Chapter Services at Headquarters.

If available, the closed chapter's charter should be returned to Federation & Chapter Services at Headquarters.

## **600 – NARFE MAGAZINE**

### **604 EDITORIAL CONTENT**

The editorial content of the magazine will affirm the Association's legislative, public relations, service and administrative/management agenda, as established by the membership through resolution(s) adopted at biennial conventions and by the National Executive Board, between conventions or as required by the National Bylaws. The editorial guidelines for *Narfe Magazine* are as follows:

- (a) Items containing personal attacks on public or private people will not be considered for publication.
- (b) NARFE is a nonpartisan, but not nonpolitical organization. Magazine content should reflect this policy.
- (c) While the magazine will promote an "exchange of ideas," it will not publish materials that vent anger at an individual, a program, or a political party.
- (d) Anonymous letters will not be considered for publication.
- (e) Relevance, timeliness, clarity and brevity will be taken into account when considering materials for publication.
- (f) Endorsements for NARFE-elected offices will not be accepted.

### **605 OBITUARIES**

The obituary guidelines of the NARFE Insider, with due and necessary consideration given to space limitations, will include short obituaries for current and former national officers, current and former federation officers or other NARFE members approved by the National President.

### **606 SUBSCRIPTION RATES**

The cost of an annual subscription for non-members is the first year dues rate.

### **607 EDITORIAL AUTHORITY**

Final authority for content and publication will rest with the *Narfe Magazine* National Editorial Board. The editorial board consists of the two national officers: President, Secretary/Treasurer.

## **700 – GENERAL**

### **701 NATIONAL ALZHEIMER’S COMMITTEE**

The National President will request a nominee from each of the ten Regional Vice Presidents to serve on the National Alzheimer’s Committee, and will select the chair from among the ten members appointed. The ten appointees will serve two years, at which time the National President may request new nominees, or reappoint those on the committee, and will do so with the concurrence of the respective Regional Vice Presidents. The regional appointees will also serve as the Alzheimer’s coordinators in their respective regions. This is in compliance with the Association’s 1999 agreement with Alzheimer’s Disease and Related Disorders Association (ADRDA). The National President will approve when and where the National Alzheimer’s Committee will meet. *{See Policy 301 for Control Committee Fund Policy}*.

### **703 LEGAL COUNSEL**

All requests for legal assistance from members of the National Executive Board and/or staff must be submitted to the National President for review and determination for submission to legal counsel. All opinions from legal counsel will be in writing and will be shared with the National Executive Board, as appropriate.

### **704 MILEAGE RATE**

The mileage rate for official travel is \$.45, as approved by the NEB.

### **705 SERVICE AND MERCHANDISE CONTRACTS**

With the prior approval of the National President, staff may initiate bidding and negotiations (for service and/or merchandise) to enhance the Perk program. However, the National President is required to sign all contracts. Approval may be granted by the National President only after the National Executive Board has received and approved every contract requiring the disclosure of NARFE’s mailing lists.

### **706 STAFF DESIGNEE IN CHARGE**

The National President will designate a member of the senior staff to be in charge of the National Headquarters in the absence of the Resident Officers. The National Executive Board will be so notified.

### **710 FEDERATION CONVENTION PROGRAM**

NEB member ads in national or federation convention programs are non-reimbursable personal expenses.



**711 OFFSHORE FEDERATIONS, REGIONAL ASSIGNMENTS**

Offshore (outside the contiguous United States) federations and chapters will be assigned to a region by the National President

**714 SERVICE CENTERS**

National Headquarters will guide Association officials in establishing volunteer-staffed retiree service centers in office space at federal buildings, military installations, municipal centers and private entities.

**715 ADVERTISEMENTS**

Articles in *narfe* (*Narfe Magazine*) or the NARFE Insider will not be used to advertise the services or merchandise of vendors.

**716 REQUESTS FOR PRODUCT ENDORSEMENT**

Advertising in conflict with the goals and objectives of NARFE shall not be published at any level of the NARFE organization.

**717 REGIONAL CONFERENCES AND SEMINARS**

No more than one national resident officer and no more than two representatives from different departments may attend regional conferences and seminars. Any exception must be approved by the National President.

**718 USE OF HAND HELD OR OTHER MOBILE COMMUNICATION DEVICES**

Officers and employees are responsible for being aware of and in compliance with applicable state and federal laws prohibiting or restricting use of hand held or mobile communication devices, of any nature, while operating a motor vehicle for business purposes.

**719 VOTING WITHIN A STATEWIDE CHAPTER**

A federation president may establish a statewide chapter to ensure that members within the federation continue to receive NARFE service if a local chapter no longer can do so.

If there are no volunteers from among the statewide chapter members, the federation president may detail a federation member to an officer position for a minimum of one year. If needed, this detail can be extended following approval by the National Secretary/Treasurer.

The persons so detailed will retain affiliation with and pay dues to their home chapters. However, when participating at chapter meetings and conventions, these officers are committed to carry out their assigned duties and the priorities of the statewide chapter.

Statewide chapter officers may cast votes during chapter meetings on routine chapter business. At conventions, an officer may represent the statewide chapter on committees and be designated as the Voting Representative, but that officer cannot serve also as Voting Representative for a home chapter.

## **720 ATTENDANCE AT NARFE MEETINGS**

Federation conventions are attended by National officers and/or staff on an every other year basis. If a federation wants an officer or staff member to attend during an off year, the federation must pay all expenses incurred.

Expenses for travel by national officers or staff to regional conference and/or chapters must be covered by the region/chapter (as appropriate) unless the travel was budgeted at headquarters.

NEB members should ensure that attendance at chapter meetings be necessary and done within the NEB member's budget.

## **TRAVEL**

### **801 TRAVEL VOUCHER APPROVAL**

Upon delegation by the National President, the National Secretary/Treasurer, or the Director, Budget & Finance, has the authority to approve travel vouchers for the Resident Officers. The National Secretary/Treasurer's travel vouchers will be approved by the National President. Regional Vice Presidents will submit their travel vouchers directly to the Budget & Finance Department for approval.

### **802 TRAVEL, OFFICIAL**

Reimbursement for official Association travel is based on actual and reasonable expenses; original receipts (including those on a NARFE corporate credit card) should be obtained and attached to the travel voucher. Expenses of \$25, or less, do not require receipts unless charged on a corporate credit card. Travel vouchers and receipts shall be submitted within 30 days to the Budget & Finance Department.

### **803 TRAVEL, PRIVATE AUTOMOBILE**

If a National Officer has properly budgeted funds approved by the NEB in his/her individual budget he/she may travel as desired.

If an Officer or staff member chooses to travel by automobile rather than by air, the reimbursement will be based on the less expensive option.

### **804 TRAVEL REIMBURSEMENTS**

The following applies to reimbursements for travel:

- a) Travel insurance will be authorized, in limited cases, with prior approval of the National President.
- b) Maximum tip reimbursements;
  - Meals – 15%
  - Porter/Bellman - \$2.00 per bag
  - Maid - \$2.00 daily
  - Taxis/Vans – 15%

**INDEX**

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**ADDENDUM A****NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION****CODE OF ETHICS AND CONDUCT FOR ELECTED AND APPOINTED OFFICIALS OF  
THE NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION****PREAMBLE**

The proper operation of this Association requires that all elected and appointed officials be fair, impartial and responsible to the members, and that members have confidence in the integrity of the association.

In recognition of these goals, there is hereby established a Code of Ethics and Conduct for all elected and appointed officials. The purpose of this document is to establish ethical standards of conduct for all such officials by setting forth guidelines for addressing those acts or actions that are incompatible with the best interests of the Association.

**1. DEFINITIONS**

For purposes of this document, the following terms shall have the meanings specified:

- (a) Officials. Any elected or appointed officers of a Chapter, Federation or Region and National Resident Officers.
- (b) Private advantage/benefit/gain, etc. As used in this document, means any personal advantage, benefit or economic gain, distinct from that enjoyed by members of the public without regard to official status or not resulting from lawful and proper performance of duties.
- (c) Association refers to the National Active and Retired Federal Employees Association.

**2. AVOIDANCE OF IMPRESSIONS OF CORRUPTIBILITY**

- (a) Officials shall conduct their duties so as not to give a reasonable basis for the impression that such official can be improperly influenced in the performance of his/her official duties. Such officials should conduct themselves so as to maintain public confidence in their performance and the Association they represent. They should not be a source of embarrassment to the Association and should avoid even the appearance of conflict in the conduct of their Association duties.

**3. IMPROPER ACTIVITIES**

No official shall engage in any enterprise or activity which shall result in the following:

- (a) Using the prestige/influence of his/her office for private gain or advantage to himself/herself or another.
- (b) Using facilities, equipment or supplies of the Association for personal gain or advantage for himself/herself or another.
- (c) Using official information not available to the general public for his/her private gain or advantage or that of another.
- (d) Receiving or accepting, directly or indirectly, any gift or favor from anyone doing business with the Association under circumstances from which it reasonably could be inferred that such was intended to influence him/her in the performance of his/her official duties, or as a reward for official action.

#### **4. IMPROPER USE OF OFFICIAL POSITION**

- (a) No Association official shall use his/her position or the power or authority of his/her office or position in any manner intended to induce or coerce any person to provide, directly or indirectly, anything of value which shall accrue to the private advantage, benefit or economic gain of the official or any other person. This section does not apply to campaign contributions solicited or received consistent with federal, state or local laws.

#### **5. PENALTIES FOR NONCOMPLIANCE—NO NEW LEGAL RIGHTS**

- (a) In addition to any other penalty provided by law, violation of any provision of this document by any association official shall be a basis for disciplinary action including removal from his/her official position. Alleged violations will be addressed by an Ad Hoc Committee appointed by the National President on an as needed case by case basis. The committee will be composed of three persons; a chapter officer, a federation officer and a regional vice president who shall serve as chairman. Committee findings shall be reported to the national executive board with recommendations as to action to be taken.
- (b) Any official who violates this document may be subject to censure or removal from office as permitted by law.

#### **6. CODE OF ETHICS SUPPLEMENTS EXISTING LAW**

This document is intended as an addition to and supplement of federal, state, and local laws relating to the subject matter addressed herein. No provision in this Code of Ethics shall be construed to weaken or reduce other standards of official conduct, specific or implied, contained in the Association's Bylaws.

**ADDENDUM B****INVESTMENT POLICY**

Operating Investment Policy Reference Policy #303

**Purpose**

The purpose of this document is to provide the investment policy, objectives and operating guidelines of the National Active and Retired Federal Employees Association (NARFE). This document has been formulated by the National Secretary/Treasurer's Office to:

1. Provide a clear understanding of the objectives of NARFE's operating investments and provide a benchmark tool to fulfill our fiduciary responsibilities.
2. Establish a philosophy to guide investment management in fulfilling the established objectives for each of the various elements of NARFE's investments. These objectives should be sufficiently specific to provide direction but flexible enough to operate effectively in changing economic conditions and securities markets.
3. Provide a basis for the Investment Committee to evaluate the management of the funds.

**Rate of Return**

At all times, preservation of capital, as well as the minimizing of principal volatility, will be considered an integral element of the investment objective of the operating portfolio. The impact of inflation must be offset in order to maintain the real value of the operating portfolio. NARFE's investments are to be managed to provide adequate protection against loss and a return reasonable for the specific instruments' used. NARFE's objective is:

1. Over the long term, the rate of return of the financial instruments that comprise the Investment Portfolio should at least equal the rate of return of the market indices relevant to the various instruments and acceptable to the investment committee.

**Responsibility**

The National Secretary/Treasurer is responsible for the investment of NARFE funds. The Secretary/Treasurer's Office is responsible for recommending investment policy to the National Executive Board (NEB) and monitoring the financial performance of the Operating Investment Portfolio. The Secretary/Treasurer of NARFE is also a full-voting member of the NEB of NARFE and is responsible for reporting to the NEB on compliance with NARFE's policy regarding the investment of NARFE's operating funds.

**The Investment Advisor(s)**

The Investment Advisor(s) are given only limited discretionary authority over the portfolio. The Investment Advisor(s) shall be responsible for:

1. Recommending investment, including portfolio turnover and allocation of assets in order to accomplish NARFE's operating investment objectives.
2. Timely implementation of investment decisions reached.



3. Preparation of monthly statements and quarterly and annual reports of the performance of the investments.

## **Investments**

### **Structure**

The investments shall consist of three distinct types:

1. Liquid investment: Those investments which may be readily convertible into cash without significant risk of principal.
2. Fixed income investments: Those investments whose income and principal could provide for unexpected emergencies, that provide a higher rate of return on investments than liquid investments and that are not as readily convertible into cash.
3. Equity investments: An investment portfolio whose characteristics and management provide a positive rate of return over the long term.

To minimize volatility and risk, the portfolio will:

1. Be diversified in terms of the number and types of securities held;
2. Include a structured mix of industry groups; and
3. Provide the stability characteristics of well capitalized and fairly valued securities.

### **Characteristics: Liquid**

Liquid investments may consist of the following types of securities:

- US. Treasury (bills, notes and bonds)
- Federal Home Loan Bank (discount notes and debentures)
- Federal Home Loan Mortgage Corporation (discount notes and debentures)
- Federal National Mortgage Association (discount notes and debentures)
- Farm Credit Bank (discount notes and debentures)
- Student Loan Marketing Association (discount notes and debentures)
- International Bank for Reconstruction and Development Discount Notes
- Government National Mortgage Association Mortgage Pools
- Banker's Acceptances
- Commercial Paper
- Certificates of Deposit: (1) U.S. Bank, (2) Savings & Loan
- Certificates of Deposit - Eurodollars: (1) U.S. Bank, (2) Savings & Loan
- Repurchase Agreements (secured by any of the investments stated within this policy). The amount secured should represent the current standard for safe kept collateral.

### **Characteristics: Fixed Income**

Corporate bonds shall be limited to publicly traded items with a Moody's rating of A 1, A2, A3 or better or a Standard and Poor's rating of A+, A, A- or better. Investment in items rated Baa1, Baa2 or Baa3 by Moody's or BBB+, BBB or BBB- by Standard and Poor's is permitted only if a thorough analysis of the credit quality has been done.

**Characteristics: Equity**

The industry groups that we will purchase will reflect closely that of the Standard & Poor's 500. NARFE's weightings in the industry groups may be changed from time to time by the Investment Committee as compared to the Standard & Poor's 500 weightings.

Equity holdings shall be selected from the New York, American, NASDAQ or Regional Stock Exchanges and in international stocks of developed countries to the extent such investments in the aggregate do not exceed ten-percent of the portfolio. These holdings should represent companies meeting a minimum capitalization requirement established from time to time by the Investment Committee.

Convertible securities may be used in lieu of other equity securities.

**Allocation Guidelines**

The target range of the liquid, fixed income and equity components of the portfolio will be established from time to time by the Investment Committee based upon the present forecast of economic conditions. ***Investment Advisors should aim for a mix of 40-50% in equity, 30- 40% in fixed income and 10-30% in liquid investments. However, Investment Advisors may depart from these guidelines with the written permission of the investment committee.***

The Investment Advisors will continually identify the expected returns from each asset class based on the prevailing term structure of interest rates and the expected appreciation or depreciation in the stock markets. As shifts occur in the relative risk/reward relationships among classes of securities, the expected returns will be reflected by adjustments to the asset weighting of the portfolio.

With respect to the asset allocation guidelines, any balance in excess resulting from involuntary action (such as price appreciation) may be adjusted as market conditions and the outlook for the securities dictate.

**Restrictions**

The following are examples of prohibited transactions by the Investment Committee:

1. Purchase or sale of commodities or commodity contracts and options for same.
2. Securities on margin, short sales or naked options.
3. Investments in the advisor's own company.
4. Investments in securities whose issuers have filed a petition for bankruptcy.

**Communications**

The Investment Advisor(s) shall provide (1) confirmations of transactions as they occur and (2) monthly portfolio asset statements.

The Investment Committee will meet on a schedule compatible with National Executive Board (NEB) meetings to review the performance of the portfolio. The Investment Advisor(s) are expected to be present at these meetings to review the monthly and quarterly portfolio performance and make purchase and sale recommendations.

Quarterly, the Investment Advisor(s) will provide a statement to the Investment Committee of the returns for the components of the portfolio as compared to the benchmarks described above.

Between meetings, the Investment Advisor(s) will inform the following four individuals of any changes that may impact the securities owned. If a purchase or sale is required between

meetings, the consent of the National President and National Secretary/Treasurer is required.

**Custody of Funds**

Professional custody of funds shall be at a bank, trust company or brokerage house.

**ADDENDUM C****NES Policy**

We have experienced a growing number of members who are opting out of all emails from NARFE. You are likely to have noticed this trend in your federation and chapter. Members report that the main reasons for opting out are: far too many emails from all levels of NARFE; repetitive information received from various levels of the Association; and information that, although highly relevant to very engaged members, seems irrelevant to the larger membership base. With legislation as NARFE's mission, it is imperative that we ensure that those who feel their inboxes are simply too full with our emails are not going to throw the legislative baby out with the bath water. For this reason, we are adopting a new NES message policy to address the objections noted above. The new policy follows three simple rules:

- Emails to a full membership list at any level of the organization should follow the policy adopted by *narfe* magazine and *NARFE Insider*: All members may be sent emails related to legislation, advocacy and information of interest to federal employees and retirees. (Reminder: Partisan political messages are never appropriate.) Any emails related to the business of NARFE will go only to NARFE officers.
- Information sent by Headquarters to all members should not be sent again to regional, federation or chapter lists.
- The body of each email should include a "To" line, announcing the distribution list. (I.e. NARFE Officers, X Federation Officers, NARFE Membership...) This will ensure that recipients are aware of the group that has already received the NES information.

With this new policy, it is important to note that the *Monthly Legislative Update for Chapters*, sent each month from the Legislative Department, should NOT be forwarded. Members will have received this information via the weekly *Legislative Hotline*. The update should be used only as a tool for chapter meetings and newsletters.

A new and highly improved email system is being developed to replace NES. Based on this new policy, the new system will have a limited number of approved message types:

From Headquarters:

- Legislation / Advocacy (full list of email addresses)
- *narfe* magazine surveys (full list of email addresses)
- Headquarters messages to NARFE leaders (officer emails only)

From Regions, Federations and Chapters:

- Advocacy call to action and information of interest to federal employees and retirees (full list of email addresses)
- Messages to regional, federation or chapter leaders (officer emails only)

At Headquarters, the Communications Department will review each NES message to ensure adherence to this policy and make certain that the message itself provides adequate context to be easily understandable to all recipients. We ask that each level of NARFE develop a similar quality control practice.

Information on how to opt out of the NES system is available on the NARFE website.

**ADDENDUM D****PROCEDURES FOR CLOSING A CHAPTER NOT AFFILIATED WITH A FEDERATION**

There are several chapters throughout the country that have made the decision to operate independently from their respective federations. The federations have no direct oversight responsibility for these chapters, and these chapters are exempt from federation activities. A nonaffiliated chapter may opt to close for the same reasons that a chapter that is affiliated with a federation does. Once an independent chapter has made the decision to close, the chapter leadership should notify the RVP who has jurisdiction over the region in which the chapter is located.

Once the RVP has determined that the chapter is in jeopardy of closing and there is an increased risk of losing members, it is imperative that the following actions be taken:

1. The RVP and chapter leadership should discuss and explore all efforts and/or alternatives for re-invigorating the chapter. (This can be accomplished by holding a meeting or a conference call or via email/Instant Messaging). When solutions for saving the chapter no longer appear to be viable, then procedures for closing it should commence.
2. The RVP and chapter leadership should notify chapter members by mail or email of the pending chapter closure and the options available to the members to continue their membership through another local chapter, an eChapter or a chapter of their choice. Although notification by mail or email is preferable, the procedure notification must follow current chapter bylaws. All methods of notification should include sufficient time for members to communicate their choice of a transfer option.
3. If chapter bylaws require that meetings be held with a quorum of attendees, this information should be included in the notification with the date, time and purpose of the meeting. Once the meeting is called to order, and the number of attendees does not meet the minimum required to vote for the chapter's closing, a vote should be taken to waive the chapter bylaws.
4. At the conclusion of the meeting, or once the deadline for response from members has passed and the final decision for closure has been confirmed, the RVP must ensure that the steps outlined below are taken.

If chapter officials are unable to complete the process for officially closing a chapter, the RVP must complete the process.

**Member and Chapter Notification**

- All members, including voting and nonvoting, being transferred (both automatically or by choice) must be notified of (a) the name and number of their new chapter; and (b) the name, phone number and email address, if available, of the new chapter's president.
- National Only members should be transferred to the LSA of the chapter of their choice, including an eChapter.
- Members residing outside the chapter's ZIP code may be transferred to the chapter nearest to where they reside or to the chapter of their choice, including an eChapter.

- Receiving chapters must be given a list of transferred members (including street address, phone number and email address). The new chapter's leadership should contact the transferred members to welcome them to the chapter and invite them to participate, if they so desire.

### **Closing Financial Records**

- All outstanding financial obligations must be met prior to official closing.
- Any funds remaining after the chapter has met all outstanding financial obligations should be forwarded to the receiving chapter(s) on a pro rata basis. (Sufficient funds to cover per capita rates are required.)
- If there are funds remaining after the above transactions have taken place, they must be forwarded to NARFE Headquarters. Chapter bank account(s) must be closed.
- If the closing chapter is incorporated within its state, the Secretary of State must be notified of the closing once all funds have been appropriately distributed.
- The Internal Revenue Service must be notified of the chapter closing by completing ePostcard 990-N, which chapters are required to submit annually.

### **Regional Vice President Follow-up**

- The RVP must submit a report confirming closure of the chapter to Federation & Chapter Services at NARFE National Headquarters, along with a list of members and the chapter(s) to which they are being transferred. Additionally, the RVP must notify the federation president of the closing.
- The RVP must reassign the closing chapter's ZIP codes to other chapter(s) and complete the F-46, "LSA Assignments Form," and forward to Federation & Chapter Services at Headquarters.
- If available, the closed chapter's charter should be returned to Headquarters.