

# NARFE Tennessee Federation 2019 63rd Annual Meeting Minutes

April 15, 16, 2019

Marriott Residence Inn  
2340 Center Street  
Chattanooga, Tennessee 37421

- I. Opening Ceremonies – 9 a.m.
  - A. Welcoming Remarks – Larry Minniear, Host Chapter 108
  - B. Invocation – Ed Evans, 1<sup>st</sup> Vice President
  - C. Presentation of Colors – Hamilton County Sheriff’s Dept. and the Chattanooga Police Dept.
    - 1. Pledge of Allegiance – B.J. Godwin, 3<sup>rd</sup> Vice President
    - 2. National Anthem (recording)
  - D. Welcome Remarks: Jim Coppinger, Hamilton County Mayor
  - E. Comments by Larry Minniear
    - 1. Your name tag badges are your admission to everything, especially the banquet, so keep it with you at all times.
    - 2. Breakfast and box lunch are included.
  - F. Memorial Service, reading of the names of 2018 deceased NARFE members as a bell is rung in honor of each departed friend – Ed and Marilyn Evans
  - G. Introduction of Sponsors and Vendors:
    - 1. Carol Wilson, Blue Cross/Blue Shield, sponsored refreshments in the meeting hall.
    - 2. Bonita Fitts, Government Employees Health Association (GEHA)
    - 3. Mark Frecar, Chattanooga Federal Employees Credit Union
    - 4. Scott Wilson, Long Term Care
    - 5. Susan Allgood, Aetna Insurance
    - 6. Jennifer Carson, Belltone
  - H. Governor’s Proclamation which named April 15, 2019 as a day of recognition of NARFE – Read by Larry Minniear
  - I. Credentials Report – Tom Walker: We have a quorum.
  - J. Roll Call of Officers – Secretary Marilyn Evans
    - 1. Officers present: President Rhonda Mooney; 1<sup>st</sup> Vice President, Congressional District 5 Liaison, and Public Relations Officer Ed Evans; 2<sup>nd</sup> Vice President A. Wayne Baker; 3<sup>rd</sup> Vice President B.J. Godwin; Secretary and Newsletter Editor Marilyn Evans; Treasurer Norris Alderson; Legislative Chair, State Legislative Officer, Immediate Past President and Congressional District 3 Liaison Larry Minniear; Alzheimer’s Chair M. Joan Gates; Network Coordinator Ronnie Collins; Service Officer Larry Cunningham; and Congressional District 2 Liaison Herb Arnett.
    - 2. Officers absent: Membership Chair Yvonne Hamilton.

10 Minute Break at 9:40 a.m.

- II. Introduction of Congressman Chuck Fleischmann of the 3rd Congressional District (See Attachment 1)
- III. Long Term Care – Scott Wilson, Benefed, Inc. (See Attachment 2)
- IV. Option for Senior Living – Abby Medley, Morning Point, Inc. (See Attachment 3)
- V. Introduction of Tennessee Federation President Rhonda Mooney (See Attachment 4)

- VI. 1st, 2nd and 3rd Vice President's Reports (See Attachments 5, 6 and 7).
- VII. Region X Vice President Bill Shackelford (See Attachment 8)
- VIII. Alzheimer's Region X Coordinator Donna Shackelford (See Attachment 9)

Break for lunch at 12:20 p.m. to resume at 1 p.m.

- IX. NARFE National President Ken Thomas (See Attachment 10)

Broke into Committees that met for 30 minutes at 2:15 p.m.

- X. Legislative Presentation – Larry Minniear (See Attachment 11)
- XI. NARFE-PAC – Larry Minniear (See Attachment 12)
- XII. There being no objections, Officer Training will be moved to tomorrow morning's agenda. Also, since our banquet speaker Miss Tennessee 2018 Christine Williamson has become ill, Miss Tennessee Valley, Blair Perell of Cleveland, Tennessee, has agreed to be our banquet speaker tonight. – Rhonda Mooney

Recess declared at 4 p.m. for the Banquet at 6 p.m. and to resume the meeting at 8:30 a.m. on Tuesday, April 16.

- XIII. Call to Order at 8:40 a.m. – Rhonda Mooney
  - A. Invocation – Ed Evans
  - B. Town Hall Meeting – Ken Thomas, NARFE National President (See Attachment 13)

15 Minute Break at 10:03 a.m.

- XIV. Norris Alderson said, I was devastated by the information that we heard this morning and I feel we need to hear more. I think it is more important that we hear this information and I have a number of questions yet. In Officer Training you will hear a lot of things you've heard before. If Ken Thomas continues, you will hear things you haven't heard before. **Norris Alderson made the motion, seconded by Larry Henderson, that we amend our agenda to dispense with Officer Training and continue with the Town Hall Meeting with Ken Thomas. Motion carried by unanimous consent.**
- XV. Town Hall Continued – Ken Thomas (See Attachment 14)

10 minute break at 11:20 a.m.

- XVI. Drawing for the Early Bird Registration Contest for \$100. The winner was Larry Cunningham.
- XVII. Silent Auction items for Alzheimer's – winning bids announced and noted that 100% of the funds collected goes to Alzheimer's research – Mike Gates.
- XVIII. Standing Rules Committee – Chairman A. Wayne Baker (See Attachment 15)
  - A. Committee member – Floyd Ferrell, Chapter 519
  - B. Review and Revise if needed the Standing Rules for our Annual Meeting
    1. Changed Convention to Annual Meeting wherever it appeared.
    2. Changed Delegate(s) to Member(s) throughout the document.
    3. Deleted Rule 11 which had to do with Delegates voting Proxies for their Chapters.
    4. **Wayne Baker moved that these Standing Rules, as reviewed and revised, be adopted by the 63rd Annual Meeting as the Standing Rules and that they be**

**incorporated into the Tennessee Federation Bylaws under Article VIII. Motion carried by unanimous consent.**

- XIX. Federation Treasurer's Report – Norris Alderson (See Attachment 16, 17, and 18)
- A. Capital Dues, at \$3 per member:
    - 1. Letters go out each year in mid-October to the President and Treasurer of each Chapter requesting they send their Capital Dues to the Federation Treasurer by December 1. Today we have 22 dues reporting Chapters.
    - 2. Sometimes there is an issue for a chapter to pay. I'm asking that all Chapters please pay on time.
  - B. Seven Chapters have closed this past year. The money recovered from these Chapters is distributed to the Chapter or Chapters that receive the members of the closed Chapters according to how many members they receive.
  - C. One CD was up for renewal which we moved to a different bank to get a higher interest rate (2.5%).
  - D. To cut the high cost of the Federation Newsletter, members are encouraged to sign up to have their Newsletter sent to them by email rather than by a printed postal mailed copy (which is done at a large expense).
  - E. Chapter membership is going down for the Tennessee Federation, while National membership is about the same.
  - F. We are on solid footing for right now. I expressed concern about carrying such large balances and suggested some of that money be used to send current and perspective officers to various training conferences held throughout the year which is being implemented. Chapter visits by our Vice Presidents will be increased as well. Other suggestions are welcome by the Board.
  - G. The audit performed yesterday found that I had shorted Joan Gates \$.03 on a check. I paid her yesterday so we now balance.
  - H. All Presidents of all Chapters have been sent a Bylaws template. There are a number of things in the template that you need to be careful about.
    - 1. Anytime you see the verb "shall" in a document like this, you need to be concerned, which means you don't have any options, you will do it. It's a legal term. In most cases, if there is any doubt whether you will do it or not, change "shall" to "may". That takes you out of the category of having to do it.
    - 2. There's also a statement in there about you will give written notification any time you're going to vote on something. Think about having to mail a letter to each member every time you vote. It is best to eliminate the word "written" from this statement. If you have to send written notice every time you vote, your Chapter will go bankrupt.
    - 3. Also be careful about Committees. You may not have a particular Committee, but if your Bylaws state you "shall" have certain Committees, then you must have them. If you use the word "may" then at some later date you can add that Committee if you find someone to Chair it.
    - 4. Some Chapters choose to eliminate any mention of term limits, otherwise, they might not have anyone to serve as Officers.
    - 5. Another item to consider is how many members constitute a quorum in your Chapter. Don't shoot yourself in the foot here. Make that number very low.
    - 6. As far as closing a Chapter, it is vital that you make every member aware of their options.
  - I. **Norris Alderson made the motion, seconded by Ed Evans, that the Treasurer's report be accepted as presented. Motion carried by unanimous consent.**
- XX. Minutes of 2018 Convention

**Ed Evans made a motion, seconded by Larry Henderson, that we dispense with the reading of the 2018 Convention Minutes and accept them as posted on the narfetn.org website. Motion carried by unanimous consent.**

XXI. Committee Reports:

A. Alzheimer's – Chairwoman M. Joan Gates

1. Committee members: Colin Mike Gates, Chapter 204; Mack Stanley, Chapter 806; Patricia Stanley, Chapter 806.
2. We ran out of plaques for the Weida White Trophy so I took it to Brandon's and rearranged the plaques so you can see them all.
3. The winner of the Weida White Tolley Memorial Alzheimer's Award was Cleveland Chapter 860 with \$77.52 per capita totaling \$3,101.00 collected. Dickson Chapter 727 was awarded a plaque for second place with \$1,536 collected. In Tennessee \$12,383.42 was collected over the year. The Knoxville Chapter 204 was a runner-up with \$1,000.00 donated. Tennessee is ranked fifth in the nation in donations.
4. We have reached our \$13 million goal and are now have \$79,000 toward our next goal of \$14 million.
5. Alzheimer's has set aside a special fund so that all of our donations will continue to go to research only.

B. Ballot & Teller – Chairman Larry Cunningham (See Attachment 19)

C. Bylaws – Chairman Ronnie Collins (See Attachment 20)

D. Finance/Audit – Chairman William Bolt (See Attachment 21)

1. Report read by Lynn Henning, Chapter 519
2. **Lynn Henning moved that the Finance and Audit Committee Report be accepted as presented. Motion carried by unanimous consent.**

E. Legislative/PAC – Chairman Larry Minniear

1. Committee members: James Glenn, Chapter 2035; Donald Dotson, Chapter 227; Ronnie Collins, Chapter 1956; Larry Cunningham, Chapter 204; Carlos Henning, Chapter 519; Danny Britt, Chapter 860; Patricia Bartley, National; Peggy Walkup, Chapter 860.
2. We have collected \$600 for NARFE-PAC, we have four sustainers and 425 contributors.
3. The winner of the Leo Potts Memorial NARFE-PAC Award was Crossville Chapter 1719 (Cumberland County) whose 29 members contributed \$11,049.

F. Membership – Chairman J. Dean McAlister (See Attachment 22)

G. Nominations – Chairman Carey Frazier

1. Committee member John Harris, Chapter 806, read the report.
2. Uncontested Slate of Officers are:  
President, Ed Evans  
West Tennessee Vice President, B.J. Godwin  
Middle Tennessee Vice President, Donald Dodson  
Treasurer, Norris Alderson  
Secretary, Timothy Powers  
Legislative Officer, Larry Minniear
3. I am a Rotarian and our mantra is: "Service above Self" and I submit that this is certainly applicable here today in NARFE. Thank you all for your service.

H. Public Relations –Chairman Ed Evans

1. Committee members: Diane Davis, Chapter 108; Kathy Arnett, Chapter 204; Timothy Powers, Chapter 870; Reba Collins, Chapter 1956; Don Mitchell, Chapter 108; B.J. Godwin, Chapter 519; Patricia Varnell, Chapter 108.

2. We had quite a discussion on how we can help with the effort in branding with NARFE. We need to get out in the community more. They need to know who we are and there are some ideas that will be coming to your Chapter Presidents on what they can do to make themselves better known in the community.
  3. Newsletter Competition – something you will be hearing about. It will be announced when the Executive Board decides on what the amount of the cash awards will be.
    - I. Resolutions – Chairman Larry Henderson (See Attachment 23)
    - J. Rules – Chairman Wayne Baker (See above: XVIII.)
    - K. Service Officer – Chairman Lorenzo Tyson (See Attachment 24)
    - L. Credentials – Chairman Tom Walker
      1. Committee member: Kathy Nash, Chapter 204.
      2. Final numbers: 65 total registered, 55 of those were members, and 6 guests.
- XXII. Unfinished Business – None.
- XXIII. New Business – None.
- XXIV. Time & Place (2020) – Ed Evans
- A. I wish that I could give you a time and place right now. It's supposed to be in Nashville.
  - B. April 20, 21, 2020 are the scheduled dates posted in the Policy Manual.
- XXV. Time & Place (2021) – B.J. Godwin
- It will be held in West Tennessee on April 19, 20, 2021 as posted in the Policy Manual. More information will be announced at a later date.
- XXVI. Announcement of Election of Officers – Rhonda Mooney
- A. Under One Member One Vote, the election of officers takes place prior to the Annual Meeting.
  - B. All nominations had to be in by December 10, 2018.
  - C. At the close of business on December 10, 2018, there were no contested nominations.
  - D. The slate of nominated Officers read by John Harris were elected.
  - E. Wayne Baker wasn't nominated by December 10, 2018; however, our Bylaws say that you serve a one-year term, but you stay until your replacement is sworn in. He has no replacement and has graciously agreed to continue to serve for another year.
- XXVII. Installation of new officers was made by Region X Vice President Bill Shackelford. Afterward he distributed new lapel pins to the new Tennessee Federation Officers.
- XXVIII. Remarks Incoming President – Ed Evans
- A. Recognized and thanked Larry Minniear and the members of his Committee who put together this great Annual Meeting.
  - B. It's up to us to stand together and demand fidelity from those who would change the laws, change the work agreement, to serve themselves and not the people of this great Nation.
  - C. We are the hard core of this Nation. We keep our promises. We stand on our word and we will support those who do the same.
  - D. Thank you for your support of the NARFE initiative. Thank you and may God bless America.
- XXIX. Adjourned at 1 p.m.

Post-Annual Meeting Board Meeting to follow.

(Attachment 1)

## Congressman Chuck Fleischmann

(Elected in 2010, Serves on the Homeland Security Subcommittee and the House Appropriations Committee)

Good morning everyone. Do we have folks from all over our great United States here today? Good, good, we have folks from everywhere. My apologies, actually, I've been in the parking lot, had to get on a conference call. That's the world in which I actually live. I will give you another example. About three weeks ago, on a Saturday, literally, I was in Orlando with my wife. We had just finished doing a political event and the phone rings. It was the White House operator: "Is this Congressman Fleischmann?"

"Yes."

"Are you sure it's Congressman Fleischmann?"

And I said, "Yes, well, last time I asked."

"The President of the United States would like to speak with you."

Low and behold, about 30 seconds later President Trump gets on and we had a great conversation. Last week I was on Air Force One with him on a trip to the border.

It's a fascinating job. People ask me: "What is your job like?" I can tell you, it's like a movie, not a comedy, not a tragedy, sometimes like a drama, but you're not the star of the show, but you're actually, in basically, just about every scene. Why? Because I serve in the House. As Larry alluded to, I am a member on the House Appropriations Committee. That's the Committee in House, by the way our friends in the Senate have a very similar Committee, that handles all of the discretionary spending.

As Federal employees, I want to thank you for your service, especially your retired Federal employees. I will be one someday. Not yet, but be that as it may, we handle all of the discretionary spending: defense, education. I'm on the Energy and Water Subcommittee, as well, that funds all the locks and our National labs, and things like that.

But, the thing I'm most known for right now, if you've been watching FOX or any of the other National Networks, is the fact that I am the ranking member, the highest Republican, in the House on the Homeland Security Subcommittee. So, yes, I own the wall, etc.

Do we have any folks from the Coast Guard here? Alright, we welcome the Coast Guard. We actually fund the Coast Guard. It's not under the Department of Defense, it's under the Department of Homeland Security. Great men and women who do a great job for our country. Reservists, TSA, you name it, we go right down the group, our border patrol people, ICE, and the folks on the border are doing a tremendous job.

What is going on right now in America? This is not a partisan or political speech, it's a speech to say where are we as a nation. And I still love my job, by the way. Yes, we're a minority, but when you serve on the Appropriations Committee, particularly when you are in the majority in the Senate, you actually have more authority, if you will, or influence. Why? Because when you sit down in the room, as I did, at the request of Kevin McCartney, with Senators and Republicans and Democrats and House members, during the government shut-down, because there is with government, even those in a minority have more say when you are an appropriator, so it had to be a deal that had everyone agree with it.

Where are we? Right now, unfortunately, we are working towards fiscal 2020, which will begin October 1st. A lot of folks don't realize that we're not on a calendar year. Once that begins, we're going to be in a position where, sadly, we have fallen back on the constraints of the Budget Control Act – the dreaded sequester, if you will. Because, for the past two years, we lifted those sequester

caps. That's why we were able to pretty well work out sufficient funding for defense and all the other Federal agencies. I don't know if we are going to be able to get those caps lifted. They will automatically expire by operation of law in fiscal 2021. But we still have to deal with this year. So, what will happen, we do not want another government shut-down. I have never supported government shut-downs, I've always wanted to keep the government open. This last situation was odd. Why? Because it wasn't a total government shut-down. Seventy-six percent of the government was open, funded, operating. The 24 percent that was left was the part that was affected. The Coast Guard was affected. The Army, Navy, Air Force, Marines were not. Think about that. I had Coast Guard personnel serving with Navy personnel and not getting paid. It was just a very difficult situation. And, the odd thing about it, think about it, if it had been 100 percent, it would have gotten resolved like that (snapped his fingers), a lot quicker. The fact that it was 24 percent, the urgency out there and the potency of that, it was a bad shut-down, went on longer than it probably would have, so it was just a very odd situation. What that meant was we'd actually passed five of the development appropriation bills. It was a problem.

So, where are we going to go? We have to try to get a budget deal, we have to deal with the debt ceiling again, we're \$22 trillion in debt and counting. Not a good situation. Neither party is wanting to stand up and say: "Let's talk about how we fix this." We're going to have to fix it on the mandatory side of the equation. There's no question because when people say, wow, you're the appropriator. The only appropriator in the House in Tennessee. That's true. That's very true. So that means you control all the spending. I say, not really. In 1980, I would be handling maybe 70 percent of the Federal spending, but in 2019, it's probably about 30 percent now. Why? Social Security, Medicare, Medicaid, interest on the National debt, most of those on Obamacare, those are all on the mandatory side. We don't even touch that. How many people call me up and say, "Hey, Congressman, can you raise my Social Security." No, it's a separate formula that Congress doesn't even touch. It just happens automatically. Some people like that, actually, not having Congress touch something.

Bottom line is we are in a very difficult place financially. Great news, the economy's doing well, unemployment's low, our Armed Forces are doing great, right here in the great state of Tennessee we have the fastest, smartest, strongest, super computers in the world, we have the best advanced manufacturing facilities in the world. So we're doing a lot of great things, not only in our state, but in our Nation. Our National lab, our National treasury, we have one right up the road, Oakridge National Laboratory.

In my dealing with National leaders, whether they're in the House, whether our friends in the Senate, whether they are authorizers, in other words, people who are not appropriators, appropriators are in the minority whether you're a Democrat or Republican, because most people are on the authorizing side, because they actually make the laws we fund, so that's what we do. But, in dealing with the administration, I have really enjoyed working with this administration because there is constant involvement, constant contact. When you're sitting there speaking with the President of the United States about border funding, about the situation there, with the head of Homeland Security and things like that, you actually feel like you got a very important relevant role there.

Love my job. It's a difficult job. Are we divided? Yes. Do I have friends on both side of the aisle? Yes. I play a lot of Congressional sports. I was involved in that baseball shooting that was a few years ago. I was on the field. I'm back playing ball. I was not shot. Thank God. I was actually hurt worse when I was on that train that hit a garbage truck on the way to the Greenbriar a couple of years ago. I'm fine from that.

But, other than that, I get up every day and work hard and try to make things a little bit better for the people who I serve not only in Tennessee but all over the Country. With that, I would love to open up for questions.

Question: Mary Getz asked: "I know you're in the Congress, the Senate held a hearing on border control. There was nobody there. We had one representative and there were no Senators there. I

know you weren't supposed to be there. How do you come and tell your people that you're representing them when you don't even show up for work?"

Answer: That's an interesting question. I don't know the specific facts of that and I don't doubt you. But, let me tell you what happens to me and this happens an awful lot. We have hearings, appropriation hearings, not only on the border, but on other things. But, sometimes, at the very same time, we have another hearing in another subcommittee. For example, I serve on the Energy and Water Subcommittee, but also am a ranking member on the Homeland Security Subcommittee. I have to be in the chair on Homeland and sometimes I'll have a hearing set at the same time, so, what I try to do is to make them both and actually go back and forth. This year I haven't missed any. But in years past sometimes I've had three at the same time. That may be the reason for that. I'm kind of guessing.

Question: Mary Getz added that if you try to get into Marsha Blackburn's office, all they want is a contribution. They don't want to hear anything about the problem you want to discuss.

Answer: On the Federal side they're not allowed to ask for contributions at a Federal office. That would be a felony, so, candidly that would be prohibited conduct. We would never do that obviously. Most members, Republicans and Democrats, have a political team separate from the active official one. The guidelines are extremely stringent. Let me tell you how stringent it is. I cannot even take a political phone call on Federal property. If I do that, it would be a felony.

Question: Wayne Baker said, "I am astounded that our government, our legislative and our executive branch can't come together on a budget instead of going to these continued resolutions sequestering. I'm amazed. Historically, parties have not been so polarized, have been able to come together, negotiate and compromise and come to a decision. What do you see is the future in terms of these, what is causing this problem? Is it the polarization or what is it that we can't get our legislative branch come together and achieve something?"

Answer: That is an excellent question and I'm going to answer it and say, "All of the above." Let me ask you a follow-up question. When you say "historically," do you mean in the early part of the last century, last century, give me a time frame because I will be able to answer your question more specifically for everybody then.

Wayne clarified "historically" meaning anytime between up until the last 15 or 20 years.

Okay. In 1974, how many years ago was that, 45 years, in the aftermath of something called Watergate, the American people were fed up with the way that we were doing business as a government. They were fed up with the Executive Branch, fed up with the Legislature. They passed a law in 1974 to change the way that we budgeted. That's why Presidents come forward to produce that budget first. Read the United States Constitution, that authority kind of rests there – with Article I, the Congress. So our Country passed a law that basically said the President has to put forth a budget that the House and the Senate has to agree to that. In all those years, how many times has that worked? Five, since 1974. So, the system is broken. So, what we've got now is what we inherited in 1974 based on the Country saying, "Look, we're so disgusted with the whole lot of you all," back then. The sad part is we're still under that law. To avoid the continuing resolutions, to avoid those government shut-downs, sadly which have happened, I think what we need to do is sit down and change the way that we budget. For example, I have voted for a Balanced Budget Amendment to the United States Constitution. I think we should balance our Federal budget. The great state of Tennessee does it by Constitutional Amendment. Not many states do that. The Federal government doesn't do that. The whole system is a mess. I'm not going to pick on any Administrations, current, past and like, there have been many years we're waiting for a budget from the President, which is just a framework, in February and we get it in April. We've got to deal with that. The answer to your question, Sir, is we've got to fix the broken process. Great question.

Question: Kathy Arnett had a question regarding Homeland Security. Last year, when the infants were separated from their mothers at the border, there were a little over 100 infants that were separated. Do we have an update as to how those infants are and where they are being kept?

Answer: The answer is yes. The Federal government is looking for them, but they cannot find them all. I saw a report the other day. I'll tell you what it was like when I went down to the border. It was chaotic. We went into this one room and there were people there. They said we want out. We said why? You're costing us money. They were smugglers. They take the same child, they said, and they recycle that child back and forth. People are paying these people, they call them coyotes, tremendous amounts of money to take people over. The whole system is over run. The border patrol people are having to take people to hospitals. They brought me a brick of cocaine they had just seized at a port of entry. It's chaotic. But the answer to your question is they have not located them all. They are trying to locate them all, but the abuse of men, women and children and the overflow of the process is not good. We've got to address it. Just this year alone over 100 caravans, and we're in April. We're just going to have to deal with this. I've spent much more time on the border. I've been to McCallen, to Dowelville, to Las Cruces, San Diego, Colexico, and everywhere you go, it's chaos. Thank you for your question.

Well, I want to thank you for allowing me to be with you all today. I appreciate your past service, appreciate your current service, and I'm fixing to go up to Oakridge right now. I wish you all the very best. Always, God bless America. Thank you.

## Long Term Care – Scott Wilson, Benefed, Inc.

This is the kind of coverage that most people don't want to talk about. They'd rather talk about life insurance than long term care. For most of us in here, that's something that is a realistic thing to do, be aware of, and hope that we're not going to be dealing with it. But, we probably know a lot of people who have. Because it is very complicated, there is an 800 (1-800-582-3337) number in the literature available, and our company has people available to answer any question you may have. When I say every question, I mean that. Keep them on the phone as long as you need. That's what they are paid to do, answer questions, and don't get off the phone until you have an answer to the question you've asked.

- A. What is it? It involves non-skilled care – people coming into your home to take care of you and helping you with daily activities. The term ADL's, that's bathing, dressing, eating, transferring continence, supervision due to cognitive impairment. These are some of the things you look for, financial help with long term care.
- B. Where can you get Long Term Care? You can get it at home, at Assisted Living Facilities, Nursing Homes. Alternative Care settings, continuing care retirement centers, places where somebody's going to come in and help you get through the day.

The reality is that people are living longer. The longer you live, the higher the probability that you're going to need this care. Essentially, 70 percent of Americans, by the time you get 65 or older, are going to use some form of long term care.

The cost of long term care can quickly deplete whatever savings you may have.

Benefits that don't cover long term care are things like long term disability coverage. There's no long term care provision in that. There's no long term care in most insurance policies. The Federal Employees Health Benefits program, Tri-care, Tri-care for Life, they don't have a rider, an amendment for long term care. Medicare has some rehab provisions within it that allows for you to utilize some rehab services, but it's very limited and restrictive. Medicaid doesn't pay for long term care. Medicaid is a Federal and State program that is usually geared to people who are at poverty level or lower. It pays primarily for Nursing Home care. You have to spend down your assets before you can use it and there are income limitations, so if you are getting pensions or annuities, that will very likely eliminate you from being eligible for those benefits.

Cost of care, from the West coast to the East coast, if you lived in San Francisco, the average cost in 2016 for long term care in a nursing home is \$206,000. If you're getting home care, it's \$39,000. In Washington, D.C., nursing home care average is \$136,000, home care \$35,000. Orlando, Florida, is \$108,000 and \$31,000 for the home care.

Federal Long Term Care Insurance program coverage which is offered to you as Federal employees – if you have it, keep it because you'll never get the same price on the same product ever again and is probably better than what you can buy today. It includes home care from a formal caregiver, that is a licensed caregiver, informal caregivers. You can choose your caregiver. That means you can have a friend or family member that will come in and provide you with assistance to provide you with long term care; nursing home care facilities, hospice care facilities, adult day care. You can choose a daily benefit plan. DBA's, that's daily benefits allowance or amount. You can choose a benefit period under this program, and you can choose inflation protection. A daily benefit amount can run anywhere from \$100 to \$450 a day, at \$50 increments. You can choose what you want, understanding that the more you choose, the more expensive it's going to be. What you really want to do, is pick a price line that you need for the area that you live in in the country that you think will give you the minimum assistance if you have to be taking money out of your pocket. Covered expenses are paid up to 100 percent of the daily benefit amount of care regardless of domestic

location. And, you want to consider where you are going to live. A lot of folks who are my age and beyond migrate sometimes to where your family or friends or your children are. Think about that when you are buying long term care because it will impact how much it's going to cost you. You can choose a benefit period that going to be between two years and five years. You can also go with unlimited. It's a little pricey. You can pick inflation protection. Inflation protection is going to allow for you to get 4 to 5 percent cost of living increases to your benefits. There are two approaches to that: one is an automatic compound inflation option, the other is a future purchase funds. The 4 to 5 percent on the compound inflation option, benefits automatically increase 4 percent or 5 percent. Future purchase option is allowing you to choose whether or not you want to buy that option annually. You can decline it as many times as you want. It still have it available to you the next year. There is no additional underwriting on that and the benefits would be at your attained age, that is, the age you are today. There is a waiting period. The waiting period is 90 days with no incurred finances at this time, and only have to satisfy this waiting period once in a lifetime. No benefits will be paid during the waiting period except for hospice and respite services and stay at home benefit. If you do use stay at home benefit, you can use that during the waiting period and it does not reduce down the maximum benefit you choose. Benefits are going to be payable for up to 30 days of the daily benefit amount and, essentially, that going to be used for medical equipment, home safety checks, home modifications, emergency medical response, care planning visits and caregiver training. And that's important, you can have family members and friends come in and give you this care, but they're going to have to go through a training process and this will help offset the costs of that.

The premiums are guaranteed. That means you are always going to get your policy renewed. That doesn't mean that the rates won't go up at some point. But they are not going up because of the condition that you have or something that happens to you personally. It's going to be on the entire block of business that's out there. That block business is set aside over here and looked at as a whole, and if that block says it's going the wrong way, then there will be a rate increase and that would be applicable across the board. You also might get a premium increase if you elect to buy additional coverage.

The strength of this program is that it is the largest employer sponsored long term care insurance program in the country. It's underwritten by John Hancock. There is no other carrier out there that has a more intensive or a larger block of business for long term care. It's sponsored by OPM. Any rate increases that would be put in place would have to be approved by OPM.

Who is eligible to apply? All Federal employees, postal service employees, and annuitants, active and retired members of the uniform services, and qualified relatives. I think this is actually one of the more important parts, because, though unfortunately, I did let mine lapse at one point. I had bought some for my parents about 25 years ago. Qualified relatives being spouses, domestic partners, adult children of all of the above mentioned Federal employees and active and retired members of the uniformed services, parents, parents-in-law, step-parents of employees and active members of uniform services, surviving spouses, including surviving annuitant base employee death benefits.

The 800 number (1-800-582-3337 or 1-800-LTC-FEDS) is available to answer any and all questions. This a complicated coverage. Utilize the resources that are made available whether it's with these guys or whatever carrier you might have for long term care. Look at both the cost of long term care and again do a side by side comparison with other carriers out there.

The tools available to price compare make this really, really simple.

LTCFEDS.Com is this program. They have planning tools, pricing tools, and there are significant number of brochures available that you would need to get the coverage.

That is it. This is a coverage that I think is very important. Personally, I've already seen the value of having it. It wasn't with someone who had hundreds of thousands of dollars-worth of coverage. It was a lesser amount but it was very important for paying for medications. The money is paid to you, not to a doctor or to a hospital or to a clinic, this money comes to you.

Question: For a basic plan, what is the price range? Price range is totally dependent on age. The older you are, the more expensive this is going to be. The more bells and whistles you put on the program, the more expensive. There are pre-package plans available. For example, at age 60, with a 4 percent cost of living, it's going to be about \$75.62 a month. For 5 percent, it's going to be \$95. It will be an increase annually.

Question: Larry Henderson said that if he remembers correctly, long term care was established in 2003. I was comfortable with the original rate, but the last increase was about 120 or 130 percent. That hurt a lot of people. What is the prospect for the next rates?

Answer: Unfortunately, I don't have that information for you because I don't know when that's going to be. But, let me put on my underwriting hat, for that's what I primarily used to do when I was an insurance adjuster, whatever you paid for, the plan you got, for no other reason, this is a very difficult product to price. It's a fact that when this product first came out, it used to be called extended term coverage. They didn't even know what to call it. When it first came out, the underpriced this coverage by about 200 percent, because nobody expected for people to live as long as they did. They never took into consideration the changes in medical technology and lifestyle changes. Those have been significant. People are living a lot longer. But, we're paying for it, too.

Question: Larry Henderson said he guessed that most people had three to five years coverage. That lifespan doesn't really reflect how much you pay out.

Answer: Actually, it does effect it only because if a person lives 36 months and they are getting \$100 a day for the full time they are in that care, and if that period runs out, or they die before it runs out, that's hard dollars. The premiums are significantly less than the claims being paid. I don't know if that's the case in general, living longer. I think they are trying to get it back to at least a break even point. But, it also is one of the reasons why, I believe, and this is a personal opinion, it's because people still don't really know how to price this thing, so carriers aren't providing this coverage any longer which is another reason why I tell people, if you've got coverage, and if you can hold on to it, hold on to it, because it's probably something that is more robust than what you can purchase today.

Question: Larry Henderson added, that from what I understand the last increase was because the projections were that the reserves wouldn't be enough. So, my question now is, after such a huge increase for the past several years, how are the reserves looking?

Answer: I cannot tell you. That is probably proprietary on the part of John Hancock. They are not going to tell an underwriter anything. I'm sorry, but that would be a great question to call the 800 number with. You would make somebody's day really interesting.

Question: Would you discuss nursing home care assistance for veterans. There are some assistance programs for veterans.

Answer: Actually, that falls outside of my knowledge. I don't know anything about that. I'm the insurance guy, so what is out there for nursing care for veterans, through the VA I would assume.

Question: Norris Alderson said, did I hear correctly, that children of annuitants are eligible for this program?

Answer: Yes.

Questions: If they go to socialized medicine and do away with private insurance, would that also include long term health care?

Answer: The underwriter for this product is a private insurer. They are a publicly owned company. They will continue selling this coverage until somebody pries it out of my cold dead hands. I would assume that would be the position of a carrier like John Hancock if someone tried to tell them they couldn't sell this anymore. Most insurance companies' job is not to do anything else other than to pay claims. That's what they exist for. They pay claims, but that's the truth. They take premiums to cover the risk. You have the risk and you have the claims. You want those to be exactly the same. Then you want to have premiums that sustain that risk. We are charged with only being able to have so much profit built in as insurance carriers. You only want to make x amount of profit, because if you make more than that, you would be accused of taking advantage of people. Thank you.

## **Option for Senior Living – Abby Medley, Morning Point, Inc.**

Thank you everyone for having me here today. I get the privilege of talking to you about a topic that nobody likes to talk about. I'm sorry that I'm going to tell you about all these options, but, in all honesty, it is a good thing to go ahead and hear it and to go ahead and start thinking about it and possibly even planning on it along with long term care. That will be a huge help if you have it.

The first of all is to make sure you have your medical and legal advisers that can talk to you about that can talk to you about long term care.

What are some signs that you need to be aware of whenever should actually ever start looking for alternate living arrangements? Then, of course, what types of living arrangements and then, just what support systems to have?

Enlisting the help of professionals. I would recommend that, if you are over the age of 65, that you start to see a geriatrician. That is basically because they are specialized in the diagnosis, the treatment, the prevention of diseases and disabilities of senior citizens. They focus on that senior health of 65 years and older. They can offer counselling that will help with the prevention of the types of diseases that can arrive later in life such as memory loss or falling often, or incontinence. They are trained, as opposed to your normal PCPs, to deal with what you are going through now. They are trained to help those 65 and older to get the most out of their life.

If you have long term care, keep it. It will definitely help with payment options for those living arrangements that you might need in the future. Retirement planning, you already have retirement. Do you already have that money set aside if you do need assisted living or if you do need a nursing home? So, having a long term plan definitely helps with that.

Have you had a chance to get your legal documents in order. Do you have your wills, your durable power of attorney for healthcare and for financial reasons? And assisted living and in memory cares, it's good to have both of those. While of sound mind and body, you need to decide who will you're your power of attorney to decide your healthcare later in life. The same for finances, who do you want to help with that later on? As opposed to a conservatorship where a judge comes in and they make the decision for you, and you don't have a say in what you want in those later years.

Living wills – if you have one, that's great. You can always change a living will. So, this is whatever you decide on, do you want a "do not resuscitate," or do you want full life-saving measures. Whenever you decide to move into an assisted living facility, you will need these documents.

Just some signs to look for in yourself, your spouse, your loved ones: Isolation (stop doing things, not wanting to go to church, not wanting to go out, isolated to one room in their house because of stairs, etc.). How is the house looking, how is the yard looking, is everything becoming overgrown, are the chores backing up? Nutrition: Food does play a huge part in your health. If you're eating snack food all the time, or if you are eating frozen meals for all of your meals, that can play a huge role in your health in general. So, if you see they are not cooking anymore, or the fact that they are trying to cook and they leave the stove on. That is stuff to watch out for. If you start to see these signs in your loved one or your spouse or yourself, it's time to start looking.

The options: We do have in-home care. That is somebody coming into your house so they can help with cooking, with cleaning, with laundry. You can pay a little more and they can actually help with the care needs. If someone is in your house 24 hours a day, seven days a week, it can be about \$12,000 a month. That's pretty pricey. If you are looking for a couple of hours here and there, it can be about \$18 an hour average, but, if you're needing total care all the time, that gets up there in the price range.

If you just need to down-size, if you just want to go to live with other seniors that are your age, that you want to hang out with, that you want to do activities with, but you don't need as many care

options, or you don't have those care needs, then you can always look at independent living. There are many around. They will take care of all your house cleaning, they will do your laundry for you, they always have activities going on that you will be able to join in with, but they do not do any care. So, if you do need a little bit of care, you can hire outside sitters to help with that, but again, that will start adding up more costs. That is more for the independent person.

If you do need a little bit of care, look into assisted living. That is my specialty. That is where I have been for the past 8 or 9 years, the assisted living and memory care side. Assisted Living, on average in Tennessee, can be about \$3,500 per month. We do accept long term care. We do accept the VA. The majority of the assisted livings are private pay though. It is coming out of your pocket. If you do have VA or long term care, that will help. In assisted living communities you can still be very independent. We have many residents that are still driving, they can come and go as they please, they can go to their own doctors if they want to. It is not a nursing home. We have regular state regulations and guidelines that we have to follow. If you do need help, just with bathing, getting dressed, with just getting around in general, then, assisted living is perfect for you. You will have all three meals a day, plus snacks. We have outings, we go on different scenic views, we go shopping, we take care of doctor's appointments if you want to go, or we have doctors in-house, so all of your healthcare needs will be taken care of.

If you did have to focus more on the memory care, if you have someone with Alzheimer's or dementia, they are focused not only on the patient, but also on the family member. Memory care, on average in Tennessee, is about \$4,200 per month. The reason it is more expensive is because more care is needed for those residents. There is more one on one attention. They have 24-hour, round the clock nurses, along with 24-hour, round the clock CNAs and RAs. All of them are trained specifically for dementia care and how to approach someone with Alzheimer's, very different from the normal, everyday, "Hello, how's it going?" The caregivers at assisted living are about a six to one ratio, whereas, at a nursing home, it's at about a 12 to one ratio. In independent living you don't have that caregiver all the time.

If you did need more care, there is a nursing home, that is if you need total care. If you have an IV, a feeding tube, etc., that would be more nursing home. In Tennessee, state regulations state we cannot have those in assisted living. If someone is dead weight, they cannot transfer from a sitting position to a bed or to a wheel chair, that would mean they would have to go to a skilled nursing level. That can cost an average of about \$6,500 per month. They do have some Medicare/Medicaid beds, however, there are very few for each nursing home. The majority of them are private pay. Long term care does help with skill care. That is a good thing. But, the cost does keep going up.

What I would suggest, though, is when you do start to look at the options, go ahead and make a scheduled trip. So call the communities that you want to go look at. Schedule an appointment to come in. I would suggest, first off, eating the food. Make sure the food is good because there are some where the food is not so great. Talk to the residents, pull them aside because I want the resident to be open about their feelings about the care they are getting, are they happy, do they feel loved. Talk to family members if you see them. Talk to employees. They are very honest and they will be honest with you. Another thing I would recommend is, after that scheduled visit, I would pop back in later on that week after work hours, around 6 o'clock at night. That way, you can see how things are going without the management team being there. I want the families to see what really goes on. I want them to know that whether we're there or not there, our residents are being cared for.

Lastly, whenever you have to go through this, either for yourself or for a spouse or for your parents, you're not in it alone. I've seen so many times that someone trying to do this all themselves and it wears on them. Reach out to others – reach out to family, friends, doctors, organizations with support groups. If dementia or Alzheimer's is a factor, reach out to organizations like the Alzheimer's Association or Alzheimer's Tennessee. They are wonderful. They have so many different support groups that are located everywhere. Reach out to nursing homes and assisted living facilities.

We do Caregivers Cafes regularly. They not only focus on Alzheimer's or dementia, they also focus on a broad range of topics for senior citizens that deal with health issues, heart problems, how you should do exercising, or look at what you are eating. Reach out to communities and ask if they have any type of seminars or events that are coming up they may be of interest to you. Most are open to the public and want anyone and everyone to come just to get that education.

Concerning Veterans – if you served even one day during certain wartime dates, you are eligible for a veteran's pension for assisted living or a nursing home. It can be for you or it can be for you and a spouse, or it can be for a surviving spouse of a veteran. It can range from about \$1,200 a month up to about \$2,700 a month. That can help pay for assisted living. They look at your income. They do have a look-back period as well. You cannot go in and move your money around, because they will go back and look for about five years to see if you did have assets that you moved around. I'm not sure on what the income level is, but I do know that it is a factor. It takes about five months for you to be approved. The nice thing is, if you did get approved, the money would be retroactive to the day you applied for the VA pension for this. You would have to have already moved in though to get the back pay. You would have to pay up front to the assisted living facility, until you got that money back.

Thank you all so much for having me today.

## Tennessee Federation President Rhonda Mooney

Thank you for being here. I think you're going to be glad you came. As you can see by our program, we have a lot of information to share with you today and tomorrow.

What I wanted to do is to bring everyone up to date on our Federation Activities. It's been a busy year. One of our biggest changes is

Implementation of One Member One Vote (OMOV) and Optional Chapter Membership. Since that was passed at the 2016 National Convention, we've had to revise our Bylaws to bring them in line with National. Last year we approved our revised Bylaws to do that.

One of the biggest and most obvious changes was that instead of a Federation Convention each year, it's a Federation Annual Meeting now.

One of the other bigger changes is we no longer have Delegates and Proxies. Instead, each person gets to vote, hence the One Member One Vote.

We put out information in our Federation Newsletter. This year, the deadline for getting Resolutions in was earlier. All Resolutions had to be in to the Federation Secretary by December 1st prior to the Annual Meeting. Nominations for Officers had to be in by December 10th. All that information was in our November Newsletter and it was also posted on our narfetn.org website.

We received no Resolutions this year and we didn't have any contested elections. So, therefore, we didn't need a ballot this year. Had we needed a ballot, that would have been in our February Newsletter. Larry Cunningham is the Chair of our Ballot & Teller Committee and he would have taken care of seeing that we got everything on the Ballot. Then it would have been mailed back in to Larry or to wherever he wanted it to go. But the fact that we had no contested election and no Resolutions submitted, we got to skip that part.

I would suggest, just so you can get a little more familiar with the voting procedures under One Member One Vote, it's covered in our Bylaws and in our Policy Manual. So, you might want to take a look at that. Most of those documents are also posted on our narfetn.org website, under Library.

In our Officer Training later today, I think our webmaster Ronnie Collins is going to show you a little bit about what all we do have on the narfetn.org website. That is where you can find our Policy Manual and our Bylaws.

The fact that we don't have voting at the Annual Meeting for Officers and for Resolutions leaves us a little more time for Training and Speakers. In the past, we've alternated Legislative Training and Officer Training each year. This year, because of the time savings for not having the elections, we're having both Legislative Training and Officer Training this afternoon. So, it freed up some time for that.

This is still a learning process for us as we go through the One Member One Vote and Optional Chapter Membership. After this first meeting under those guidelines, it may be that we will see some other revisions we need made to our Bylaws or changes. We do ask for your patience as we go through this first time with the One Member One Vote and Optional Chapter Membership.

Under Optional Chapter Membership, we had talked about this a little last year, basically, what that means is when somebody joins NARFE, they can just join NARFE without becoming a chapter member. Back when I joined, that first year you automatically became a member of a chapter. That's no longer the case. You can opt to be just a National Only, National Division member. The names of those members have changed over the years. So, now we actually have folks in our Federation that are chapter members, but we also have some that have opted not to be chapter members. They are called National Only members now.

In our Federation, I checked our numbers as of April 13th, we have total members in the Federation: 2,689 members. Of that, 1,331 are chapter members, and 1,358 are National Only members. So, we're almost split half and half as far as that goes. The ones that are National Only

members, in my mind, the way I relate it, it's sort of like eNARFE members were. For a while people could join eNARFE and that was a chapter but wasn't run like a true chapter. There is no such thing as eNARFE anymore. So, we have chapter members and National Only members. We appreciate both.

I think NARFE is more effective with chapters. I think the eye ball to eye ball contact with your Legislators and your officials is much more beneficial. I think you get a lot more with chapters. The ones that are here show that people are active in their chapters, so, I hope we keep building our chapters stronger. That's another reason we want to have our Officer Training.

When Optional Chapter Membership came about, the renewal forms were redone at that time. There was a lot of problems with that. In the past, when you got a renewal form in the mail, you just checked a block "Yes, I want to renew" and you sent your money in and that was that. Under Optional Chapter Membership, when you get a renewal form, even though I am a current chapter member, it's going to have on there, I can either check where I can renew my membership just like it is or I can check that I want to renew as a National Only member. Folks were checking the first block when they got those, and in that case, the first block on that renewal form was National Only. So, we had people who thought they were getting a sale price on it because you were only paying \$40. But we have a lot of people who didn't realize they had made the change till they didn't get their chapter newsletter. They called their Chapter President and they look it up and they were no longer a member of a chapter they were actually in. It took a lot to work on that renewal.

The renewal form has been changed. Now, it says on there, if you check this block, you are foregoing chapter membership. I don't think that you can anymore accidentally do that. The renewal form is, actually, much better. I think it could be a teeny bit better, but there have been major improvements. Right when that first started, we lost several chapter members that went to National Only and it truly was just an accident that it happened. Those members have gotten back into our chapter and our chapter membership has leveled off now.

What we need to do is have our chapter membership start growing and going up because we've had to close a few more chapters. At the Convention last year, I had told you that we had closed one chapter in 2017. Up to that point, last year, we had closed another chapter.

As we ended up for the year 2018, the Federation closed five chapters. Some of them were chapters that had been struggling for several years. In fact, there was one chapter that was actually already closed. It had closed out its bank account, sent the money in and all that. But we did have to close five chapters in 2018. The reason for every closure that we did in 2017 and 2018 of Federation chapters was because they could not get anybody to be chapter officers. Some of the chapters were still active. They were going out doing recruiting things, but they could not get anybody to be a chapter officer. That is the main thing I hear in any chapter I go to. They can't get people to step up and do it, and the ones that have been doing it are tired now that they've done it for so many years. Hopefully, the Chapter Officer Training that Norris Alderson, Federation Treasurer and President of Nashville Chapter 227, does, including sharing best practices in his chapter, is something everybody can take back to their own chapters. Our Federation VPs can share it with other chapters as they make chapter visits. Ronnie Collins is also going to share information about what's on the narfetn.org website because there are some good resources on there. He needs to show us how to get to all that good stuff that's on there for all the chapters.

NARFE's membership system, National Headquarters has come out with a new system that is being implemented and is reported to be much more user friendly and have a lot of helpful information. National President Ken Thomas will talk about that a little bit later.

When you are trying to get folks to serve in your chapter, just remember the Federation is always here to help. Somebody's not going to be just thrown into a position and left out there by themselves. We will help all that we can. I've asked, on some of the chapter visits I've been on, what can the Federation do to help, because that's what we want to do is support. I haven't got a lot of response and it may be because when somebody asks you something out of the blue you really don't have time

to think about it. But anything the Federation can do to help, don't wait to be asked. Just contact us, just let us know. All our contact information, phone numbers, and emails, are always in the Federation Newsletter. Our Vice Presidents, East, Middle, and West, try to make a chapter visit at least once a year, so make sure at that time you let them know. All of us run around here with our little red badges on. If there is anything we can do to help, let us know what the Federation can do that would be the most helpful to your chapter.

As far as NARFE membership, the last numbers that I saw, and I know Ken Thomas and Bill Shackelford have more recent numbers, as far as total National membership numbers, at the end of February, our total NARFE membership had dipped below 200,000. I really, really hated to see that. We were barely 12 to 14 members under 200,000, so maybe we've gone back up. We all know there are strength in numbers. The larger number of members that NARFE has, the more attention is going to be paid to us on Capitol Hill and by our elected officials. That drop below 200,000 was not good.

As far as in the Federation, we've kind of held our own over the last year. Now, what would be good is if we were increasing in numbers rather than just holding our own. So, in an effort to do that and get our numbers increased, the Federation Board has decided that we will have a Federation Recruiting Incentive and it begins today, as I speak, and will run through the end of 2019. So, it's from right now through December 31st, 2019. The first 25 members that get recruited for our Federation, the recruiter of each one of those members will get \$20 per member that they recruit. So, if you were lucky enough to find a husband and wife team that's wanting to join NARFE, you can get \$40 right there. That begins now and runs through the end of the year or until we get our first 25 members. If we get 25 new members recruited before the end of the year, then, we're going to go back and look and see about extending this recruiting incentive. We'll put out information to everybody probably Wednesday, but this will give everyone here a head start. So, if there's anybody you been thinking about trying to recruit, this would be the time to do it. You're helping them because they will get a lot of good information from NARFE. You're helping yourself in a couple of ways. You get the \$20 per member, and it's helping to make NARFE stronger which, in turn, helps protect our benefits.

One of the things we want to do as a Federation is to keep our members informed and we need you all's help in doing that. Please be sure that NARFE has your current email address because when we need to get in touch with everybody, the fastest way that we can do it is to send you an email. It's also the most economical way that we can get in touch with everybody. We're also asking that as many of you as possible to sign up to get your Federation Newsletter to start coming to you via email. That's a tremendous cost savings for the Federation and you get your newsletter sooner that way. You would probably get it at least two weeks sooner if you get it by email versus paper. So, just let our Newsletter Editor, Marilyn Evans if you would like to start getting it by email. Even if you don't choose to do that, please be sure that NARFE does have your correct email address. You can just call the general National NARFE phone number, 800-456-8410 or you can email them with your email address to [memberrecords@narfe.org](mailto:memberrecords@narfe.org). Also, make sure that you're signed up to get the Legislative alerts because then you get news as it's happening.

I appreciate all of you for supporting NARFE. Without NARFE I believe we would truly be just like sitting ducks as far as our benefits go. It's very important that we all keep working together and recruiting together to help NARFE grow and to stay strong. I would be very, very concerned if we didn't have NARFE out there protecting our benefits because it seems like that's the easiest thing to do, maybe politically popular with some folks, to see Federal employees and retirees' benefits cut back. Everybody thinks we have the best benefits in the world. We do have good ones, but we all need to keep working helping NARFE get the numbers back up to keep taking care of us.

I thank you all for the opportunity of letting me serve with you as your Federation President for the last couple of years. It's been a busy two years, but I have very much enjoyed serving as your Federation President and tomorrow I look forward to passing the gavel on to Ed Evans as our incoming Federation President. I think Ed will do a great job leading us and keeping us on the right path. Thank you.



**NATIONAL ACTIVE  
AND RETIRED FEDERAL EMPLOYEES ASSOCIATION**

**Middle Tennessee Chapters, Tennessee Federation  
1<sup>st</sup> Vice President**

<http://www.narfetn.org/>

August 15, 2018  
808 Sandburg Place  
Nashville, TN 37214

**Federation 1<sup>st</sup> Vice President Report  
March – August 2018**

March 5, 2018	Attended Donelson Chapter 1576 Meeting.
April 3, 2018	Attended Donelson Chapter 1576 Meeting.
May 1, 2018	Attended Donelson Chapter 1576 Meeting.
May 31, 2018	Wrapped up closure of Chapter 859 Gallatin and recommended transfer of remaining members.
June 5, 2018	Attended Donelson Chapter 1576 Annual Picnic at Two Rivers Parkway.
June 24, 2018	Wrote speech for and assisted Glenda Huff with arrangements for Postal Rural Carriers Convention in Cool Springs.
August 3, 2018	Submitted Newsletter article for November 2018 Issue.
August 7, 2018	Attended Donelson Chapter 1576 Meeting.
August 16 -17, 2018	Attended Federation Board Meeting in Lebanon, TN

Respectfully submitted,

Ed Evans  
1st Vice President,  
Tennessee Federation of Chapters, NARFE  
808 Sandburg Place  
Nashville, TN 37214  
615-429-0342 | [narfetime@gmail.com](mailto:narfetime@gmail.com)  
Twitter: [@Narfetime](https://twitter.com/Narfetime)

"Voice of the Federal Employee and Retiree on Capitol Hill."  
[www.narfechapter1576.org](http://www.narfechapter1576.org)

NARFE

Tennessee Federation Board Meeting

April 15 - 16, 2019

2<sup>nd</sup> Vice President Report

East Tennessee now has seven (7) active chapters: Athens - #152, Chattanooga - #0108, Cleveland - 0860, Johnson City - #0324, Kingsport - 0925, Knoxville - #0204, and Sevierville - 1678. None of these chapters are gaining in membership numbers. All of these Chapters seem to be holding their own as far as having regular meetings. Some have changed their frequency and time of meetings based on what the membership wants to do. I have emphasized that good attendance at meetings is directly connected to the quality of speakers they can arrange to have.

My NARFE activities over the last year focused on maintaining contact with all of my chapters and keeping them abreast of any news and new developments with NARFE. I visited with and spoke at the Sevierville Chapter's April meeting. I helped the Athens Chapter get their per capita Dues completed and sent to our Secretary. I communicated my thoughts on the "Rebranding" of NARFE to Bill Shackelford. Tried to maintain contact with the Chattanooga and Cleveland chapters regarding our 2019 Annual Meeting which they are hosting. I am the Chairman of the Standing Rules Committee for the Annual Meeting and revised, typed and copied the Standing Rules for use at our Annual Meeting.

(Attachment 7)

**Federation 3<sup>rd</sup> Vice President Report Period Covered April 2018 – April 2019**

April 16-17 2018	Served as Parliamentarian during the business Session Federation Convention in Jackson, TN.
June 21	Visited Chapter 1382 Millington, Chapter meeting in Millington, TN.
July 20	Attended West Tennessee Joint Chapter meeting in Jackson, TN. with 8 <sup>th</sup> District U. S. Rep. David Kustoff
August 16-17	Attended NARFE Tennessee Federation Board Meeting in Lebanon, TN.
August 26-28	Attended FEDcon18 LEARN+ADVOCATE+LEAD Conference in Jacksonville, FL.
October 01	Submitted Vice President Newsletter article
December 03	Attended Chapter 1986 Germantown, TN. Christmas Luncheon in Memphis, TN
January 10	Visited Chapter 0870 Clarksville, TN. meeting in Clarksville, TN.
March 20	Visited Chapter 0727 Dickson, TN. meeting in Dickson, TN.
April 02	Visited Chapter 2075 Pulaski, TN. meeting in Pulaski, TN.

Worked with Chairperson Ronnie Collins along with Ed Evans and Wayne Baker in adding a section to the Federation Policy Manual relative to the new voting procedure needed pertaining to OMOV.

Worked with President in 3<sup>rd</sup> VP area in avoiding closing Chapters.

I would like every Chapter President to log into the NARFE Tennessee Federation Chapter information and view/update their Chapter information. Some Chapters are showing an incorrect meeting location. Please send any updated information to Ronnie Collins and me.

B J Godwin  
Federation 3<sup>rd</sup> Vice President

## **Region X Vice President Bill Shackelford**

Concerning getting your newsletter electronically and giving your email address to NARFE National Headquarters, DIY (Do It Yourself). Sign into narfe.org, go to the left-hand side and it will say, update your member record. Keep it updated – email addresses, phone number. It's all right there. You can do it yourself.

This is the second time I've given this talk. Last week was Virginia. I sent Rhonda an email. She says we don't want that other stuff in there. There was a reason she didn't want it in there, because you all have done a fantastic job first time around, implementing One Member One Vote and I congratulate you.

Like Rhonda said, it's been four and a half years, since November 2014 (that I have been Vice President of Region X) and Region X is very diverse in our membership. We have an equal number of diverse opinions. Our collective needs and those of NARFE are all the same.

We've got various challenges ahead of ourselves at all levels. But in order to remain a viable organization we have to explore all ways to secure NARFE's future. NARFE is changing. The NEB is changing. The NEB has made many decisions and has been acting as a team. I will tell you this, we're not always agreeing, but we do act in the best interest of NARFE. Making some of these choices has not been easy, but, as I said, we are moving forward.

When I became your RVP there was 174 chapters here in Region X. As of last week, it was down to 126, April 1st actually. I learned in Virginia there's going to be three closures by June 30. Rhonda has told me that right now she's aware that there are three chapters here in Tennessee that are struggling. But we can remain a viable organization. We are experiencing a reawakening. But everybody's anxious to move forward and we have to examine all of our options to meet our stated mission.

What I have here is a paraphrase of something many of you have heard several times since 2013. If NARFE is going to attract more Federal employees into the organization, a change in the way we do business is vital. Those last few words were very important to all of us. A change in the way we do business is vital. I say, many of you have heard this before. Anyone want to venture a guess where you might have heard it? In the campaign speech by a man named Ken Thomas, who is now your National President. A change in business is what he has been preaching and campaigned on for many years and I agree with him completely. I support him 100 percent. He knows that, at least I think he does. But definitely, we have to change.

I just gave you the numbers there for the chapters here in Region X. As I said, as of April of this year 126 and we are dropping unfortunately. Here in Region X, the chapter membership breakdown is 250 members or more make up 13 chapters out of 126. Between 100 and 250 members are in 29 chapters. But look at the bottom number. Less than 100 members there's 84 chapters. Here in Tennessee members 250 or more – zero. Three chapters 100 to 250. Less than 100 members – 21 chapters. Low numbers can be a cause for great concern, but it doesn't always mean the end. The largest chapter in Region X is Chapter 893 up in Springfield, Virginia. As of April 1, 669 members. Smallest chapter here in Tennessee, Warren County Chapter 2035, nine members. I point back to 2010 when I first became a Virginia Federation President. That Chapter 893 there in Springfield, along with Chapter 1241 and my home chapter in Fairfax, those three chapters were well over 1,300 members each. Springfield had over 1,800. In nine years, they've dropped that rapidly. Loss could be nominal, lack of interest, who knows? That chapter has struggled with leadership also. It's something we have to look at.

Rhonda mentioned National Only members. Right now Region X ranks second across the country with the number of National Only members by percentage. I want to call your attention there to

Region VII. That region is made up of Arizona, Colorado, New Mexico, Utah and Wyoming. You can see by comparison, their National Only is just under 55 percent. Whereas, Region X is just over 50 percent. Tennessee ranks 15th out of 54 Federations. But what I really want you to look at there is those numbers. Some Federations that I mentioned as Region VII, Wyoming, Colorado, Utah, Arizona, they're right there in the top 10. But look at the total numbers in the Federation. Tennessee had, as of April 1, 1,367 chapter members. Wyoming has a total number of 515 members – chapter and national combined. You can look right down that list. Colorado is one, Arizona is another one, then you get into North Carolina and Virginia. Total number of membership, Tennessee's ranking up there pretty good. The primary reason for chapter closures is lack of members. As Rhonda said, we have to step up and assume a leadership position. This is a long-standing problem within NARFE. Federations offer excellent leadership training. Individuals who have been in positions and have stepped down have always been willing to pitch in and give you advice. I'm sure if we went around the room, each one of us can identify one or two people who have been a mentor on NARFE procedures and positions.

As you know, NARFE is 98 years old. My admiration goes to those individuals who love NARFE and have been willing to do what they can to make it survive. Some of those are almost as old as NARFE. They are still holding leadership positions in their 90s. Sometime next month I will be giving a certificate to a gentleman in Virginia who just stepped down, having been in an officer position and he just turned 90. I was talking to some people in Virginia earlier and it reminded me of a chapter that I had visited, that's unfortunately now closed, back when I was Virginia Federation President. Myself, the 1st Vice President and the 2nd Vice President went down to do what we could to try and get this chapter to stay open. So we went through our old dog and pony show, gave them a big speech on what everybody could do to find somebody who knows what they are doing that could help them out. All of a sudden, this little voice from the back of the room said, "Can a President delegate?" Of course, the three of us who were there said yes, Presidents can delegate. That lady's name was Anne Smith and at the time she was 92 years old and was willing to be Chapter President. She kept that chapter going for another four years. And, I will tell you this, that chapter would probably still be going under Anne's guidance if, unfortunately, she hadn't been declared clinically blind.

Membership involvement is the key to the success here in NARFE. Open the lines of communications is the way to get member involvement. Newsletters on a chapter level open up those lines of communication. With Federation Annual Conferences provide excellent means of keeping all members, both chapter and national, up to date. Without an Annual Conference, it's been shown that member involvement is lessened. One Federation, and I'm aware of a couple who have switched from a Convention to a Conference format as a result of One Member One Vote, recently voted to move to a biennial conference, once every two years. Attendance at their last Annual Convention was approximately 150. Last I heard, they were hoping for an attendance at their up-coming conference of 45. That was high hopes for them. But they went to every other two years and the lines of communications were not open.

Many of you know about the Congressional District Structure that the Future of NARFE and the Future Planning Committee proposed. It is led by a Congressional District Liaison (CDL). The efforts are there to lead and allow members' involvement in advocacy efforts, attendance at public events that have Congressional involvement, and attendance at fundraisers which have been approved by National Headquarters. By working toward the development of a good CDL and Senatorial Liaison program, Tennessee can take great strides to getting more membership involvement which helps the overall Federation health. Right now you have nine Congressional Districts here in Tennessee and I believe you told me only three of them have Congressional District Liaisons. There are eight positions that somebody could step up and work with Larry Minniear, your Legislative Chair right now. I see Jim Glenn sitting out here. Talk about somebody whose been there, there's the man who could be a mentor for anyone who wants to be a Congressional District Liaison. Jim, I have to admire you, you have done a fantastic job over the years, as long as I have known you. You've always done a great

job and I applaud you for everything that you did. Like I said, that's a mentor that you can call on for guidance.

I'll just give you a few words on NARFE-PAC. Everybody pretty much knows what NARFE-PAC is all about. They help us to build strong relationships with our members of Congress. What I have here is a comparison of how you all did this time last year which was the fourth quarter of the cycle of the 115th Congress and the 8th quarter before we moved to the 116th Congress. In 2018 you had 158 contributors. As of March 31 of this year, you had 235 people who had contributed plus 77. Your donations went up by just over \$66. Your average donation went up about \$15. Now, granted, you only have four sustainers and that's not changed but everybody else pitched in and your numbers still went up. If you want to become a sustainer (\$10 per month auto pay) they have a great gift for you. You've seen me probably with a water bottle is the NARFE-PAC gift this year. It's a great water bottle. Fill it up in the morning with cold water and it's still cold in the afternoon, about eight hours. It's a great, great bottle, but I've found out in Virginia you don't want to use it in front of Jessica Klement. She tried to convince everybody I had vodka in it. I didn't want to tell her it was really gin.

I'm sure a few of you have been on the NARFE Region X website, but unfortunately, right now, a new one is under construction. It's going to be better, I hope. I'm working with a gentleman down in North Carolina who's helping me put things together. The website address is not going to change. It's narferx.org and there you can get the regional summaries and the NEB meeting summaries. But I'm still, right now, maintaining the Region X facebook page. To get there you simply enter narferregionx in the facebook search box and it will come up. There I try to publish daily news clips that I get from headquarters, which, if you give your email address up to headquarters on your membership record, you can get those same things. They are great. I applaud the advocacy department for putting those out on those days that Congress is in session. But if you don't furnish headquarters with your email address, you can get the information from my two pages.

Many of you know, a few of you have been there, every two years I have a Region X Conference. It rotates among the Federations as to which one is going to host it. This year it's going to be hosted by the North Carolina Federation. It's going to be Sept 24, 25, 26, 2019 down in Winston-Salem, North Carolina at the Hawthorne Inn and Conference Center. Right up here on the front table is a flyer for the conference as well as a Registration form. The agenda is still being developed so I would welcome any suggestion you may have. I'm going to do my best to get President Thomas there along with our Executive Director and somebody from the Advocacy Department. Ken's going to be giving you more information on the new record system that NARFE is going to put in place in the next month or so. I hope to have somebody down there in Winston-Salem to provide good training for you. You all should get that training before September. That's the Associated Matrix System or AMS. It's going to be replacing the ORM and the OAM. It's going to be bigger and better. That's going to be training for the future. I paid attention to the comments on the evaluation forms in 2017 from Martinsburg, West Virginia. I am going to be meeting with the hotel personnel sometime in June to discuss food and beverage options. Some people were not happy with the food offered in Martinsburg. If anybody is interested in coming to Winston-Salem, and you have some dietary concerns, please let me know before June 1 so I will have that information when I go down to the hotel to speak with these people. Hopefully, I will go down there and get a menu that will please everybody. Conference Registration is going to be \$100. The hotel room is going to be \$94 plus tax. North Carolina tax is around 12 percent or something like that, so the room should cost you around \$106 a night. It's a great hotel and I think you will enjoy it.

In closing I just want to say thank you for taking time out of your schedule to be here this week. It's always a pleasure to come back to Tennessee and speak to you. I'm proud of NARFE and I think everyone in this room is proud of NARFE. We all have the potential to make a difference in the overall growth and success of our organization. Each of us could sit back and watch the world go by. Let our grandchildren teach us how to operate our smart phones and we could let the youngsters carry on the fight. But right now we all know that doesn't seem likely. So we all need to continue to jump in

together. I always look forward to answering any of your questions and look forward to trying to help you, to move with you, together we can meet the challenges ahead. It says, remember, together we can move NARFE forward. Thank you.

Question: Larry Henderson said that when NARFE first changed that renewal form to offer national only membership, we lost several members in the beginning. I called them when I saw they were transferred out. Either they have a chapter number by their name or "0000" if they are national only. If you see that, you can call them and find out if it was their intention to transfer out of the chapter. Most of them thought they were renewing with chapter membership.

Answer: That's what Rhonda was saying. The Renewal form has been changed and is now more personalized. On the form it will tell you that for \$40 plus whatever your chapter dues are, you will remain a member of your chapter. Right below it will be your next option. If you want to go National Only for \$40 you will be leaving your chapter membership. It's now very clear on the form as to what what you are signing up for. Larry is right, people were making a mistake. Let me tell you something. If I offered you one thing for \$40 and Larry Cunningham offered you the same thing for \$50, where are you going to go? Not to Larry. That's what people were seeing. They thought they were getting their NARFE membership with everything involved, at a cheaper rate. They did not realize what was happening. I believe it was the Tennessee Federation, a few years back in Pigeon Forge, several people, as Larry mentioned, came to me and said, "Hey, what happened, I'm not a chapter member anymore? What did headquarters do to me?" I looked at them and said, "Nothing. Headquarters didn't do it. Here's the problem." I took their information and contacted headquarters. It took about an hour and a half to get those four members back into their chapter. It's very easy to do, but please, Membership Chairs, how many do we have here? When you have your chapter meeting, encourage your members to read the renewal form. Read it. It's very clear.

Larry Henderson added that he collected the Chapter dues from those members who wanted back in the chapter and contacted headquarter. They were almost immediately put back in the chapter at headquarters.

There's one thing that just came out from headquarters last Friday. A big concern is that another RVP, one of my counterparts, who had a chapter with an IRS problem. The reason they had the problem was the chapter was not doing the 990N. You have to get the 990N postcard into the IRS electronically otherwise, your chapter is going to lose its non-profit status. And getting it back is time consuming. You do not want to lose your non-profit status in your chapter. So please, make sure you are doing your 990Ns and getting your information into the IRS.

Question: Larry Henderson asked if the new AMS will have the transfer report.

Answer: I assume it's going to have every report. Ken and I were talking about this this morning. I believe it's going to be every report that you now see plus some. It might not be in the same format that you're seeing it in now. Rhonda was asking about the M260 which is the recruitment list, new members and who recruited them, because of your recruitment initiative. Yes, that information will be there. It just may not be in the same format that you are used to. I have signed onto the new system for testing purposes and I'm impressed. It's great. It is really good. So, I think everyone will find it is much easier, much more informative with the information that is going to be there. Right now they are populating it from the OAM and I assume some from the ORM, depending on what they are putting in there. I think you'll find that it is going to be much better, much easier, much quicker to operate. It's definitely a move forward, something we've needed for quite a while.

## **Alzheimer's Region X Coordinator Donna Shackelford**

First off, thank you very much for having me back again. I've been here before. It's definitely a pleasure. You're all very generous, hard-working and very proud of Tennessee.

In National donations you are among the top five Federations. In the Alzheimer's world, a fiscal year is from July 1 to June 30. So, for the current fiscal year, I have numbers through February. In Tennessee you have given \$9,229.19. That puts you in the fifth place. You beat Pennsylvania by \$20, but you beat them.

I am also very proud of the Region. Our Region has been outstanding. This year, Virginia, within our Region, has collected more in that fiscal year than any other Region. Needless to say, we are on top at the Regional level, too.

Our collections are down somewhat from 2018. There are some reasons for that. Decreasing membership, of course, is one of those things. The fact that members transfer from chapter membership to National, they are not as likely to give at National. They are certainly welcome to and we'll collect whatever we can from them.

I would also encourage you, The Longest Day, June 21, is a day when you can do something you enjoy and turn it into a fundraiser for Alzheimer's. Maybe you want to crochet for 18 hours that day. Or maybe you want to make cookies for 18 hours that day, or build bird houses, or garden, but something that you can turn into a fundraiser.

One of the biggest differences with Alzheimer's news at this point is how we diagnose the disease. The bio markers is the primary difference. Used to be we waited until you had apparent symptoms, then we could go to a doctor and diagnose the probability of the disease. It couldn't be confirmed until an autopsy was performed. Well, that's changed a little bit because now we have bio markers that can predict that you have Alzheimer's. Bio markers measure the protein in body fluids such as the spinal cord and the blood and also, we can measure the amount of beta amoloid in the brain as shown on catscans. That means positron emissions tomography. We have learned that there are three stages of Alzheimer: we have dementia due to Alzheimer's, we have mild cognitive impairment due to Alzheimer's and we have pre-clinical Alzheimer's disease.

We know that the sooner that we can predict that Alzheimer's is there, the better we can handle it. It gives you the advantage of being able to manage your healthcare, get your medical team together, your care team together, maybe even thinking about such things as when do you need to go for assisted living or when do you need to give up your driver's license. You can plan for those things so they're not shocking.

Bio markers also make it possible for you to enter into some clinical trials. If you're in a clinical trial, then you have the advantage of some medical care that you might not have to pay so much for. If they're testing and it's a trial situation, they're going to give you what you need for that trial, so that could help you.

I want to talk to you a little bit about the prevalence of Alzheimer's and other dementias in the U.S. Right now we have 5.7million people of all ages living with Alzheimer's. Two hundred thousand of those people are under the age of 65. Kind of scary with this roomful isn't it. One in 10 people age 65 and older has Alzheimer's dementia. That's 10 percent. The percentage goes up as the age increases. Eighty-one percent of the people 75 and older have Alzheimer's.

In 2017 there were 38.4 million people in the United States age 30 and older who had elevated levels of beta amoloid in the brain but they did not yet have MCI. More women than men have Alzheimer's or other dementias. About two-thirds of the Americans with Alzheimer's are women. There's also a difference in racial and ethnic occurrence of Alzheimer's. There are more non-Hispanic whites living with Alzheimer's and other dementias than any other racial or ethnic group in the United

States. African Americans are twice as likely to have Alzheimer's, Hispanics about one and a half times, though that could be a little bit lower depending on whether you are looking at Mexican Hispanics or Caribbean Hispanics. I never even thought about a difference. I don't know how you would divide Hispanics.

One thing that affects the statistics about Alzheimer's is that people with Alzheimer's frequently carry some other disease. They get some heart disease, a kidney disease, whatever, and when they pass away, the death certificates might say Alzheimer's or it might say pneumonia for instance. If it's in the pneumonia side, it's not counted as an Alzheimer's death. So we get kind of a blurred distinction about what the actual cause of death was.

Of course, caregivers, we have to remember our caregivers. They give so much. Financially, oh my goodness, in 2017, caregivers gave an estimated 18.4 billion hours of unpaid care. That would convert to approximately \$232.1 billion. That's approximately 48 percent of the net value of Wal-Mart sales.

The total lifetime cost of care including Medicare, Medicaid, out of pocket expenses and the informal care comes to a total of \$341,840 in 2017, that's for the total lifetime care of someone with Alzheimer's dementia. Caregivers, they come in all ages, including kids. Approximately 250 children between the ages of eight and 18 helped provide care for grandma or grandpa. We also have caregivers that are sandwich generation. They have little kids and they have their parents and they are caring in both ways. Number of caregivers of those with Alzheimer's or other dementias, in Tennessee, and these are 2017 stats also, you had 435,000 caregivers. You had 495 million hours of unpaid care. This was for a cost of caregivers: \$279 million. That's pretty expensive and that runs into the Medicaid also, and Medicare, things your state and nation are paying for.

Folks, I'm going to wrap this up and give you my conclusion. I will be around if you want to hear more of these statistics.

The development of bio markers for Alzheimer's disease is making it possible to detect the disease and provide an accurate diagnosis earlier than in any other time in history. Early diagnosis of Alzheimer's provides a number of important benefits to diagnosed individuals, caregivers, and loved ones, as well as society as a whole. In addition to providing significant medical, emotional and social benefits, and facilitating participation in important clinical trials, early diagnosis enables individuals to prepare legal, financial and end-of-life plans while they are cognitively able to make decisions and share their wishes. Based on the economic projections presented here early diagnosis even without bio marker confirmation will also yield significant and cost savings in medical and long term care for both the U.S. government and diagnosed individuals. Given the numerous benefits, continued bio marker development and validation rightly remains a top priority of Alzheimer's disease research. Goal: a world without Alzheimer's. Thank you very much.

## **NARFE National President Ken Thomas**

One of the things that you should know about me is I hate podiums and that's for starters. Number two is I hate to be scripted. One of the things I learned about the National Headquarters office is that they not only script you, but they give you large portions of script to sort of give out to people. What they gave me for the Legislative Conference (LegCon), just to give you an example, was 18 pages the day before LegCon started. They expected me to either read it or memorize it. Good luck. Anyway, I want to thank you for inviting me, Rhonda especially and the team that puts all this together because I realize there isn't a conference or a convention in the world that starts on its own, runs by itself. It doesn't happen that way.

The connection that I have is that the Thomas family was here in Chattanooga at the end of the Civil War. They had a few acres of land east of Missionary Ridge, Navajo Avenue, Bernard Historical District, that area. My great, great grandfather built his house there. My great grandfather built his house there. And then when my grandfather came back from World War I, he built his house there. My father was born in one of those houses along with three of his siblings.

Long about that time around October of 1929, the start of the Great Depression, the Federal government was selling land in north Georgia, in that area around Blue Ridge, Georgia. My grandfather, at that point, proceeded to buy up 640 acres of land and moved the family there. My great grandfather came with him. By that time, my great, great grandfather was deceased. But anyway, that's where everybody lived. Ten more siblings were born to my father. So there were 14 kids in the family. When you have a farm the size of 640 acres back in those days, you didn't think of mechanized anything, you thought of children.

What happened after that was, that as life progressed, people started to move off the farm. So, from age 10 through my 14th birthday, I used to be sent to the farm because everybody else had moved off except two of my aunts. Actually, they are younger than I am. But, where I used to land, because my parents didn't bring me, they sent me down by airplane, was about five miles away from here at an airport. American airlines would bring me down here. American airlines brought me here yesterday. The difference was, yesterday's ride was the roughest ride that I have ever been on in my life. For the last hour, it was terrible. We finally broke out of the clouds at about 1,500 feet at the most and I actually saw what's on the cover of your program here. Probably one of the most beautiful sights I've ever seen in my life.

So, this was an opportunity to come back to Chattanooga, the place where my father was born. So I told him, he's 96 years old, that I was headed to Chattanooga. He said, "Darn it, I wish I was going." He would have liked to see what it looks like now.

He, incidentally, is a life member of NARFE, air traffic control, started off after the second world war. The CAA became the FAA and he was an air traffic controller for more than 42 years. He thought it was going to stick in the family. It did with my brother, he spent 36 years working for the FAA. My brother retired on a Friday. On Monday he started on contract as an air traffic controller in the same tower. It didn't make any sense to me, but, I was just telling somebody, during the 35 day shut-down, every traffic controller in his facility were contract employees. All five of them had to work without pay for 35 days. They still haven't been repaid.

I want to talk to you today about several things. I will give you a real quick shot at the agenda. Part of it is, first of all, about a couple of stories that I have. I'm telling you about how I started off my career as NARFE National President. Then I want to talk to you about shut-down, media, the FEMA and Alzheimer's memoranda of understanding, rebranding, OMS and AMS referendum, non-dues revenue, building replacement and then just a little bit of questions and answers because I'm going to hold those till tomorrow if I can.

First of all, Story Number One: I was a little late to get elected and for the five members here who actually voted for me, thank you very much. Something happened on the way to the voting machine. Whatever happened, there were a lot of people who just didn't vote so I was lucky to get elected. When I did get elected, I was sent almost immediately from National Headquarters from the person who was in charge of Human Resources (HR) a very nice email saying welcome, congratulations, and we want to onboard you. Onboarding is one of those new-fangled terms that means essentially bringing you into the employment of the organization. If you log on to this site I'm going to give you, we will onboard you. Onboarding is very important because that is where your check is, information about your benefits package, things like that. So, it's a very simple process – name, social security number, telephone number. Greetings. Quickly I entered. What popped up next was error message.

Last 12 years of my career I was head of IT in a very large government department. So when it comes to things that involve Information Technology, I'm fairly sharp. For some reason, this just didn't work. I'm usually pretty good with this.

I entered it again. Same thing: name, social security number, telephone number. Error. So, then I think to myself, at that point I'm over thinking. I wonder what telephone number they're using because I've had the same telephone number since I retired and relocated to Florida. Maybe they are thinking of the telephone number that I had in Washington, D.C. where I spent 47 years of my life. So, I entered again only this time I used my old telephone number in Old Town Alexandria. Well, guess what. Error message.

Then I fired off an email to the guy in HR and said, "What's the problem here? I tried this and it's not working. Tell me what I have to do to onboard." Two days go by. Three days go by. Four days go by. No answer. I sent another email. Same thing, "What's going on? Didn't hear from you. Need onboard." Two days go by. Three days go by. Four days go by. Okay, fire off a third one. Fired off a fourth one. That was two days before I arrived at National Headquarters. Everyone in this room knows November 1st is the day the National President shows up on the job. Guess where I was the first day of November. I was in the HR guys' office. I said hello to the person at the desk. Said where's the HR office. She told me it was on the second floor. I went there. Sat down in his office. Well, I waited there about an hour and somebody came into the office and said, "Ken, it looks like he's not coming in today."

So I said, "Hey, I haven't been onboarded, but I'll go about my business." I had plenty of things to do. As a matter of fact, one of the first things I did, as somebody mentioned about that renewal form. The renewal form had been worked on by Rhonda and Lee Sajak and Lynn Harper, etc. There was a committee that had gotten together and they had moved this thing forward at National Headquarters. I said, one of the first things we're going to do here is we're going to move on that form. And we did that afternoon. We went through it, did all the things, and I said this has got to get out to people. Tell me how long it's going to take.

Anyway, day number two, November 2nd, I'm in the HR guys office again. This is Friday morning, after about an hour there, no HR guy. Tawanda comes in and tells me it doesn't look like he's showing up today either. Monday, I'm there first thing in the morning. Another thing I want to tell you is your National President actually comes to work at 7 o'clock in the morning and I usually don't get out of there until 7 o'clock or later at night. It is brutal. I'll tell you that's the reason why. Anyway, Monday I show up there in the HR guys office again. Looks like he's not coming in today either. So I say, what the heck is with this HR guy? There's something wrong here. Oh, Ken, you do know that he only works two days a week and he's paid \$110,000 a year. Excuse me, but how come I can't get that job? Two days a week, he gets to set the days, so he comes and goes as he pleases, and he's paid \$110,000 a year. So I said, let me see his contract. I want to see what we got. Well, turns out that finally, on Wednesday of that week, he shows up.

When he shows up, I'm sitting in his office as usual. He comes in and says, "Who are you?" I said, "I'm the National President." He says, "What can I do for you?" I said, "Well, first of all, how about answering some of your emails. You got four emails from me. How come you haven't responded to

any of them?" He says, "Well, what's your problem?" I said, here's my problem and told him what I went through, told him about the emails that I sent to him. He said, write them down on a piece of paper and give them to me. I wrote them out on a piece of paper and handed it to him. I'm going to sit here while you enter the information. He entered it. Error message. He said, "I'll get back to you in about a week or week and a half with a reason why." Well guess what, I did not get onboarded and I'm your National President until the end of the second week of December, two months after I started. Do you know they had to write out my paycheck by hand and tell me to take it to the bank next door because they could not onboard me.

I found out by contract this guy had to be given 30 days notice. He was given 30 days notice. He was gone by the end of the month. That's some of the stuff we had to put up with. That's story number one.

Story number two: I already told you that I'm usually there until 7 o'clock at night. On the second week on the 9th of November, Friday, the celebration of Veterans Day is on Monday. Banks close on Monday. Friday afternoon, 5:45 in the afternoon, those banks are already closed. So, this is the lead in to story number two. At 5:45 in the afternoon, the person responsible for Budget and Finance came running into my office and said, "We've got an emergency." I said, "Have you called 911?" It seemed to me that would be the logical thing. Then he says, "Not that kind of emergency. We won't make payroll next week." I said, "What?" He said, "We won't make payroll next week. I want you to sign a document releasing \$600,000 in funding to be transferred from NARFE's investment accounts over to the General Fund to pay for salaries." I said, "You know what, what you need to do is you need to go back up to your office and you need to send me an email outlining everything that's going on because I know salaries aren't the only thing going on here. I want to know salaries for the next two pay periods, and I want to know all about bills that haven't been paid. Evidently there's more to this than just what you are telling me."

About 15 minutes later I get an email. An email outlined what it would cost to fund the payroll for the next two pay periods and to pay for all of the bills that were currently being held up as far as for non-payment, some of them reaching what they call penalty status. One of those bills was for the City of Alexandria. They had failed to pay the real estate taxes on NARFE Headquarters building. I don't know what happens here in Tennessee but I know what happens in Florida. I know what happens in northern Virginia. Alexandria just happens to be where I lived for 47 years, so I know exactly what happens if you don't pay your taxes. They put a tax lien against the building. Okay? And they can sell it out from under you. So, looked at everything and it barely came up to just under \$400,000. So, I said, okay, what I'm going to do is I am going to sign off on \$400,000 being transferred over since I knew that in another week and a half the National Executive Board was coming into town for a meeting I knew I was going to have to explain to them what I had just done. I knew that the stuff was going to hit the fan because, usually, you don't walk into a new job and find out that you can't make payroll. This to me is almost, I mean, you never envision this.

I started off by saying my parents were children of the Depression. They taught me some very important lessons. Part of those lessons involved, if you want something, you saved for it. You spend your money to get something. But you make sure that you got that money in order to pay for it. It's just the way that it is. I've got four millennials – no, me-lenials because it's always about them, me, me, me. The thing is that I have taught them that you don't go spend willy-nilly. They're pretty much into this budget process. You have to be in order to get through life, if you want to get through smoothly.

This whole process at NARFE where all of a sudden you're finding out that you've got a major problem here. We're not making payroll. We can't pay the bills. One of them happens to be the tax bill on the building. One of the other big bills was NARFE's award-winning magazine. We didn't pay the publisher. We hadn't paid the publisher since September and they send us a monthly bill. How long do you think it would have been before they stopped publishing? All of this is something that we had to deal with. So it ends up that that is story number two.

And that's where, you might say, now my job can begin as National President. Now we can start putting things in place. But Donald Trump had a surprise for me. Donald Trump said that close to the end of December I'm going to shut down the government. And he did. Eight hundred thousand people, not paid. Some of them accepted service, some of them not. If I was wearing a military uniform, on my left breast would be 17 ribbons for the 17 government shut-downs that I endured during my career. I'm sure many of you can say the same thing. Shut-downs started in 1976 with Gerald Ford. That was the first shut-down. I also experienced the second longest one in my career when Bill Clinton squared off with Newt Gingrich and for twenty-one days they kept the government shut-down. One month prior to that my last child was born and we had just moved into a new house. Daddy was now out of work because of the government shut-down. So, I remember that one very well.

This one was no different. It was a government shut-down and NARFE became Government Shut-down Central. We provided more information going out for media than any other organization. We were the *Washington Post*, the Federal News Network, we were on PBS stations, we were on radio, the Mike Fossie show, we were invited up, for those of you who worked in the D.C. area, Mike Fossie has a radio show on WTOP, now it's Federal News Network. He invited us up for 10 minutes. At the end of 10 minutes he said, "Can you stay a little longer?" So we did. We stayed a little longer, about another 15 minutes. He then said, "Can you stay a little longer?" A long story short, we did his entire 50-minute radio show talking about the shut-down. I was also invited up to CBS, this was on a Saturday. CBS contacted me and said we need you to do come in and interview you. I'd just come back in from a walk, was not dressed appropriately for a television show, so I said, I tell you what, in an hour or hour and half I can be at your studio. I was. They interviewed me. That night, Saturday, we were the lead-in to the 5 o'clock news, the 6 o'clock news, the 11 o'clock news. On Sunday morning when I was prepping breakfast, I hear my voice behind me and it's my voice on television so when I turned around, I actually looked and there I was again, the lead-in for the Sunday morning news. Again, that afternoon, 5 o'clock news, 6 o'clock news. We literally NARFE cornered the market. We were on several round table discussions with Senators and Congressmen. I don't know how many other things we did. I personally put out over 58 different media informational pieces during the shut-down. NARFE had over 158 of those things, 183 were redone and sent out nationwide.

Jessie Klement and I did a shut-down central webinar that's still on the NARFE site. It gives you all kinds of information. But, we literally did everything. The only thing we didn't do, and for this I've been criticized I don't know how many times, well actually two things. One of the things was, there was a man named Cox who is the head of American Federation of Government Employees, AFGE. Mr. Cox has, I guess, this primal urge to be arrested. Your National President started off his career with the Department of Health Education and Welfare Rehabilitation Services Administration. I was quickly detailed over to the Federal Bureau of Prisons. For a period of almost 20 years, every six months they would re-detail me over to the Federal Bureau of Prisons. You do that for over 20 years you hear a lot of big doors clanging behind you, clanging shut. You don't want to be in those doors during the night when those doors are clanging shut. So, your National President doesn't want to be arrested. When a person or a rightful authority tells you, if you're in the Senate, one of the Senate office buildings, in this case, the last one was the Hart, Senator Hart office building. If one of the officers there tells you to get up and move because you are now trespassing, your National President will get up and move. I will go out the door. Mr. Cox says, "Drag me out." When they drag him out, they throw him into a paddy wagon and he goes to jail. Well, not trusting the staff at NARFE, I'm not about to find out if they know, a. where the jail is or, b. who's got the checkbook and for that matter, whether or not there's any money in the checking account. So, I'm not going to let that happen. That was number one, the first thing I got criticized for.

The other thing I got criticized for during the shut-down was not going over to the AF of L-CIO building where the AFGE and the National Treasury Employee Union (NTEU) was going to march from the AF of L-CIO's building over to the White House. We went to the Hill instead. What happened

was when those people marched over to the White House, they were met by a group of about 30 protestors. The 30 protestors had these balloons in their hands and the balloons were filled with paint. Your President likes to dress fairly nicely so I don't want paint all over me. But those guys were splattered with paint. I guess it became sort of a thing for them. I was lucky that time. That is part of what happened with Shut-down Central.

During that time, we also created a special account with the Federal Employees Education and Assistance Association. What it is, we moved money from our disaster relief fund into a special fund where we could take care of mini grants. We gave out over 400 mini grants, each grant was \$100 (there's IRS implications if you go over \$100) so that enabled people who were NARFE members who weren't able to work we able to get these mini grants. They helped pay for gasoline or getting food or something. We couldn't afford to give them any more than that. But we paid out over 400 of those. So, these were some of the things we did during the process of the shut-down.

Media hits, we reached over 368 million people over the course of the shut-down. We were very prolific as far as getting things done. I want to tell you also that two of the things that we worked on was the FEEA as well as the Alzheimer's Memoranda of Understanding. We now have in your magazine, the last couple of magazines, you got what we call the new NARFE FEEA fund. We no longer have the separate scholarship fund and separate disaster relief fund. It's just one fund and the reason why we changed it is because the last time we updated anything between the two organizations was 1996 and 1997. Don't ask me why they were never updated, I wouldn't have a clue, but they are updated now and we now have one fund. The thing is, the scholarship fund is practically down to zero. The other thing is the disaster relief fund had over \$160,000 in it and even though many of you have heard about the fires in California that wiped out the city or town called Paradise, and even though some of you have watched on tv and you saw the damage done to Mexico Beach in Florida where there was only one building left standing (that was somebody's house) the rest of the town was wiped off the face of the earth. Even though we had all these disasters going on across America, in the last three years only had four applications for disaster relief and yet the funds were there. So we decided, you know what, maybe it's time we changed them so we can use the money that's in there for other purposes than just the scholarships and some of the other opportunities that FEEA has to serve our organization. So, that's what we've done.

Second thing is the Alzheimer's Association's Memoranda of Understanding update. We redid that. That was signed, finally, two Fridays ago. One of the things you have to remember about NARFE and Alzheimer's, NARFE is a firm believer, and when we set up the fund it was for one purpose and that was Alzheimer's research. That was the only thing. But, we also found out the some of the things, some of the walks, and the Longest Day, the money collected during those particular periods of time were not put into the research fund. There was no provisions for them. Instead, they were put into the Alzheimer's general fund which means in a way, we did not get credit for them and there was a lot of money that was collected during those periods. Now that has all been incorporated in so that the Longest Day funds and Walks funds are now being credited towards the fund for Alzheimer's research. So now, they are being included. Those are things that we've done since we've come on board.

I want to talk to you about, you've heard about the OMS and the AMS systems from Rhonda and Bill. The thing about it is the OMS system was the Smithsonian's data application for membership. We purchased that. In 1992 the Smithsonian had figured out that this system was sort of ending its days. They put it out there on the market. NARFE didn't pick it up until about 2003, 2004. At that particular time, they purchased a piece of it for close to \$400,000. Remembering then, it's a data application for membership, in order to do the other things, in order to report on certain things, and to put in a financial part to this, somebody had to sit there and rewrite the code. Well, guess what, there were no books on it. Nobody had given us the books. A. We got something that's now so obsolete that it wasn't funny, but then NARFE had to hire people to come in who knew the old code to try and rewrite the code so NARFE could actually use the system. What it became was a quilt, a patchwork

quilt of different things and you never knew what you were going to get. So, finally, the past year, NARFE started to start thinking about: let's put in place something that, a. is modern, b. is certainly faster, and c. is more user friendly for the people who have to use it. It is called the Association Management System (AMS). I don't know about you guys, but as your National President, I have some issues with that particular system (the system that we got, not the AMS system, but the old OMS system). Sometimes you didn't know if your report was coming out. Sometimes you got a report but didn't know what the heck it was. Sometimes it wasn't accurate. There were all kinds of issues with the old OMS system. So now, hopefully, we will have something that will be of benefit to all of us. It will have quick response and give us the kind of reports that we need. It will be operational starting May 1st. We're in the process of testing it right now. Bill and I have been given our passwords to put into the system to actually try it out. Rhonda has got her password now to try and test the system so we will have some half way decent feedback. Unfortunately, we can't give it to you now because it hasn't gone live just yet. We will be giving you some follow-up on that.

I've been standing here for most of the day and I'm wearing something besides my clothing. I'm wearing this little badge. I'm wearing the pearl version of this badge. The pearl version of this badge says NARFE, Federal Benefits Expert. This is what the new logo of NARFE is going to look like. We've actually brought in a firm, and I will tell you something about the firm. Do we have any of the NARFE banners here? No, okay. We all know what the NARFE logo looks like. Some of you who have heard my speeches in the past know that one of my targets besides membership has been rebranding the organization. Since 1947 our brand has not changed. Unless you change, you will go out of existence. McDonalds chain changed because in 1947 it wasn't McDonalds; it was McDonalds Brothers Barbecue. Who in the heck ever heard of that? Anybody in here? No. But everybody's heard about McDonalds. Everybody knows what Ronald McDonald looks like. The thing is that we had to rebrand this organization. We had to do something. This structure hasn't changed in this organization. We had to do something about that. The same message that may have gotten you to join the organization is no longer viable. In today's age this is what's important. Now, mine's a little freakish, if you will, because what I got is . . . I've got one of these (held up a cell phone) . . . and people say, what the heck is that Ken? My goodness, you've got tiles on your phone. My kids wonder, who the heck is that, because they've all got iPhones. What they've got on those iPhones are these little round circles, they are not just little round circles or applications, we call those avatars. All they do is click on that avatar and it pulls up something for them. That's what they use to communicate. That's what those millennials are out there doing. They're actually communicating with somebody else, other millennials. Well, guess what, your Federal family now is made up of a bunch of people who have avatars and they use those things. Does NARFE have one? No.

Does NARFE have a website that's user friendly? Raise your hand if you think it is. Ah, good, that's another thing we agree on. I can't find things on our website. I don't know about you guys, that grates me. If I worked in IT as head of a department, if I can't get it, can anybody else in the organization. That bothers me. So we're going to redesign as part of this branding, the NARFE website to make it more user friendly. And, we're actually going to create an app, an application, where you can punch that little button that will take you to all things that are NARFE. Phoenominal – yea. So, that's the next thing that we are doing.

As a matter of fact, what you see up there is our new brand (shown on screen). NARFE – Federal Benefits experts. That's going to be the new look. Tomorrow I will be wearing another badge, a gold one. Do I want my new badge to look like pearl or gold, what do I want it to look like? We're also going to be changing the message to make it more appealing. One of the things that we learned from the gentleman who came in who was probably in his late thirties, because we brought him in to take a look at just the logo, and asked him what did he think about the logo. First of all, this round thing here is a rope and he said we have a nautical theme here, a heavy rope that holds a ship to the docks. Then, the next thing he said was you have a bird on there that has the Union Pacific Railroad shield. Then, he says, and it's on one of those sea birds – a seagull. I said, that's an eagle. He said, no it's

not, it's a seagull. That, my friends, is your logo. Who the heck knew? – 1947. So, that's something we're going to change because we have to. We have to bring it into the 21st century. Now I did have one woman in Leisure World in Silver Spring, Maryland, who when I mentioned this clutched her name tag and proceeded to say to me that her name tag represented the United States of America. I said, "Ma'am, this is not a 1947 US Army recruiting station, please sit down." Some people have taken this a little bit too far. That is not what your name tag represents. Rebranding, we're going to be doing it. What we are doing right now is a soft roll-out. You will see more and more of this happening and we will do the hard roll-out come July.

I want to talk to you about something else that is going to come out. We're going to be doing, for lack of a better phrase, a Referendum. Bill knows something about this. Bylaws and standing rules – the National Executive Board (NEB) just went through a meeting a couple of weeks ago and we're going to be doing a referendum because in 2016 and 2018 we did not clean up what should have been the rest of what was going on in 2016 when we went to One Member One Vote and Optional Chapter Membership. We did not clean up all the Bylaws and this is what I call the debris field. We had to be a little bit more proactive because our Bylaws are filled with things that they shouldn't be filled with. So we now have to do something and there are nine categories that will be covered in that referendum, which will cost in the neighborhood of about \$40,000 because it is something we should have done but didn't do it back when we had the opportunity.

There are a couple of items where we needed additional help. The NEB is the governing body of the organization which meets four to six times or more a year. It has to create committees to do the "heavy lifting." The NEB created a committee to look at Membership, another to look at the Centennial (100th Year of NARFE) which we are two years away from and decide what we are going to do for it, and a third committee to do Non-Dues Revenue like calendars, cards, etc. Our organization is dues dependent (70% of our revenue comes from membership dues; in most organizations of our type it's usually about 20-30%). This is not sustainable that way. AARP has a separate organization that sells insurance and sells other things. We don't have that. That supports the other side of AARP. We have nothing to support us except those calendars, cards, etc. and we're not making enough money off those things. They are no longer driving or thriving the organization. We're relying on dues revenue to keep this organization going. It's not sustainable. Another one of the things that Bill brought up, since 2013 I campaigned on changing this organization. We have to be a business. We have to be. We can no longer be this Mom and Pop type organization. We are a business and we need to conduct ourselves as a business. That is the change that we have to have. In order to do that we do need rebranding or we will not survive. We do need a new message out there or we will not survive. We need a different structure to our organization or we will not survive and that's what we have to do.

Tomorrow I will do a Town Hall or Round Table Discussion. If you have any questions, we'll take them tomorrow. Thank you very much.

## Legislation Officer Larry Minniear

Relationships is what it is all about. I was at Oakridge and I was about to give my spiel about legislation. Someone in the background shouted, "We don't want to hear about politics." I said, "You're in the wrong organization because that is what NARFE is all about."

NARFE is about protecting your benefits, both retirement and health benefits and any other benefits we can scrape up, via Federal legislation. If it wasn't for Federal legislation, we'd have no purpose whatsoever. So, if you hear anyone say, I don't want to hear about politics, they're in the wrong organization.

I actually go back a few years when it comes to doing legislative activities especially for the Federal government. I worked for the National League of Postmasters for a number of years starting back in the early '80s, going up on Capitol Hill doing much the same thing that I did last month. Going up to Congress, trying to talk some sense into them. It was a lot different 30 years ago than it is today. You could actually talk some common sense in most cases because most of the things we talked about are the same things I talked about last month. Common sense approaches to common sense bi-partisan issues. I'm not talking about Democratic or Republican, this is what you promised us, this is what we expect to receive. Why are you trying to take it away? No matter which party is in charge, it doesn't matter which one, they are always trying to take it away because Federal employees and Federal retirees are easier to grab from than the rest of the room. So, they try to take away whatever we have. Same thing then, is trying to reduce in size, cut back on this, cut back on that. But most of the time we had common ground, make sure the post office stayed open, make sure people had their mail delivered to their homes, common sense votes that every Congressman could get behind. It didn't matter if you went to a Democratic or Republican, they all said, yeah, those are pretty good bi-partisan issues that we can support. So, we went and hit both sides of the aisle. You have to hit both sides of the aisle or you're not going to get anything done. I guarantee you that.

So, this is kind of almost like going back home week, I think there are probably from 1982 up through the mid-'90s when I went to work for the District, still went to a couple of conferences, I probably didn't like it that I was going there, and then I kind of faded away from it and became Postmaster again just before I retired, then I went back to a couple of the conferences. That is the last time I really went up on the Hill until just recent. Lobbying and going to Congress' office is a whole different world. Because back in the early '80s, you could just walk into Congressman's office. You didn't have to strip down, take off half your clothes and everything else, just to get into not their office, just their building. You didn't have to go past a half dozen armed guards, and all that other stuff just to visit a Congressman. It's a different time, times have changed. There's a lot more security for obvious reasons. The world's a different place.

Like I said, we can sit down with a Democrat or a Republican at the same table, and it wasn't like something was coming between them like it is today. One of the earlier time experiences I had in the mid-'80s, both these guys had risen up in government service. One of them ran into misfortune, the other one is still in office. Two gentlemen from Illinois, one is a Democrat, one is a Republican. We were sitting at a table and I had the Republican on my right and the Democrat on my left, it just happened to be that way. They were both fairly new, freshmen in Congress, they had only been there about a year or two, and they chit chatted just like they were old friends. That's the way Congress ought to work. That's the way Congress used to work, regardless of who's in charge. Is that contemptible? The Democrats had it for four years and still got stuff done. Republicans take over, still got stuff done. It doesn't matter who takes over now, nothing gets done. Something's got to come to a screeching halt.

I think we tried to send a message, very strong, in 2016. We were tired of the politicians doing nothing. We're going to put in somebody else who's not a politician to see if we can't get some things done. We need to work through and with Congress. Congress doesn't talk to each other, they're certainly not going to talk to us. At any rate, I arrived there Sunday afternoon. I went out there for two things: one, to see how different NARFE did their legislative conference compared to what the Postmasters did; and, two, the main thing, was to establish relationships. I know some of the people in some of the Congressional offices, but not all of them. I didn't know hardly anybody here in Tennessee, I worked in Washington, D.C.

One of the things that Tennessee does is they call a Tennessee Tuesday. Any time you can see both Senators at the same time, that is a unique opportunity. You only see them for about 17 seconds but you, nevertheless, see them both at the same time. Believe it or not, facial recognition goes a long way with politicians. Eventually, repetition, repetition, repetition builds that relationship. Alexander came in and spoke a little bit, Marsha came in and spoke a little bit, then you screamed out your questions, had a photo op. Just about their entire legislative staff was there. That was a good one, because then you siphoned off and paired off with one of their staff, people who can help you with the legislation. When you contact Washington again, you've established a relationship.

Most of Monday and Tuesday were spent on telling the attendees how to act in Congress. That sounds kind of silly because most of them have been around longer than me and been up on the Hill a number of times. You do not talk about PAC. You talk to your Congressmen about legislative issues. Thirty years ago you could do that.

Wednesday was the regular visit on the Hill. We have nine Congressional offices, three brand new freshmen. I at least touched base in each Congressional office that day. I did get photo ops with three of the Congressmen and you can see some of the newer Congressmen haven't learned how to take good photo ops. What they want to do is stand in front of their desk with the window behind them. They will learn when they are up there a little bit. You do not interrupt a Congressman when they are on their way to vote. I left little packets at their offices laying out what we were about.

The Congressional people refer to this time as flying week, because the whole country flies into D.C. and pesters them for a whole week. They make up excuses why they can't meet with you, like they have to go vote, etc. You have to make sure you keep these doors cracked open two ways: one is for relationships and the other is for PAC donors. Overall, it was time well spent in developing relationships if nothing else.

By establishing those relationships, then you bring it back to Tennessee, you have to apply all that. I'm only one person. I'm only one of nine Congressional Liaisons. What I need, desperately need, is more volunteers. Ed Evans and Herb Arnett and me, that cover three Districts, we need six more. Do you know what a Congressional District Liaison does? How many of you have visited with your Congressman in person in the last year? How many of you have communicated with your Congressman in the last year? NARFE can't make it any easier for you folks. You type your name in and punch a button and they will send a letter to them. You can personalize it if you want, so it sounds like you wrote it. They count each one of those emails. You can't send letters anymore because they get fried. They've been doing that ever since the anthrax scare. You can send letters to their home district. They will recognize you and the sphere of influence that you have. Without establishing those relationships, you are not going to get into those offices.

Washington is not our best opportunity for telling our story about NARFE. It's nice, it's fun and it's very expensive. The best thing you can do is see the Congressman when they're home. Their spring recess started today for two weeks.

A Congressional District Liaison is one of your key positions. It is good for them to know the people in the local (Congressman's) office and have telephone connection with the people in the Washington office so they will have recognition with them. Keep someone informed about the issues of the day which are available in the magazine.

Congressional Meeting – have any of you ever held one? Legislative updates, keep your people informed. Strong communication skills aren't vital as long as you understand the difference between the House and the Senate. Congressmen don't have town hall meetings anymore because they got too rowdy. But we can invite them to closed meeting like this one. Try to establish one of your own during their off periods. Start planning your picnics, etc. now for their August recess so they will come.

Non-partisan approach. Most of our stuff doesn't have anything to do with whether you are Democrat or Republican. It is common sense – what did the government promise us 20, 30, 40, 50 years ago? Are they going to keep that promise? I've had a couple of Tennessee Representatives come up to me and say, "A promise made is a promise kept." I wish every Congressman thought that way. Obviously, they don't.

Talk about NARFE issues. Does any of this stuff sound like something you could do? We used to say, "Who all is on the Membership Committee?" The answer is: everybody. This is the same thing. "Who's on the Legislative Committee?" Everybody! One person can't do it alone. Four people can't do it alone. We have nine Congressmen and a pretty long state to cover. We need a CDL in every Congressional District.

When you can't do it any more, you need to find someone to mentor to take your place. That's one of our problems now. Our officers don't do enough mentoring to keep our offices filled. If a district is large, it can be subdivided if you can find enough people to cover the area, but it is more important to cover the Congressman's main office rather than all their little sub-offices. Anyone can be a CDL, you just go in there and introduce yourself. You just say, "I'm so and so, I'm from such and such county, and I'm here to help you." That's all you need to say.

Incentives could be used to entice people to become CDLs, but I'm not inclined to bribe people to do their job that they should be doing to begin with. If you dig deep enough, you find people who know these Congressmen very, very well. If not, you go their local office and get to know their local staff, then when Congressmen are home, they are always out shaking hands, and are in constant reelection mode. Their job is tough.

I went to visit one may years ago and his secretary told me he was filming a day in his life for CSPAN. Would you mind having my interview filmed for national television? I said sure, then sat down and wondered what I'd gotten myself into. I still got a copy of that tape, back in 1982. You never know what you're going to run into sometimes. You can run into a tv interview like that, you can be in a hallway and see some major dignitary. One time we were down there and getting ready to exit one of the buildings and in walked the Secretary of State. Capitol police cleared the way and backed us up against the wall. You can go to hearings in Washington, D.C. They are boring and they are just as bored as you are. They go on all the time and they repeat the same stuff over and over again. Once we were delayed seeing our Congressman for three hours because of a hearing. His remarks were seven and a half minutes, the Q and A was another two hours because of repetition because the Congressmen couldn't get there on time partially because they didn't want to get there on time. They were probably doing something else. They are kind of overloaded with everything that happens in America. They have to have some kind of understanding if they have to vote on something, they have to understand each of those problems. Because they don't understand your problem totally, they veto it. There's a lot of information about them on Facebook that is not true. They serve for two years and get full pensions for life – that is not true, not even close to being true. It's a wonderful experience to go up there and see what happens even if you don't go with NARFE. There are a lot of other groups that go up there, like the American Legion. You never know who you're going to run into.

When you see a Congressman, what else do you want to do? Get a photo op. Put it in the Federation Newsletter, send it to Ronnie Collins for the narfetn.org website, put it in your chapter newsletter if you have one. Advertise for them. I've gone to visit a Congressman without an appointment who was busy until I mentioned photo op then they had time for that. It's amazing how

key words can make a difference. Get a photograph wherever you're at. Follow-up by sending them a little thank you note by email.

NARFE is non-partisan because our issues are non-partisan. We're just looking out for things they promised us forever, just about.

Try to get all your members covered, that's what we're trying to do with CDLs. I think we got at least three more volunteers whether they realize it or not. I don't want just a name, I want somebody who is actually going to do something, who is actually going to try to establish a relationship. Once you've established a relationship, everything is downhill from there.

## **NARFE-PAC Chair – Larry Minniear**

NARFE-PAC is necessary but a lot of people don't understand it. NARFE-PAC is a political arm. It's used to like Federal community friendly legislators. It's a relationship builder and an additional voice for NARFE members.

This is what it is not. It's not partisan and not used in Presidential races. You have a lot of PACs that are keyed just toward Presidential races or Senate and House races. Ours is just toward Congressional races, that is the Senate and the House. Accounts coming from NARFE cannot be used – not from NARFE and not from chapters. Don't get them mixed together. Do not use treasury funds for PAC. Do not use treasury funds for PAC. Do not use treasury funds for PAC. I have to repeat that every year. Am I clear on that? You don't even think about running it through your treasury. You can take a collection for it at your meeting, cash, but keep it away from your treasury. A chapter had some unused money and said, well, we'll just give it to PAC. No, you can't. If you know of a chapter that is doing it, tell them discretely to stop it and stop it now. You don't want to go to jail. You cannot mix and mingle PAC funds with treasury funds.

The role of NARFE-PAC on the Hill is to help our strong supporters, build relationships, also create new supporters by helping them and kindness can go a long way. One party has no problem with asking for PAC money, the other party is very reluctant to ask for PAC money. The way NARFE is set up, they want you to ask.

Political relevancy is where the highest concentration of Federal employees, especially around military installations like Clarksville, Tullahoma and Murfreesboro and Nashville VA. That's where your Congressman will be listening more to what you have to say.

You notice on PAC where the money went. You have to make sure the Congress person you support is supporting NARFE. It's kind of a two-way street.

With receipts and disbursements, we have to receive more before we can disburse more for the right reasons to the right people. The only way we know it's the right person is by feedback from folks like you. So, I can guarantee this time that when we get a request, we will check it out.

The NARFE-PAC table has one major flaw. The sheet listing donations is blank. It's time to get out the wallets and dig into those purses and give like you give to the Silent Auction and some of the other things for NARFE. PAC money is just as important. A lot of people don't believe in it. A lot of people have problems with it. We will try to resolve some of your hesitancy.

When sending letters or emailing Congressmen, be polite. Also, when you go to see a them, unless it's a picnic, dress the part, and act the part. Don't go in there demanding anything because you're not going to get it. You ask for their support. Thank them and offer your assistance. Believe it or not, once in a blue moon, they may come back for something they might need in your District. I will give you another good example. I was up on Capitol Hill and my postal district was trying to get some mail processing plants put up around Chicago. They didn't want to do it in those neighborhoods because it would mean thousands of workers in the area. Wires must have gotten crossed. and I was asked to come back. They asked what we could do to mend fences with our division manager. Later at a division meeting, the division manager asked what we could do to mend fences with the Congressman. Amazing, they were both coming to me to mend fences. That's the kind of relationships you want to develop. You want to be helpful to all parties concerned. We were having conflicts with one of the Congressmen and we had him come out and speak to one of our postal groups. We sat him down beside the Regional Postmaster General and they conversed throughout the whole luncheon and it ended well for us. Those are the type of things where you can act as a connecting point for the NARFE organization. I appreciate all of you, but nobody leaves until they drop some dollars at the NARFE-PAC table. Thank you very much.

## Town Hall Meeting – Ken Thomas, NARFE National President

I'm going to do something that I told the Virginia Federation. This is my business card. Front: NARFE, back: NARFE has the information whenever I'm not in the National Headquarters office. This is how you can reach me in the state of Florida. This is also my private email account. Some people choose not to use the NARFE email accounts that I have for the simple reason that they don't trust that I will get the information. Usually I do. There are four telephone numbers on this card.

The stupid thing that I do is, I tell people, if you ever have a question, give me a call or email me. Two weeks ago at about 3:15 a.m. I received a call. I actually answered it and the person said, "Ken, I need to talk to you about something." My comment was, "Where are you?" Anyway, the person was on the west coast and forgot about the time lapse. If you need to get a hold of me, I can actually be reached which is something that some of my predecessors chose not to do. I'm very quick about responding.

I want to tell you something about our magazine, too. We are in the process of redoing this magazine. We're actually bringing the publication of the magazine in house to save us thousands of dollars. Again, as part of an effort to not only modernize but also to get better control of what's going on. I'm not sure I like the cover on this one but it's one of those things. The thing is that a lot of you, if we're looking to attract, you might say, some younger members, our magazine appears laid back. However, some of our advertisers pay thousands of dollars to choose their particular page placement in the magazine (inside front cover, back page, etc.). Anyway, I'm leaving some magazines up here. One of the things about the magazine is I got this magazine three Fridays ago. It's the May 19th edition. I want to tell you that my personal copy of this does not arrive at my residence, my primary residence just north of Tampa, until about the 5th or 6th of May. People in Ohio are usually getting it right about now. I'm not sure when you guys get it but it seems to me there's something going on as far as not only publication, but also getting the information out. Don't ask me why the people in Florida always get this magazine being close to the last in the country, but somehow, we do. That's sort of an update. If you want a copy of the magazine or need some, I've got five or six up here.

What I'd like to do today, which Rhonda has very nicely led into, is sort of answer some of your questions. I told you yesterday that the National Headquarters' office likes to script me. I can be scripted but the thing about your President is that I like to remain unfiltered. So today, you sort of get the answers that maybe you don't want to hear, but at least you get transparency. If I know the answer, and headquarters would probably say don't say it, I'm going to say it anyway because I feel people need to know. So, who has some questions for me?

Comment: Larry Henderson said: "I've got some input on the magazine delivery. That was a question that I asked. West Tennessee gets it about three to seven days before the first of the month. When I asked, it had something to do with when the last week begins on a Monday or something. I'm really not understanding what that's all about, but that's what I was told. It's got to do something about the Monday or the Monday being the last full week of the month."

Response: Why isn't Florida getting it at the same time, because it's mailed out from the same place? I know mailing, unless you're in the Philippines or some place like that, usually you can get things within three days.

Question: Norris Alderson said: Yesterday, I came to the conclusion, based on your comments, that your view (and I agree with this if I interpret you correctly) is that the business model for NARFE has gotten changed. So, how are we going about facilitating that change to get to this end point?

Answer: First of all, we had to put in place some governance items which, for lack of a better phrase, we haven't been good at. Our governance items are so old and dated. The National Executive Board (NEB) of which I am a part, which Bill is a part, we're in the process of changing the

Policy and Procedures Handbook. Some of the stuff has been updated, some of it we are still working on. We should have some kind of a Policies and Procedures Handbook that is current sometime around the first week of July. That's when the next NEB meeting is in Scottsdale, Ariz. The other processes are going to be using the AMS system. Some of our accounting and bookkeeping, things like that, processes and procedures, there's nothing behind them other than people having 25 or 30 years of experience in the office. When you ask them why are you doing it this way, they say because this is how we do it. Where are the policies and procedures for this? Well, we don't have any. It then becomes one of, if we don't have any, then why don't we put some in place? Because, if this person should accidentally fall in front of a bus out in front of the office, we've got a problem. Some of our people have been there for 30-35 years who process things. For them not to have something written somewhere that we can attach something to, it just becomes, if we had to bring somebody new in, there would be no way of them, without going through quite a learning curve, to actually learn how it's done. So, we're getting that in place. The other thing too is, as we rebrand the organization, (incidentally I'm wearing the gold pin today), the thing is that as we rebrand and as we re-message, some of these things, you have to realize the structure hasn't changed either since 1947, so, we have the same things in place. You have the Federations, you have the Regions, the Chapters, everything is the same as it was in 1947. Do we want to change things? I think we do - the 5.1 of you voted to change, to change the organization. If that's the case, then we've got to change that structure. I'm a Chapter guy. Let me be very clear about that. But I also realize that Chapters are going away because of us, the members. We cannot sustain this particular organization the way that it unless we change.

So, and I'll give you an example. A few years ago, when my daughter was getting ready to go to college, she was a Senior in high school, and we were driving around checking out places where she wanted to go (She wanted to go to NYU, I said no, you're not going to NYU first of all because I'm familiar with New York University, I also know that the class size is 500-750. When I was teaching in college, the thing was when I had 500 kids, it's difficult reaching those kids. If you ever ran a report on who's actually present here, it would take the entire class time.) Long story short, we were over in St. Augustine, Florida. I was visiting the Fountain of Youth, dipping my head into it to see if I could grow any hair, the thing is it didn't work. But, anyway, over there they have Flagler College. Well, it turns out they took us on a tour of the place. She loved it. I didn't love the amount of money that I was going to be charged for it. The thing is that, if she wanted to go there, it was a good fit. Class size – 17 to 21 people in a class, fantastic, you actually learn. But, the thing is, I always incorporate things where whenever I'm traveling, I try to stop into a Chapter and I knew that there was a Chapter in Palatka, Florida. Now, Palatka, Florida, is cabbage capital of the world. Certain times of the year, when you get within five miles of Palatka, the scent of cabbage, like Gilroy, California, the garlic capital of the world, if you get within five to ten miles, you smell nothing but garlic. Anyway, stopped in the Chapter, went inside, there were about 12 to 14 people in there, and I took my daughter in there with me, I didn't want her to sit out in the car. She sat beside me and the Chapter started its meeting. They introduced me and I started my spiel about what Chapters do and how to keep Chapters going. One lady raised her hand and said would you please shut up so we can eat our cake. Well, I was also the President of NARFE Florida Federation at the time. This didn't offend me, but my daughter was tugging on my jacket and said these people don't want to hear you. I sort of tugged away from her and she tugged some more. She said, Dad, we've got to get out of here. So, I guess she sort of sensed there was some ill feeling there. But the thing is, our Chapters are dying because of this. At that same meeting was a newbie, somebody, who for the first time was coming to a Chapter meeting. This guy got up and left with us. And I said you're not staying for your meeting once we got through the door and outside. He said, no, this is my first Chapter meeting. I said, whoa, what's going on? He said, I don't like the atmosphere in there and I'm not sure I want to stay around for anything else. That bothered me because he felt that if I wasn't getting any respect in there, he wasn't going to get any respect either. But, things have to change. We can try all kinds of things to change the way we do

chapters. We can do as has been mentioned, succession planning. I do succession planning all the time. That's how I planned as I exited out of the Federal government. I actually trained three people. I was lucky because the first two died before I got out the door. One was involved in a horrible car accident in Washington, D.C. The other one had a massive heart attack and died. I thank God I didn't have a third one. But, the thing about it is, Officers in Chapters, okay, you can be an Officer in a Chapter and for some reason the Chapter sometimes lets you go for 30 years as a Chapter Officer. I think we need to change that as part of getting new blood going. That's just part. But the thing is, as a Chapter guy, we have got some issues and Chapters are going away. It's the reality.

When I look at the organization's structure, and I start thinking about change, what are the things that are going to effectively move this organization. One of them will actually be the demise of chapters. Right now we've got people who are on their phones and they are actually checking information. That's how the next generation gets information. That's how your kids get information. That's how your grandkids get information. We heard a young lady here last night talking about her perspective. Do you understand colleges nowadays no longer have book stores? My last two kids have not had to buy a text book which has saved me thousands of dollars, but it did require a phone – iPhone. Don't ask me why they like iPhones, but anyway, the thing is, they did all their stuff on iPhones. My first two kids, no, they actually had to have books. It's no longer the case. Things have changed. So, information about NARFE, I was talking to you yesterday about redesigning the website. I also talked to you about the avatar. An avatar is one of those little dots on an iPhone and if you push on that dot, it can give you everything that is NARFE. Just like logging on, you log onto [www.narfe.org](http://www.narfe.org) and you pull up the thing. Okay. Now all you will have to do is press a little button or an avatar. It will take you right there. We changed the structure, if we change the way we are doing things, if we know that Chapters, probably 10 years from now, if we fast forward in time, I'll bet that if we have 200 Chapters, we're lucky. It's the reality, it's the nature of the beast. It will be a different structure. It has to be. It has to be because that's what we have to do to go into the next century as far as our existence is concerned. Yes, there are going to be some people fighting it all the way, but the thing about it is, you have to embrace change. If you don't embrace change, you've got bigger problems. The thing about it is that, as we have seen, modern medicine changed over our lifetimes, you know, all of a sudden we've got proton treatments going on in major hospitals. They've got new tests. They can now save us. They can do minimally invasive heart procedures where the incision is no bigger than three-quarters of an inch and they can replace the heart valve. So, there are things that are changing and if that has to change, everything else has to change, too, and that is what is going on with NARFE. So the structure, if you will, the structure has to change also.

Question: Larry Henderson said: Yesterday, you were talking about rebranding. When we were at the Region X Conference, someone was talking about changing the NARFE name and I've heard confusion about the current name. A lot of people that I hear think that the Active and Retired Federal Employees and the Active could be Active Retired Employees, they don't think it means Active Federal Employees. So, if the name is not set in stone, I've been thinking about it a lot, and I've been using this on my Chapter letterhead for a long time. It says the Association for Federal Employees, Retirees and Spouses. So the Anagram for that would be AFERS, that would fully describe our membership and it would kind of end that confusion, and that way, instead of having your star on A for Active, your star would be on A for Association. The focus would be on our Association. Just something to think about.

Answer: Yes, what we're doing is part of the branding effort. It's trying to not only look at what we currently have, this first roll out, you don't see National Active and Retired Federal Employees Association, your red badge, it's not going to be that. The recommendation is that you shorten everything. AARP – some people don't remember what AARP stands for. GEHA – people don't know what that stands for. AAA – people don't understand what that stands for. You and I may know, but the thing is that if I ask my kids, I'll give you \$50 if you can tell me what AARP stands for, they wouldn't know. But the thing is that again, things have to change. The GEICO, the little gecko on the

GEICO commercial, these are changes. That's the reality of it. Whether or not we change the actual name itself – right now we've got NARFE, Federal Benefits Expert. What bothers me is the tagline – does that mean each one of us is a Federal benefits expert? If that's the case, we've got some issues because I sure as heck don't know everything there is to know about benefits. I may know a lot, but, you know, we have got one and a half people (that's 1.5) at NARFE Headquarters that are Federal Benefits Experts, that I can go into their office and ask them anything and by end of business day they will come up with an answer. I have yet to stump them. So, we do have Federal benefits experts available, but 1.5 people, for instance during the shut-down, we had probably more than 50 legislators, Senators and Congressmen, calling our office, or their staff calling our office, saying "what does this mean?" There's a governance document put out by OPM, you can't get hold of OPM so we're calling you. "What does this mean?" Then, that was, thank God, answered by the staff that was there. We had not only the Federal benefits experts, but the ones that we could handle ourselves, we did. But does that tagline do anything for people? It may. Because, what are people looking for now – information. If I want to know what's going on in France today, all I have to do is click on something on my phone and I can pull up what that fire did yesterday in Paris.

Question: Unintelligible.

Answer: Let me give you my unfiltered answer. You get what you pay for. To me, if I can get my spouse in there cheaper than I can get in there, yeah, I'd like to do it. But when you think about it, our membership says this is what the membership category is and this is what we pay. So, is there a possibility that we will reduce it? No. Again, to give you an example, one of the things is I'm a member of an association, partly because of my educational background and partly because that's what I did for a living as part of the government. My yearly benefits, magazines and all that other stuff, and membership, and certification, is over ten times what the highest NARFE costs is for membership. So, we're getting away cheap, if you will. Inexpensive. The more members idea, again, is you get what you pay for. I know that the Federal Managers that met with us at the Legislative Congress just last month, their dues are \$125 a year. What do they get for it? Their advocacy is nowhere near what NARFE's advocacy program is. They wish to goodness they were similar to ours. That's why they were meeting with us. But the thing about it is, it goes back to you get what you pay for. It's not to slight anybody, it's not to keep people away, but I feel it's like giving away free memberships. I don't believe in that either. Yeah, all of a sudden you get a quick surge, but the thing about it is, the minute you ask them to pay full freight, all of a sudden, they don't want to join anymore. The perception for people is what are my benefits here? If I go into a Starbucks and they give me a coupon to come back for a free coffee, I may use it, but the thing about it is, it's not something that's regular, then when I have to pay full freight, then it's a different story. So, it's whether or not you want it. I don't want to go down that path. I don't think it will benefit us.

Question: Herb Arnett asked: "Have we ever looked at some of the procedures that AARP uses to develop membership?"

Answer: We have. One of the things we've noticed is that their chapters have almost all disappeared. Some of the other things, when you look at AARP, you're actually looking at an organization that has a different structure, but structure is that they have got another component that actually supports the whole organization. They sell things. They sell insurance. We don't sell insurance. Maybe we should, but we don't. That's one of the benefits of AARP.

Question: Herb Arnett: "Plus, you're only eligible at a certain age."

Answer: Would we follow that? We had, at our last National Executive Board meeting, our attorney. I have used our attorney a number of times since coming on board in November 1st. I have her on speed dial because we have got some issues. The thing is that that attorney gave the NEB a presentation that lasted a little over an hour on the pros and cons of whether or not we should be a 501c5 or 501c3, 501c6, and all these other things. AARP is two of those things and that's how they are able to juggle it, you might say. And that's how they are able to stay in business, or otherwise, they would be hurting. If they didn't have that component that sold things, they would have a tough

time putting out what they put out. So, yes, we've taken a look at it. The NEB chose to remain where we are for the time being. It also sets up a different structure for us, too. Right now the structure that we're in is a category where we are either agriculture, horticulture or a union. So that sort of limits us in a way to what we are. Obviously, we're not out there plowing fields, I know how to plow a field, but we are not in agriculture. We are not in horticulture. I think in my bio, in the end of it, it's got that Ken's a certified master gardener, and I am, in the state of Florida. I spent over a year and a half getting my certification from the University of Florida and I put out a monthly newsletter that goes to over 50,000 homes in Florida each month. I have a green thumb, in addition to being your National President. So the thing is that is something we chance to the elements. That's sort of the answer to your question. Rather we need to stay where we are. We're not horticulture, we are more of a union entity and that's the thing that sort of gets us in trouble. We are not that kind of a union and we're not National Treasury Employees Union, we're not the AFofL/CIO, we are not a union in that sense, but according to the IRS we are one of those entities that's in there.

Question: Someone asked: "Could you possibly explain what went on with last year's elections and how's it going to work next time?"

Answer: Elections – are we talking about the National elections or NARFE elections?

Question: NARFE. I don't understand everything that went on with it.

Answer: Wow. This is a can of worms. First of all, let me just say this about what I think about the election. I believe, I'm a firm believer in this, that with any competition the person that has the most points or whatever it is, at the end of the game is the winner. Okay? So, having a different process all of a sudden sprung on you because you did not reach (the other thing is, too) is if you didn't reach 50+ percent nobody is a winner. It doesn't matter how many candidates you have, it's who's got the most points. Last week, basketball, the final four, the final two, it wasn't based on well, let's rank each one of the players, and well this team actually has better players, these are better on defenses, this one weaker on defense, this one's better on offense, they didn't evaluate. It's who has the most points at the end of the game and that team was declared the winner.

We had an interesting process. Obviously, as one of the candidates, I was a little bit upset about it. But the thing is that in order to be your President I had to continue on. So, the first round, if you will, we were sandwiched in along with a ton of laws and changes. My father is a life member and he asked me to come over to his house. He, as a 96-year-old male, wanted to talk to me, his son, who is at the top vying for National President of NARFE, about, as he put it, who in the name of whatever created this thing, because he wasn't going to vote, as he threw it at me. I go over and pick it up and looked for a pencil or pen and told him he was going to vote. So, I filled it in for him. That was ballot number one. Ballot number two, they asked at that particular time not only to vote for a candidate, but to choose which should be in first place, second, and third, in case it came down to an issue of nobody reaching a certain percentage point, a certain level. So, people voted. Guess what? Sure enough, they're weren't. They then took, what's the ranking. They took the ranking and that became whether or not you won or lost. That sort of ended the thing but it was almost like you voted three times even though you only voted twice. I said then that should never happen again. It should be whoever has the most points. Are they going to do that? No! Unfortunately, I think they are trying to keep it the same way again. So, I've got an issue with that.

Question: Someone asked, "Who is 'they'?"

Answer: "They" is a combination of the Bylaws and Resolutions Committee, the NEB and the Executive Director at NARFE Headquarters, and I am a member of the NEB, and a Parliamentarian. Incidentally, the state of Maine used that same procedure and, following the November elections, it was almost January before they had their results. That's a telling thing. That was based on the Parliamentarian's suggestion and best practices on how to get an election done.

Yesterday, I told you about what I used to do as a kid on the farm. I put the corn through a sheller, but I also knew, since there was no running water, there was a path instead of a bath, I also knew what you should do with that cob. I hope that answers your question.

Question: I have a different type question for you. A person asked, last year, a two-part question. I didn't get a positive response last year, and probably won't get one this year. We're talking about two bills in the House right now, HR141(....inaudible).

Answer: Pages 12 and 13 of the NARFE magazine. You're asking whether or not we're going to continue, yes, it's part of our legislative agenda. Let me just tell you, the reason why I'm a member of NARFE. I had never heard of NARFE before. I don't know if any of you had ever heard of NARFE before, but I was already retired, was living someplace else, and since I went, every night after the staff went home, the university where I taught for 27 years – Adjunct Professor, University of Maryland, for 17 years; Adjunct Professor, Washington University, 7 years; Adjunct Professor at Georgetown, 3 years; I also did two summers at Harvard University teaching. The thing is that those 27 years meant that I was eligible for Social Security benefits. I'm a CSRS guy, so I had my good government annuity and when I became eligible, I took a trip a few miles down the highway to the Social Security office. I earned my benefits. I wanted my benefits. When I got to the Social Security office, I showed them the paper I had just received from Social Security saying this is what I was entitled to, because they give it to you every year. The person sort of laughed about it and said, "Ha! We moved the goal post while you were working." What? The thing was, I didn't know anything about it. The person says, "Here's what you're gonna get." He had removed hundreds and hundreds of dollars. I said to myself, what the heck is this? This isn't fair. He said that there is a group that meets, it's called NARFE. I said who in the heck is NARFE? He told me. I looked them up, got some information and went to the next meeting, stupid me, thinking, these people can get me my money back. Only to find out it's been on NARFE's agenda since the '80s. The reason why we will probably never get it passed is because it's a money issue. If I walked over to my neighbor's property and beat on their door, and they answered the door, and I said, you know what, if you contribute a few more dollars each month, I can probably get my entitlement. Do you know what that neighbor would say to me? You better get off my property and you better do it quick. So, these are issues that we have as an organization. It's on our agenda whether it's a COLA, whether it's a hold harmless, whether it's a WEP GEL, these are issues that are going to continue to be and we are going to continue to work on them. As a matter of fact, I brought it up last Thursday to Mr. Emmer who is the Republican from Minnesota, asking him if he would help out. The thing of it is though things are not going to go. We may get a partial, I doubt if we'll ever get it. The reason why, is because the people who are CSRS are the major group that would be affected by this, they're waiting for us to die. Very simple. So, bill trackers tell you something about what our emphasis is on. The four major things that we are working on right now: WEP; we're talking about postal reform; COLAs, trying to get a different way to get things done; pay raises, trying to get 3.1 for next year. We just had the President sign off on the 1.9 but we're really only getting 1.4 because the other .5 will actually be done later this year. These are issues that your advocacy department, and, remember this is the primary thing that NARFE lives for in a way, is the one who goes up to Capitol Hill almost every single day.

Last week I was up there, I was only in the office two days, and I was on the Hill two days. The week before, I was actually in the office one day, I was on the Hill that one day. The week before that, before I flew to Las Cruces, I was at the dinner that the Republican National Committee was holding that the President was speaking at. I had two Congressmen sitting there at my table who I was brow-beating by the time dinner was over with talking about the NARFE agenda. These are things that we are working on constantly. My thing about NARFE is that the President is the face of NARFE on Capitol Hill. Jesse is always there, either Jesse or John Hapner are always there with me, thank God. All of a sudden, I will get a hand on my arm, and someone will say, Ken, slow down a little bit, because my agenda is NARFE advocacy. I worked on the Hill for three years before I got my good government job that I worked at for over 35 years. So, I know what they are looking for, I had to cross the aisles. I know that. That is what I was taught at a very early age. I think a month or so ago, in the magazine, I wrote an article on crossing the aisle. It's something you have to do, but that's what NARFE does. We're an advocacy organization. We talk about preserving and protecting those

benefits that we have. Bill tracker is part of it, advocating for everything that we can possibly get that we're entitled to, those are the things, as a matter of fact, as of today, I just found out that while I was on the Hill just before that with Congresswoman Maloney from New York, representing NARFE we made television that night also, the 12-week paid leave if you've got a newborn, adoption or if you are having issues with being a caregiver for a relative was introduced. When I was a Federal employee, there was no such thing as paid leave for that purpose. You could get leave, but you couldn't get paid leave. Well, Congresswoman Maloney said this is unfair. Since I knew that my wife had been on bed rest for the last four months of her last child being born, and since that, couldn't go back to work for almost a year, paid leave would have been fantastic, because I exhausted every bit of leave that I had. Paid leave became a big thing, so when Congresswoman Maloney rolled that out, we had several Congressmen and Senators, we had it all. That companion bill has been released to the Senate yesterday. So now we have two of them going. So, that's what NARFE advocacy on Capitol Hill does. Now, all of a sudden, we have that Senate bill. So, that is another thing we will be watching. But, that's what we do.

That is also the reason why I campaigned for an Executive Director. I can't do everything. One time, when I was in there, I was sitting in someone's office, one of the staff came running in and said so and so is parking in my parking spot downstairs. Can you do something about it? What the heck? The National President has to balance cutting the baby in half or what is this? There has to be somebody else in the mix. When I come back from Capitol Hill, I want the building still standing, although I'm not going to tell you what I found. I want the staff to be working while I'm gone. I want things taken care of that I just don't have time to do and I'm there from 7 to 7, every single day, Monday through Friday, and some days, all day on Saturday, and then Sunday. Yeah, there are some things we advocate for and we will continue to do that.

Question: Ed Evans remarked and asked, "When I'm at other Federal Conventions, that bill tracker in the magazine will get me an application into their hand. That's a very popular item. If they ever think of dropping it, please tell them, don't do that. Going back to Chapters for a moment. A Chapter, about four or five years ago, offered a resolution to cut the membership fee for widows. The issue was that when their husband died, we lose their membership. They say they can't afford that much, but we need their membership and they need our Service Officer's knowledge because of what's going on. The Convention voted it down. We called Membership at Headquarters to see what they thought, because we wondered what we were missing. They said, really softly, it's probably a financial issue. Do you have thoughts about that proposal?"

Answer: Yes, I do. Again, it goes back to funding. One of the things that I did not want to bring up or chose not to bring up, simply because it would be a time-consuming issue here, is what's going on with the organization itself. Some of you in this room know exactly what's happening with our organization. You also know, because I've told you, that we have been losing money every single year. We've got a problem.

What has happened is that since 2000, the National Presidents of our organization actually transferred funds, which I unfortunately had to do in order to make payroll back in November. National Presidents have been operating on a deficit every single year except 2013. NARFE has, and I got the information right here in a folder, lost thousands and hundreds of thousands of dollars each year.

We are in an almost 70 percent dues revenue situation in order to support operations and we haven't been able to do that because National Headquarters has been spending willy-nilly. I vowed that this would not happen again and what we have is, we started off the year at a loss. First time it's ever happened in at least 20 years because I wouldn't let it continue that way. Now I've got six people who are saying they want to impeach me. I could care less. Maybe they'll set up the same process of voting to impeach me.

But, anyway, the thing is that, this document that I have I was lucky enough to actually be there at a time when I could access the information. I've come up with some statistics. In 2000, they finished

off the year with a loss of \$221,000. They transferred over from the Investment Accounts, \$250,000. In 2001, they lost \$242,319, they transferred over another \$262,000 from Investments. It goes on and on and on and on. You can pass this around but I would like it back. In addition to that this is an advisory from the auditors who were auditing our organization. The NEB found out about this at our March meeting. The advisory says, and I'm just going to read to you this one sentence. "During the year ending December 31, 2010, NARFE experienced another significant operating loss." The total at that time, for 2008, 2009 and 2010, the losses incurred equaled \$3 million dollars in operating losses. And this was certified by them.

Guess what? Did anybody in this room know this? I didn't, Bill didn't. I've been going to every single NEB meeting since the last one that Margaret Baptiste did with the exception of one. I missed one because I got part of my ear almost ripped off by somebody with a fish line. But, the thing of it is, after the only NEB meeting that I have missed, since then I never heard of it. I never heard it before. But yet, when I cracked into the system, that's what I found.

In addition to that, the letter from the accountants. We were told repeatedly, year after year, that everything was fine. We had no problems. (Expletive!) They lied to us. Now you see what I have to clean up. It's phenomenal.

Question: Someone asked: "Who are the six people who want to impeach you?"

Answer: Bill Shackelford said to add to what Ken had said earlier, those six people were members of the NEB. The people that allowed the deficit, that Ken referred to, do exist. He's trying to straighten it out, but it's our former counterparts who don't like what we're doing. One of those actually wants us to ignore the active employee. Would you want to ignore a group that makes up about 12 percent of our membership – a group that we need to look at closely? We've had that same auditor for 14 years. How many of you have had the same auditor for more than four or five years?

Answer: Ken Thomas continued. Best practices as far as auditors is concerned, for those of you who don't know, is usually a maximum of five years. Five years, you change auditors. I don't care what you do, because you never want to get to the point where you're actually in bed with them, for lack of a better phrase. You want to make sure that you've got other eyes on whatever the process is that you're going through. Best practices say five years.

When I got there, I was saying, hey, based on what I found, (I didn't ask for a forensic audit, because if I'd asked for a forensic audit, somebody's going to jail). Our former Presidents and former members of the NEB had some complicity here. So, what's going on here should not be, but it was done. There's no way I'm going to have Barbara Baptiste ripped out of her facility there in South Carolina, I'm not going to have Joe Bowman drug in from the hills of Virginia, and there's no way I'm going to be able to catch up with some of these other people, but the thing about it is, this is what has happened so it's up to us to change and that's what we are doing.

So, just to give you a hint of just how we are going about this, because there are other issues here. I can't give you a complete list of them because we don't have enough time. But, we're working on things.

So, those are some of the things that we're working on and certainly, financing the organization, and that's the reason why everything goes back to money. My estimate, based on operating expenses, right now, we just dropped below 200,000 members. If we hit 182,000 with membership, we are done, we cannot support them. That's why we are looking at another component. Another component is the building that we're in. We were occupying all four floors. We're also occupying the garage downstairs. The value of that building, because of its location, is, believe it or not, in parking spaces. I could be charging in the neighborhood of \$250-\$350 a month for that section of Old Town Alexandria to park there. I've got nothing but empty spaces in that garage.

At one point, the organization had 147 employees. We now have 45. Five have either been removed or have left of their own volition since I arrived. These are things that we are working on, but the building has to be put in play also. Do we keep that particular building? Or, do we relocate? The building, right now, is probably worth around \$10 million. That will keep us going for another year, but

do we want to sell it, do we want to rent space? The option would be to do things a little bit differently as an organization. Do we have our advocacy staff up on the Hill, because they are there every single day and the rest of the staff someplace else, or doing it from home? We have one employee who does it from home. She's in Rhode Island. She comes into the office about every six to eight weeks. So, do we do that? Those are the things we have to take a look at.

A problem with the building though, is we can't even rent out space in that building because of one thing – bringing the building up to code. The cost to bring that building up to code is about \$1.8 million. We don't have it. The only way we would have it would be again to dip into what we call our Investment Accounts. That's another thing again that's in play. Now you've learned even more. Any other questions?

Question: Larry Henderson said: "It's my understanding, and correct me if I'm wrong, OPM has stopped blind mailing. If that's true, how will that affect recruiting members?"

Answer: The blind mailings were stopped in August of 2018. We originally had an NEB meeting scheduled with PON to discuss it, but PON was released. We then had a meeting scheduled with its successor, she was released. We are now trying to get a meeting with her successor so we can discuss this issue of the blind mailings. Issues with blind mailings is other organizations don't get them. So, in a way, we were sort of getting an end run on these other organizations. There are a lot of other organizations that want to be part of those blind mailings. The question is what's the bang for the buck? What's the return on that particular investment? What they do is essentially they do a mailing where they provide the labels to the company that does the blind mailing. We supply the necessary documents, the magazine and some of the necessary documents to go into that blind mailing. We like to see if we get any kind of productivity out of it, out of membership. Membership is not coming in that way. The things that we need to explore, those are things that I had a brainstorming session with the Membership Department for. I was not very pleased with some of the brainstorming that didn't come out of it. We've got to come up with different things.

I just got a thing from goevents.com this morning. At the start of the year, they had over 1,800 events already on their list of schedules for Federal employees all over the country – events that they could go to that are just for government employees. Why doesn't NARFE have a table at some of these places? We've got tables out here. How come we don't have tables at some of these events? That way you can get to talk to people. You could scan their badges. They tell me we've actually got scanning equipment at Headquarters. When I asked where is it? They said, we don't know. Wrong answer to the wrong person. Anyway, blind mailings are done.

Question: Inaudible.

Answer: Dismantling OPM. There's a proposal by the White House that they want to reorganize the government and, also, dismantle the Office of Personnel Management. Some of the functions could probably be farmed out. I don't see any reasons why not. The Department of Defense is taking over the security clearances. I think that's a great location for that but it's not going to save any money, it just relocates. Another thing would be probably, the information that is contained up in Iron Mountain up in Pennsylvania, whether or not that will continue to be the warehouse, if you will, of all government employees' files. Whether or not GSA will take over certain components. I can't quite picture some of these other organizations doing some of the things. Everybody in here also should know about, other functions are being done by other components of the government. Does everybody in here know that the Department of Agriculture actually takes care of 128 agencies' payrolls? It's almost like, wow, it used to be the U.S. Treasury. But, evidently, the Department of Agriculture had it in with somebody, and all of sudden, they are processing these things and I am truly amazed. There is a reorganization effort going on. OPM is just one of the components the White House wants to change. Bad, could be worse. Not sure, but I doubt if it's going to happen as we look at it globally.

Have you ever tried to reach OPM. Tough, tough thing. Tuesday at 7:40 in the morning – call them. That's how you get OPM. Any other time, are you kidding? In the afternoon, don't bother. Somebody said, make sure your phone has a full charge.

Question: Someone asked, "Can you tell us briefly, how the AMS system is going to help?"

Answer: The AMS system is going to be, first of all, it's not a 1992 system. That's one thing. Number two, it's going to be faster, more user friendly, should have many more components to it, should be able to produce the type of reports that you wish you could get from the system and it will enable the National Headquarters office to process things as far as payments to vendors, making sure the contracts are in place, things like that. Essentially it will do all the things that we wished the OMS system could do, but hasn't been able to do it.

Question: "Will it be easy to learn?"

Answer: Yes, it should be user friendly. That was one of the charges, and if it is not, believe me, I will make sure that it is.

Question: "You don't want to comment on the reduction of Federal employees?"

Answer: Reduction – I was in government service back in the days of Bill Clinton. Bill Clinton right-sized the Federal government. I used the term right-sized because that's the term he used. At the time, I was in a meeting with 30 other people that were in a room over in the White House. My suggestion at the time was we could do the same functions with one-third less the number of employees in our Department. We cut that Department down from a little over 13,000 to a little over 8,000 and, believe it or not, we did the same functions. So, right-sized the government or releasing employees, buy-outs, things like that, right now we have the same level of government employees, the same number practically, that we've had for almost the last 20 years. So, it's not changing any, it's just that people are being repurposed. The loss just isn't there. And it's higher than it was in the days of Bill Clinton. Obviously, the government has more to do. That's it folks. Thank you very much. I appreciate it.

## Town Hall Continued – Ken Thomas

Question: Norris Alderson stated: “It’s devastating to me that in my eight years now in NARFE that the information that you provided earlier is probably 180 degrees from what we’ve been led to believe all these years. So, in my mind, keep in mind I was a Federal employee for 39 years and also served in the Army Reserve for 32 years, I don’t see how anybody could get away with this all these years without something being said or done about it. So, my question is, are we going to ignore obviously all the lies the thousands of members of NARFE have been given all these years? Are we going to brush it aside and move on and try to correct the problem that are obviously there?”

Answer: I think that’s an excellent question. One of the things that, again, I mentioned, was that I did not call for a forensic audit. If you do a forensic audit, we would have found this stuff and then we would have probably proceeded to, my thing is, if you call for a forensic audit, you obviously you’re looking for something and you want to do something that people should be held accountable for. Accountability can be a jail term. I said something about dragging Barbara Baptiste because she was one of the people, I cannot imagine dragging Joe Bowman out of the hills of Virginia, I can’t imagine dragging Dick Wilson back from Spokane, Washington because the question would be what purpose does it serve. How do we exact punishment? What we know now is that we’ve been lied to just like it says.

I had a team when I was working that knew me pretty well and some of them were in the same area with me within the building. Every now and then we would get something in that to me was just absolutely either inane or something that we could not possibly do. One of the members of the staff would look at me and scream out to the rest of the people, “He’s getting ready to blow.” All of a sudden there would be a stampede because I would scream, holler, get it all out of my system and then we’d go back to work. We had been lied to. It was a significant lie in that it cost us hundreds of thousands, over a period of 20 years, it has cost us over a million dollars.

Our Investment Accounts fortunately are well positioned. We made sure of it. We had some very good results with our investment advisors. To me, it’s one of those things where I told them when they were last in and visiting with us, I said grow my wealth because that’s what it’s all about. In January we picked up almost \$300,000 in profits so far this year. We’ve got ourselves well positioned. We can’t do anything about what happened in the past. We know it happened now. We know we’ve been lied to. What should we do? Should we have public floggings, should we have...? My thing is, it’s probably, and I have another NEB member here, we have this, it’s part of NARFE history, now and now it’s time to move on so we can get this organization repositioned so we can go into the next century and go in there better than how we finished off this first century. When I look at NARFE I see other problems in the belly of the beast. Those other problems can be just as devastating. I’ve got issues that have to be resolved and those are the things that I’ve asked the NEB team up and actually start solving some of these bigger issues. Those are the things that we’re working on as an organization so that we can be the 21st century organization that we should have been.

Question: What is \$300,000 represent in terms of our total investment?

Answer: Our investment portfolio is close to \$10 million. So, yes, we are getting a good return on our investment. Now, they’ve used up \$6 million maybe, maybe even more. Look at what it could have been.

Question: Will we be firing those auditors and hiring new ones?

Answer: We have an RFP that will be going out., yes. When I arrived, when the second week was over, I was in the books because I had to do what I had to do, the first thing that I asked for was an audit. I want an audit now. Let’s put out an RFP. I was told that the auditors had already been engaged to do an audit but it’s not scheduled for another four months because one had been done

six to eight months before I got here. That being the case, there wasn't anything I could do about it at that point. To use the same auditor, I found out it was the same audit firm that's been doing the books for years and years and years and years. It won't happen again because we're putting out a new RFP. If they apply, we're not going to select them.

Question: Is there any way we can get that off the website?

Answer: Oh, it's not on the website. I had to crack into the system to get that.

Question: Is there any way we can let NARFE members know about this?

Answer: Let me tell you that there is a negative to this. The negative is, that if the NARFE members actually find out about it, there would probably be a stampede for the door. I'm giving you the information so at least you can see the transparency here. I would say that the majority of the members, I know what my father would do. My father was a child of the Depression. My father taught me how to save, how you spend, and everything else, there is no reign him in business. Fiscally, I'm an extremely conservative guy. I told you yesterday about the business about, how much is this going to cost me? That's one of the first things, that's how I live my life, that's how I raised my kids. You have to be extremely careful with this information. I give it to you as a group. I didn't give it to Virginia. Virginia had a 100 something people there. I didn't give it to Virginia because I think there might have been a stampede for the door. You don't want people thinking, Oh my God, it's been out of control. You know that. What are you going to do about it? It's almost like the car wreck has happened, are you going to replay the thing over and over and over again? It happened. You get your car fixed. You get it towed, you get it fixed, you get it taken care of. My thing is no, if you get it out to the membership, I bet you we would lose 20 to 30 percent of our members because they would think we were incompetent as an organization.

Question: So we can't mention it?

Answer: Oh, you can mention it because you heard it from the National President.

Question: To get our organization back to normal, how much would each individual member have to donate...inaudible.

Answer: Yes, we're in the hole right now. We're starting off calendar year, not fiscal year, with a deficit of about \$700,000+. So, if you divide that by 200,000 members, there's your answer. Again, we have to change from this dues-reliant business. We've got to get it away from this almost 70 percent dues reliance, we've got to get that down to no more than 20 to 30 percent. For normal not-for-profit organizations, that's what they rely on as far as a measuring tool for what's carrying their organization. So, they usually have other things in their structure that bring in non-dues revenue.

That's why I created a Committee, and the NEB backed me on the Committee, and that's what we are relying on now. I think they suggested at one point that I ride a white horse and gallop up and down Washington Street in Old Town Alexandria to see if we can't get donations thrown in my direction. Somebody suggested that I do that without any clothes on. I suggested not.

We have to get away from this reliance on dues. We will go down the tubes if we rely on dues. At one point, the calendars, the cards and some of the address labels that NARFE is sending out to people and getting donations back from, were, at one point bringing in \$2 million a year. Yeah, great. It's not bringing in even half of that now. We have maxed out. If I have one more card – I've got a drawer at home that has probably close to 100 cards in it. I use them, but I can't get rid of them fast enough. We sort of maxed out that and it's time for something else.

No, I'm not going to ask you to buy umbrellas. I have got some of the cheapest pieces of stuff. We've got some vendors out there and I think I got an umbrella from all of them except for Beltone. I had a brand new umbrella from one of the organizations out there that actually carries me as one of their people. I've had their insurance for years and years and years. I'm not going to say it's Blue Cross/Blue Shield but, they have got these fabulous looking umbrellas. A couple of weeks ago it was raining like I haven't seen in months there in Old Town, I grabbed that umbrella, took it out of the packaging, I had to clip off things and everything else, just to get it to the point where I could open it up when I went out the door. Opened it up going out the door, the thing went up then the thing went

poof and closed around my head. Anyway, I'm not going to be selling umbrellas. But we've got to come up with something that is going to get more money coming in.

It can't be dues. The one thing that's a killer here, if there ever was one, is let's raise the dues up \$80. I see your reaction. Again, I can't do that. It's not going to happen. People are moaning and groaning about it being \$40. It's a tough thing. If we rely on dues, we're not going to make it. So we have to come up with other ideas – non-dues revenue.

If we sell insurance, and we can't do that, it would require us to become a different organization.

Question: You talked about a different organization, if we went to a 501c3, based on our non-profit investment educationally and disaster relief wouldn't we be eligible for grants?

Answer: We possibly could be because that's one of the things we were talking about. Right now, that's the reason we use FEEA. We use FEEA because they are one. They distribute for us. Bill will tell you it costs us 25 percent of the donations, so if you are donating \$100, 25 percent goes to them to be the organization that takes care of that for us. We understand that part of it. The thing of it is, do we want to bring it in house? If we bring it in house, then we're going to have to add staff. Is it going to be worth it? What's the return on investment – the ROI? The next time we have a FEDcon, which reminds me – that name I did not come up with, I have nothing to do with FEDcon, LEGcon or anything else, I'm a NARFE guy, too – if you don't mention NARFE at some of these things, I don't know how you're holding them. There are things that we can do, that in order to give credits, continuing education credits, (what a fantastic idea) if you have an employee working for the general accounting office, if you offer continuing education credits to people who are in the accounting field and everything else, which some organizations do, we could do that which means we could charge more for some of these things if you wanted to get your continuing education credits if you were continuing to pursue certain things. I'm a psychologist by training, but in order for me to continue my license every single year I have hundreds of hours I have to have to continue as a licensed psychologist. Yes, NARFE would give me enough work just working with people in NARFE. That's a possibility. If we offer that, we could offer classes in some of these Conferences that we have. That would be a good way of bringing in some additional dollars.

To give you an example, at our last LEGcon back in March, the Federal Manager's Association was meeting at the building also at the same time. We invited them to come in because they couldn't get anybody, believe it or not. They only had about 75 members. Any time that we have a Congressman or Senator speaking, get your group over here because at least you can participate and you can hear what's going on. You can hear the direction the country's going in. That way you can get people in there. But, guess what? Their registration fee, not their room charge, for that conference was \$700. NARFE's was \$175. Why was theirs \$700? We should have tapped them on the shoulder and said, "Hey, join NARFE. You could have saved yourself some money here." There are certain ways of handling these things. Other questions?

Question: Since our membership numbers have dropped below 200,000, is there any new things going on in the marketing of Membership, any new incentives, has anything changed?

Answer: I think I mentioned to you that we had a brainstorming session at National Headquarters several weeks ago with the Membership Department. Obviously, the Membership Department does good, very positive in one area, in terms of reinstatements, does a fabulous job. Does an extremely poor job in terms of recruiting. I've offered several different suggestions. Again, I mentioned earlier today goevents. Go to your website, goevents, you'll find out, carries a listing. Even here in Tennessee you can go to goevents to find out what's going on in this particular area and see whether or not you can get a table at one of these events. Take with you magazines, applications, the 10 most important things that you do upon retirement, whatever. Take a barrage of information, get a table and do some recruiting.

I'm afraid that our Membership Department needs some help. Sometimes we have to be a little more proactive about these things that we actually have to see if we can't do them ourselves. At one time, I had one of these events that I had actually attended a couple of times before I retired. They

have 8,000 to 9,000 people that show up for their conference every single year. They usually have 200 to 250 vendors there at their conference. I approached them about a table for NARFE. They said, our tables are going for about \$3,000 for the three-day event. It was at the Convention Center here in Washington, D.C. For \$3,000 you've got to be there the whole time, you've got an ad in their booklet, you also received the name, the government mailing address, the government email address and the government telephone number for every person who attended. It was only open to current Federal employees. Did I mention that it's 8,000 to 9,000 people? So, all of a sudden, you have a mother lode of information. As one of my kids would tell you, it's data mining. That's all you have to do. Then, you could send out to these individuals, because you've got all the information. You know what their mail drop is, you know what their email address is, you know what their telephone number is so you can text that Federal government worker, and by all means, you've got their name. You could be using this as a way to contact these people and see if they are interested in NARFE. Good way of doing it.

Because I said \$3,000, the young lady says, well, I can cut it in half. Has your organization ever been here before? I said no. She said, how about \$500? I sent out an email to Headquarters and said, hey, I got you a table. All you have to do is show up, man the table. I was told, Bill said, the next time you do that give me a call, I'll volunteer and get plenty of people from Virginia.

Ken, it costs too much money. I said to myself, what the heck, why is \$500 too much when all of a sudden you can get an inventory of between 8 and 9 thousand potential members names and contact information? Brainstorming session – I say, so what's going on with govevents? Ken, we haven't gone out to any yet. I said, you know, I mentioned this the first week I was here. That was back in November. What's taking so long? They said, well, we just don't have the contacts. I said, Govevents is an organization that puts out this information almost every day of the month. All you have to do is log on. But, Ken, we don't have the staff. I said, we don't have the staff! Oh my goodness.

The other thing you should know about the staff, I'm referred to as number 17 at National Headquarters. It's sort of a joke by staff. But, your National President – there are 16 people who get paid more than I do at National Headquarters. I'm hearing from two of these people who are being paid thousands of dollars more than I'm being paid, that it costs too much money. My thoughts on that...but, in answer to your question, when I get finished doing all this traveling that I'm doing right now, then it will be time for a meeting and the meeting won't be pleasant, I can assure you of that because I've got an agenda, you guys got an agenda, we need to get things done. The NEB has an agenda. We need to get things done. We need to start moving and if people don't move with us, then they will be moving without us and they will be out the front door.

Question: You answered part of our question, and that is yesterday and today you presented various scenarios that mean to me at least, there are members of the staff at Headquarters that are perhaps in cahoots with all those who have misled us all of those years. Since you're not the Federal government, you don't have to go through that process to get rid of someone, how do you approach getting rid of these folks who are not on board with what the membership really wants from NARFE and what we're willing to support?

Answer: Good question, excellent question. One of the things I have as a member of the NEB and as National President, I have one employee at National Headquarters. That employee is the Executive Director. Back in March, I asked certain members of the NEB, one who happens to be sitting here, to do me a favor, and actually assess the Executive Director's performance based on her contract and what her requirements were for 2018 because I, in a way, only supervised the Executive Director for a period of two months, so it wouldn't be fair to me or to her. Another thing, too, is, you have to understand, again, that I was the guy who campaigned since 2013 for an Executive Director for NARFE because I believed it was the thing to do.

Her responsibilities are to make sure that, not only that the building is still standing, but the employees that are still working there during the time when the building is still standing. My expectations are that when I walk back into the office, that people are performing duties of their job. My thing will be when I sit down with her is to say, essentially, we know what the problem is,

membership is one of our issues, we know we have to build on this and the current team that is responsible for it is not functioning. I told one person in this room yesterday, that while I was in the brainstorming session with these people, when I commented that we were having the same loss in 2018 that we were having in 2017 (we were averaging around 8,700 loss overall during the course of the year), one of the Membership Department people said, you ought to be thankful that we've flatlined. That didn't sit well with me because to me, a loss is a loss, I don't care how you look at it. And, to me, we don't lose. If we're flatlining, then, by God, we better have something in place that stops it from happening and we better see an up-tick. I'm not seeing that. Again, if you tell me that we're flatlining and we ought to be thankful for it, then by goodness gracious, you ought to be looking for something else outside this organization because that's not going to work. We're going to flatline right out of existence. My thing is the Executive Director is my responsibility, NEB essentially evaluates her, I present the evaluation, determination is made that if you don't get these people working in the right direction, then it's your responsibility, your job is on the line. If I get rid of you, I'll get rid of them because I'll come after them next. Remember, Virginia is a right to work state which means I don't need an excuse. It's sort of like, come on in, we need to talk.

Question: Could you briefly explain how switching to Chapters Optional from Chapters only has affected revenue?

Answer: Chapter revenue has declined. The problem in 2016, when the membership voted for Optional Chapter Membership and One Member One Vote, it immediately set in motion a domino effect. One of the people in the room here got swatted in the stomach, etc. In other words, it didn't go well, it didn't go as well as could be expected. The problem is that at that particular point the membership part of the organization decided that this gave them the opportunity to change a few forms. In changing a few forms the forms sort of said, well, you all need to be National members first and then Chapter members second. When people looked at the form when they were renewing their membership, they only saw one thing within the box and it was check this off if you want to pay \$40 and they really didn't see any Chapter dues as part of this. So they opted for something they really didn't pay attention to, so Chapter dues go down. That created an issue.

There were some very genuine attempts to change that around, because the minute you find out all of a sudden you had 140 members in your Chapter, and all of a sudden 40 members aren't there anymore. You start looking and you find out that they are all in a different category of membership. So, then you correct it. You call them up and you tell them hey, are you still a member of your Chapter? They say yes. You tell them, no, you're not. You need to send in Chapter dues.

The problem was, it said that all these Chapters were losing members, losing income, and that's a problem. On day one, when Kathy Hensley and I came into the office, on November 1st, we had a meeting that afternoon with the Executive Director and the Vice President of Membership. There was a Committee that suggested a different form. What's going on? Well, we haven't acted on it. Really? Well, you're going to act on it now because we're not leaving this room until it's acted on and until we have this thing put in place the way we want it. We literally spent an hour or hour and a half making sure the form conformed to what the suggestions were by the Committee that had been set up. I then said, how long is this going to take? They said it could be two or three months. I said, no, it won't be, you've got a week to get this done and it was.

It was sent back down to Membership, the NEB reviewed it again for any additional comments, criticisms, or whatever, at the end of the month of November and it was sent out. The reinstatement form is at least completed. There are also some additional forms that are supposedly being worked on. In the meantime, of course, we had the government shut-down where all hands were literally doing something else, other than what we had been working on.

Yes, Chapter membership went down, the money went down, income levels went down in Chapters.

Question: I'm talking about recruiting new members.

Answer: The new recruiting form will be coming out also. That is the other thing we worked on, too. The income then, from that, will produce some.

Question: Back when Chapter membership was mandatory, the Chapter that owned that zip code.

Answer: That's going to change because you are talking about an existing form that hasn't been changed yet.

Question: When you recruit somebody now, in the past, the emphasis was to recruit for the Chapter. When you do that, National gets the entire \$40. The Chapter doesn't get any money. The year end, after that started, I went to the new members in the NARFE directory here and the estimate of Chapter recruiting versus other recruiting, the Chapters recruited about 20 percent of the members. I assume the Chapters will continue recruiting for Chapter membership. The other membership at 80 percent is National Only. I assume the Chapter wouldn't recruit for Chapter and National Only membership, but only for Chapter membership because they believe in Chapters. The \$40 that goes to National Only, if you multiply that out by the number of years, that's about \$125,000 more for National. The Chapters are losing about \$125,000.

Answer: That's right because what was happening when they changed the forms, Membership changed the forms, which included the reinstatement form and the recruiting form, when they changed those forms, everything went National, so you had to specifically ask for Chapter. That's what I said. The money declined. We've changed one of the forms, the others are coming along.

Question: I wonder if all the Chapters represented here are aware of all the money they lost, that one change cost them?

Answer: It was well over \$100,000.

Rhonda Mooney added, almost as importantly, as the money cost of it, to me, we're not getting new blood into the Chapters and I think that's why we're now having so much problem finding Chapter officers. Because you're not getting new people in there, and the ones who have already served so long are just worn out from doing it. I'm so glad you said that's going to change.

Answer: Your Committee was not only working on that one form that is now changed, the reinstatement form, but the other one is also going to be changed. We just have gotten to it. It's in the process.

Now that you've heard the unfiltered National President, how are you going to do something with the information that you have? Will this information then be a catalyst to move you to do something positively in the NARFE world? If so, what? I'm standing up here getting the questions. What can you give us as far as input into changing this organization? What are you willing to do in order to help change it? You know, it can't be all me. It cannot be. I hate to say it, but I don't have powers of bilocation. I've somebody out in Arizona that's trying to carve me up because I'm not coming to her Federation meeting. I'm sorry, but I'm going to be over 1,000 miles away. What am I supposed to do? Well, you're the person I requested. So what, I can't do anything about it. Your request came in late. I don't care if it came in late, you need to come out here to Arizona! Really? What can you do. So it can't be me. I can't do it all. What are you guys willing to do? Tell me. If you don't have any ideas.

Someone remarked, my idea to handle that would probably be a video conference.

Answer: What do you guys think, honing in on that, what do you guys think about, maybe at the end of each week, (do you know that at the end of each week the National President sends out a message? Do you guys see those things?), every Friday, I come up with something else. The other thing, too, is that in order to, sort of, reach my people, I'm thinking to myself, you know what, I wonder if it's a good idea to maybe tape a five or ten minute little thing at the end of each week. Just have your National President address the troops and sort of say, hey, here's what's going on now. Here's some things you should be aware of. Here are the things that maybe we should be working on. Would that work? Does that register anywhere?

Ed Evans said, that's an excellent idea. If you would do a "Fireside Chat" like that, put it on you tube, every Chapter could see that whenever they meet because it's on you tube and that would keep them in touch with Headquarters.

Answer: So what do you guys think?

Everyone responded by saying, yes.

Answer: Again, one last thing, my business cards are up here and I'm going to leave them behind. You either take them with you if you need to contact me, you can contact me, and I'll see you next time.

Standing Rules For  
Tennessee Federation Annual Meeting  
National Active and Retired Federal Employees Association

Revised April 16, 2019

- Rule 1. The Annual Meeting shall be called to order at the time and date designated in the printed program. Adjournment shall be at the completion of business.
- Rule 2. The official printed program of this Annual Meeting is hereby approved and the order of business as shown therein shall be followed unless changed by a majority of members.
- Rule 3. Each member must be registered, paid registration fee and must display the proper badge obtained from the Credentials Committee.
- Rule 4. If designated seating is provided, members shall be seated in the appropriate section in the convention room. Guests shall also be seated in sections provided for them.
- Rule 5. A member wishing to speak shall rise and address the Chair. When recognized, he/she shall announce their name.
- Rule 6. A member shall not speak more than twice on the same question, unless given permission by two-thirds of those members present. The first speech shall be limited to three (3) minutes, the second to two (2) minutes.
- Rule 7. No member shall interrupt a speaker who is addressing the Meeting, except to call for a point of order to raise a question of privilege. If a call for a point of order is made while a member is speaking, the member shall pause until the question or order is decided.
- Rule 8. No motion shall be voted upon until the maker has had the opportunity to speak on it, if the maker so desires.
- Rule 9. Committees reporting proposed resolutions shall read as much of each resolution as necessary for clarity and shall report approval or disapproval.
- Rule 10. It shall require at least twenty-five (25) members to move for a roll call or ballot vote. The presiding officer shall decide which it will be. Election of officers shall be by secret ballot if two (2) or more are running for the same office.
- Rule 11. When a vote has been ordered, no adjournment shall take place until the results have been announced.
- Rule 12. A motion to reconsider shall not be entertained unless offered by a member who voted on the prevailing side.
- Rule 13. There shall be no smoking in the meeting facilities. Unless specifically authorized, cellular phones, beepers and other devices shall be silenced while in the meeting room.
- Rule 14. In the absence of a specific rule, Robert's Rules of Order, newly revised, shall prevail.

These Rules were reviewed and adopted by the 63rd Annual Meeting as Standing Rules and have been incorporated in the Tennessee Federation Bylaws, Article VIII.

\*\*The rules are subject to revision in accordance with Article X of the Tennessee Federation Bylaws.

## Tennessee Federation NARFE 2019 Financial Report

January 1, 2019 - March 31, 2019				
Beginning Balance -	Checking account 1/1/2019		\$31,148.30	
<b>REVENUES</b>				
	National Dues Rebate - 10% Fund (2019)	\$ 1,484.25		
	National Dues Rebate - 10% Fund (2018)	\$ 782.34		
	2018 Per Capita Dues: Chapter 152	\$ 60.00		
	<b>Total Revenue</b>	<b>\$ 2,326.59</b>		
<b>LESS EXPENSES:</b>				
	Vouchers - Officers Expense	\$ 2,132.42		
	Newsletter Expenses	\$ 2,178.00		
	Business Checks	\$ 177.62		
	Exec Board Meeting Lodging	\$ 417.24		
	<b>Total Disbursed</b>	<b>\$ 4,905.28</b>		
3/31/2018	Balance		\$28,569.61	
	Suntrust Balance 3/31/2019		\$28,704.03	
	Note: Check 1143 Outstanding			
	Bank of TN Money Market		\$7,009.54	
	<b>Total Assets</b>		<b>\$35,713.57</b>	

TENNESSEE FEDERATION NAEPF													
2019 BUDGET AND EXPENSE REPORT													
	Budget	QTR		QTR		QTR		QTR		YTD Exp.		QTR	(+) Over
	4 Qtrs	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Actual	Budget	Actual	Expenses
ACTIVITY	Year	1st Qtr	2019	2nd Qtr	2019	3rd Qtr	2019	4th Qtr	2019	3rd Qtr	2019	4th Qtr	2019
1. Exec. Bd. Meeting													
a. Travel	\$ 1,000.00	\$ 750.00	\$ 447.36			\$ 750.00				\$ 750.00			\$ 447.36
b. Lodging, meals	\$ 1,500.00	\$ 750.00	\$ 658.80			\$ 750.00				\$ 750.00			\$ 658.80
c. Other	\$ 100.00	\$ 50.00				\$ 50.00				\$ 50.00			\$ 50.00
2. Fed. Officers Spend	\$ 1,000.00	\$ 375.00	\$ 375.00	\$ 375.00		\$ 375.00				\$ 375.00			\$ 375.00
3. Office Expenses	\$ 500.00	\$ 140.00	\$ 177.62	\$ 140.00		\$ 140.00				\$ 140.00			\$ 177.62
4. Fed WEB site	\$ 100.00	\$ 25.00		\$ 25.00		\$ 25.00				\$ 25.00			\$ 25.00
5. State Convention Ex.													
a. Travel	\$ 1,000.00			\$ 1,000.00						\$ 1,000.00			\$ 1,000.00
b. Lodging, meals	\$ 2,000.00			\$ 2,000.00						\$ 2,000.00			\$ 2,000.00
c. Misc.	\$ 200.00			\$ 200.00						\$ 200.00			\$ 200.00
d. Convention Deficit													
6. Nat'l Convent/Pros													
7. Fed. Newsletter	\$ 4,500.00	\$ 1,500.00	\$ 2,178.00			\$ 1,500.00				\$ 1,500.00			\$ 2,178.00
8. Legislative Expenses													
9. Chapter Visits	\$ 1,200.00	\$ 300.00	\$ 103.38	\$ 300.00		\$ 300.00				\$ 300.00			\$ 103.38
10. Civic Activity													
11. Seminar, Act/Alz Act	\$ 100.00	\$ 25.00		\$ 25.00		\$ 25.00				\$ 25.00			\$ 25.00
12. Public Relations	\$ 50.00	\$ 13.00		\$ 13.00		\$ 13.00				\$ 13.00			\$ 13.00
13. Membership	\$ 500.00	\$ 50.00		\$ 50.00		\$ 50.00				\$ 50.00			\$ 50.00
14. Region X Conference	\$ 2,400.00									\$ 2,400.00			\$ 2,400.00
14. Pros Conf/Natl Board	\$ 1,200.00			\$ 1,200.00						\$ 1,200.00			\$ 1,200.00
16. Nat'l Legislative Semin.													
a. Travel	\$ 900.00	\$ 900.00	\$ 61.03										\$ 61.03
b. Lodging, meals	\$ 1,300.00	\$ 1,300.00	\$ 703.09										\$ 703.09
c. Other	\$ 300.00	\$ 300.00	\$ 199.00										\$ 199.00
17. Other	\$ 100.00	\$ 25.00		\$ 25.00		\$ 25.00				\$ 25.00			\$ 25.00
TOTAL Budgeted/Expense	\$ 21,190.00	\$ 6,583.00	\$ 4,905.28	\$ 4,592.00		\$ 4,592.00				\$ 4,592.00			\$ 4,905.28
													\$ 16,284.72

(Attachment 18)

# 2018 Tennessee Federation NARFE Treasurer's Report

## 2018 Financial Report: January 1 – December 31, 2018

Beginning Checking Account Balance		\$29,763.81
Revenues:		
National Dues Rebate	\$ 9,295.31	
2018 Per Capita Dues	4,953.00	
2018 Convention Profit	2,481.19	
Chapter Closings	7,740.34	
Newsletter Advertisements	400.00	
CD Redemption (US Bank)	<u>3,409.49</u>	
Total	\$27,379.33	
Expenses:		
Officer Vouchers	\$ 6,862.51	
Newsletter	5,035.70	
EB Meeting Lodging	752.10	
EB Convention Lodging	2,447.88	
Trans. Closing Chptr. Funds	6,386.65	
2019 Conference Advance	500.00	
Miscellaneous	600.00	
CD (Bank of TN)	<u>3,410.00</u>	
Total	\$25,994.84	
Ending Checking Account Balance (12/31/2018)		\$31,148.30
Money Market Bank of TN		<u>7,009.54</u>
Total Assets		\$38,157.84

### End of Year Balances

<u>Year</u>	<u>Balance</u>
2015	\$35,072.47
2016	\$36,417.50
2017	\$36,487.30
2018	\$31,148.30

### Revenue by Year

<u>Year</u>	<u>Revenue</u>
2015	\$21,194.78
2016	\$16,409.58
2017	\$21,873.20
2018	\$27,379.33

### Expenses by Year

<u>Year</u>	<u>Expenses</u>	<u>Vouchers</u>
2015	\$21,771.29	\$11,563.57
2016	\$15,068.98	\$ 7,659.23
2017	\$21,861.37	\$ 9,453.52
2018	\$25,994.84	\$ 6,862.51

### National Dues Rebate

<u>Year</u>	<u>Rebate</u>
2015	\$10,188.96
2016	\$ 9,043.44
2017	\$10,381.13
2018	\$ 9,295.31

### Per Capita Dues

<u>Year</u>	<u>Dues</u>
2015	\$ 6,780.00
2016	\$ 5,979.00
2017	\$ 4,560.00
2018	\$ 4,053.00

### TN Federation Chapter Membership

<u>Year</u>	<u>Chpt.Mmbr.</u>	<u>Natl.Div.Mmbr.</u>
2015	2,245	
2016	2,023	
2017	1,601	
2018	1,362	1,353
2019	1,344	1,367

BALLOT/TELLER COMMITTEE MEETING

Date: 04-15-2019

Location: CHATTANOOGA

Name (Signature)

Chapter Name and/or Number

Harry S. Cunningham

CHAPTER 204

**Committee Discussion and Results:**

NO RACES/OFFICES WERE CONTESTED, THEREFORE NO ELECTION BY BALLOTS WERE NEEDED. NO COMMITTEE MEETING WAS HELD.

**Respectfully Submitted by:**

Harry S. Cunningham

BALLOT/TELLER Committee Chair

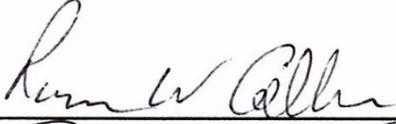
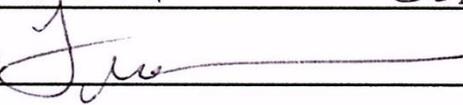
Date: 04-15-2019

Bylaws

COMMITTEE MEETING

Date: December 13, 2018

Location: via Email

<u>Name (Signature)</u>	<u>Chapter Name and/or Number</u>
Ronnie Collins 	Chapter 1956
Ronald Born 	Chapter 108
Timothy Powers 	Chapter 870

**Committee Discussion and Results:**

The Bylaws Committee discussed by email that we did not receive any proposed resolutions for changes to the Federation Bylaws.

Therefore no action was taken.

**Respectfully Submitted by:**

Ronnie Collins

Bylaws Committee Chair Date: April 16, 2019

(Attachment 21)

NATIONAL ACTIVE AND RETIRED FEDEAL EMPLOYEES TENNESSEE FEDERATION  
MARRIOTT RESIDENCE INN  
CHATTANOOGA, TN  
APRIL 16, 2019

REPORT FROM THE FINANCE AND AUDIT COMMITTEE

CONSISTING OF:

GAIL JONES CHAPTER 727  
JOE NASH CHAPTER 204  
LYNN HENNING CHAPTER 519

PRESIDENT MOONEY & FEDERATION BOARD:

THE FINANCE AND AUDIT COMMITTEE MET ON APRIL 15, 2019 AND REVIEWED THE FOLLOWING PREPARED REPORTS:

BANK DEPOSITS FROM SUNTRUST BANK  
PER CAPITA DUES  
QUARTERLY FINANCIALS  
DEBITS  
DEPOSITS

*except as noted  
by Norris Alderson  
of 3P*

WE FOUND NO DISCREPANCIES AND FOUND THAT ALL EXPENDITURES WERE JUSTIFIED AND ACCORDING TO POLICY, AND THAT ALL RECORDS WERE IN ORDER.

WE COMMEND TREASURER NORRIS ALDERSON FOR HIS EXCELLENT BOOKKEEPING, AND MOVE THAT THIS REPORT BE ACCEPTED.

RESPECTFULLY SUBMITTED,

FINANCE & AUDIT COMMITTEE

GAIL JONES  
JOE NASH  
LYNN HENNING

*Gail Jones*  
*Joe Nash*  
*Lynn Henning*

Membership COMMITTEE MEETING

Date: April 15, 2019

Location: CHATTANOOGA, TN

<u>Name (Signature)</u>	<u>Chapter Name and/or Number</u>
<u>MARK POLEY</u>	<u>SEVIER #1678</u>
<u>JEAN COX</u>	<u>KNOXVILLE #204</u>
<u>Joyce Womack</u>	<u>Chattanooga #108</u>
<u>Ann Born Ann Born</u>	<u>Chattanooga #108</u>
<u>Larry Henderson</u>	<u>TRI-COUNTY 806</u>
<u>John T. Harow</u>	<u>TRI-COUNTY 806</u>
<u>Wayne Lanier</u>	<u>Murfreesboro 836</u>
<u>Ronald Getz</u>	<u>Cumberland Co 1919</u>
<u>Mary Ballard</u>	<u>German town 1968</u>

**Committee Discussion and Results:**

*See Attached Report*

**Respectfully Submitted by:**

J. DEAN McALISTER

membership Committee Chair

Date: 4/16/19

**ATTACHMENT**  
**MEMBERSHIP COMMITTEE REPORT**  
**63rd ANNUAL MEETING OF TN NARFE FEDERATION**  
**APRIL 15-16 2019**

1. Local newspapers/meeting announcements/accomplishments/newsy articles. Expand circulation of Chapter Newsletter to prospects etc, no newsletter, consider implementing one.
2. Utilize NARFE posters in public areas that current/retired federal employees are known to frequent, i.e. senior centers, libraries, veteran's associations, etc.
3. Develop listing of prospective members and work the list, use the telephone or mail letters describing benefits of NARFE membership. **Chapter Membership Chairperson has primary responsibility to coordinate these efforts.**
4. Participate in community activities that gets the NARFE name out to the public, Alzheimer's events are an excellent example.
5. Emphasis the narfe.org site to educate chapter membership chairpersons and all chapter members, i.e. Media List, Legislative priorities for current year, Setting the Record Straight, The Federal Family etc. The Recruitment & Retention Journal and the NARFE Insider are excellent sources. The Membership Marketing Guide-A How-to Guide for Recruiting NARFE Members, FH-19, 10/18 is a necessity.  
**Purpose: An educated membership makes better recruiters.**
6. Place copies of the NARFE Magazine in the hands of the federal community, i.e. libraries, medical waiting rooms, and other waiting areas
7. Explore possibility of utilizing agency health fairs with a NARFE booth. Chapters in Knoxville, Chattanooga, Nashville, Jackson and Memphis have the best opportunity. Will take some work with affected agencies to make this happen. Nashville and Millington to name only a couple have participated in this effort.
8. Present membership report at chapter meetings, i.e. current membership, gains/losses by name, emphasis dues withholding encourage participation.
9. Emphasize national/federation office sponsored incentive membership drives.
10. After considerable discussion regarding annual membership renewals the Committee recommends the WO review this process.

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION  
TENNESSEE FEDERATION, 63RD ANNUAL MEETING  
RESOLUTIONS COMMITTEE MEETING

Date: April 15 - 16, 2019

Location: Marriott Residence Inn, Chattanooga, TN

<u>Name (Signature)</u>	<u>Chapter Name and/or Number</u>
<u>Larry Henderson</u>	<u>TRI-COUNTY 806</u>
<u>Mail Jones</u>	<u>Dickson 727</u>
<u>Carey Fleming</u>	<u>Jackson 519</u>
_____	_____
_____	_____
_____	_____
_____	_____

Committee Discussion and Results: None, no resolutions were received.

Respectfully Submitted by:

Larry Henderson

Resolutions Committee Chair

Date: Apr. 16, 2019

