



Issue 2009-3

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NARFE

National Active & Retired Federal Employees Association

Protecting the Future for Retired and Current Federal Employees

New Mexico Federation

Voices

Summer and Fall 2009



National Web Site: www.narfe.org

Federation: www.narfe-nm.net

President's Message *Mary Ellen McKay*

Fall is an exciting time for NARFE Chapters in New Mexico because the Chapters that have not met during the summer months are meeting now and getting ready for an active year. This means my schedule is filling up, also. Since the Federation Convention in April and the start of the 2009-2010 year, I have visited the Las Vegas, Taos (twice), Pecos River, Tucumcari, Alamogordo, Curry County, and Truth or Consequences Chapters. In January and February, I plan to visit the Carlsbad, Roswell, Silver City, and Socorro Chapters. Visiting Chapters is the best part of my job. Everyone is so hospitable and I truly learn what wonderful members we have and how hard they are working to maintain their Chapters and make NARFE stronger. It is with a great deal of sadness that we are in the final stages of closing the Curry County Chapter. Members are being reassigned to other Chapters.

I want to ask the Chapters that I have not visited to let me know when I can make a visit.

I attended the Federation President's Meeting in Grand Rapids, MI (the site of the 2010 National Convention) in July. We discussed the pending Dues Referendum and many other topics. The most concern to presidents around the country is the continuing loss of members. The Chapters and individuals who seem to have the most success in recruiting members are those that can get into Federal workplaces and meet with current employees. As a Federation, we will work hard on recruiting in the coming months. Be sure to read about the recruiting contest in Sharon Willoughby's column.

A large group of members from New Mexico attended the Region VII Conference in Cheyenne, WY the first few days of October. The workshops were excellent. I would strongly suggest you put attending a Region VII Conference on your radar screen. You will have the perfect opportunity in 2011 because *(continued on page 4)*

Secretary's Report *Gloria Delgado*

As we reach the midway point of the NARFE year in New Mexico, Federation Board members continue to address the many issues that arise affecting Chapters and their members in the hope of finding solutions. Board members strive to pursue ideas and/or suggestions to increase recruitment of new members; to retain members; and to improve membership participation in leadership roles to avoid closing Chapters, which sadly is what happened recently to one of our Chapters.

Beyond local situations and concerns over Premium Conversion, Government Pension Offset (GPO), and Windfall Elimination Provision (WEP), our members are currently faced with two important issues that could definitely affect them – NARFE Dues Referendum and Health Care Reform.

- NARFE Dues Referendum is a resolution submitted to amend National Bylaws to provide for a single dues structure. Adoption of this resolution means there would no longer be National dues and Chapter dues -- instead there would only be NARFE dues. Since current Chapter dues are so varied, adoption of this resolution would definitely simplify recruitment efforts; however, it would also increase membership dues for those Chapters with annual dues lower than \$9.00.
- Health Care Reform means we, as Federal Retirees, are to be alert to what happens in Congress regarding this issue. We must not allow our Federal Employee Health Benefit Plan (FEHBP) to be threatened in any way.

As the New Year approaches, it is time to think ahead to the upcoming New Mexico Federation Convention held annually in April. Taos Chapter 1401 will be hosting the 2010 Convention on April 15, 16, and 17. Please make plans to attend. It is only through your attendance that the Convention can be considered a success.

Northwest District, *Madeline Jennings*

During the past few months, I will say that I have had some personal health issues that I am now trying to overcome. Hopefully, the next few months will get me back into the swing of things for a normal schedule of activities for myself.

I am pleased to report that all four of our chapters are meeting. Chapter 80 (Albuq.) and Chapter 1462 (Belen) met throughout the summer. Chapter 1179 (Farmington) and Chapter 1380 (Gallup) began meeting in September.

As the Health Fair schedule begins, we must all make efforts to promote our organization and try to recruit new members. So please make every effort to attend the health fairs as scheduled for your chapters.

It is our hope to push for new members. We again must work on keeping current members. With the financial problems of both the federal and state government, we must watch for any attempts to jeopardize our retirement income.

I was pleased to learn that the Region VII Conference in Wyoming was a success and well attended.

Southeast District, *Thomas J. Anderson*

I would like to commend the Editor of our newsletter "Voices", Ruth French. It is a very well done and professional letter. I hope all that receive it take time to read it.

National Advocacy month (August) was observed by many of our members throughout the state. I know it was in the southeast district. There were numerous letters, emails, phone calls, and even personal visits to all of our congressmen. This just emphasizes the fact that NARFE is indeed the only organization that protects our rights and benefits, and that is why I am a member. I hope it is your principal reason also.

We have now lost Curry County (Clovis) Chapter 1357. Federation President McKay has officially notified the National Office of this action. Our President asked the Chapter 1357 members where they would transfer. She reports that the 44 members will transfer to other NM NARFE chapters as follows: NM Statewide Chaparral Chapter (25), Pecos River Chapter (15), Tukumcari (2), Roswell (1), and Silver City(1). I am glad that every one of them chose to transfer rather than terminate their membership. The task now will be to get them to their new Chapter meetings and get them involved. If any of those members read this newsletter, I offer any help I can. Just let me know.

Thanks to Chapter 731 and their President Juanita Whittaker, the Southeast District Workshop will be held in Roswell on November 5 from 9:30 to 2:15. There is a lot on the agenda, but, as always, if you have a concern or question we will do our best to *(continued on page 5)*

Northeast District, *Jim Bjurman*

On August 10th, 2009 the Northeast District Workshop was held in Santa Fe, NM, at the Kingston Residences, the same place where the Santa Fe chapter holds its monthly meetings. Planning for the workshop began immediately after the State Convention, and in discussion with Kathleen Kerr, Santa Fe Chapter President, it was decided to combine the workshop with the annual legislative contact activities in August.

All of the Northeast chapters were represented at the workshop. Mary Ellen McKay, NM Federation President, attended along with the following legislative office's aides: Senator Bingaman and Representatives Heinrich and Lujan. Senator Udall's office declined to attend at the last minute, although early they said they would. Approximately 40 people were in attendance.

The first half of the workshop was devoted to internal NARFE issues. Topics that were covered included: single dues referendum, Taos Convention update, remarks from the NARFE-PAC chair, current legislative activities - specifically health care reform as of August 10th, and remarks from Mary Ellen McKay. Time was allotted for a short question and answer session.

(continued on page 4)

Southwest District, *Roy Willoughby*

On Wednesday, the 14th of October 2009, the Las Cruces Chapter 182, under the leadership of Meriam McMullan, hosted the Southwest District Workshop. All of the five SW chapters were fully represented including the President of each chapter. Martha Leiker, the Region VII National Vice President, gave a very informative opening address. Mary Ellen McKay, the Federation President, gave an interesting update on the latest NARFE initiatives and a very enjoyable get-acquainted group activity. We had updates by Russ Boor, the Federation Vice President-Legislation, Sharon Willoughby the Executive Vice President-Membership, and insights by Meriam McMullan, President of Chapter 182 on a special chapter project, the "calling of each chapter member", which provided a very effective way of connecting personally with each chapter member as well as updating chapter records.

Sharon and I also attended the Region VII Conference in Cheyenne, Wyoming in October. We learned a wealth of information to pass along to the Federation and chapters. Clearly, there are a number of possible Congressional actions that will affect NARFE membership.

My goal for this year will be to continue to help the Southwest District Chapters deal with the three most important issues: the recruitment and retention of members, responding to special NARFE alerts in a timely manner, and helping the chapter deal with the problem of getting volunteers to take leadership positions.

Executive Vice President
Sharon Willoughby

It's autumn! What a beautiful time of the year. Most of you are in the throws of Health Fairs and Seminars. I hope your recruiting is going well. I attended the Blue Cross Blue Shield Seminar in Las Cruces. The Chapter gave away a very nice gift from Sam's for there door prize. They were able to gather all of the names from the attendees that arrived before it started. The late comers were left out. I know we had one person join and a couple of really positive responses. I hope all of you are doing as well (I want to say "rah-rah, go team", but I will restrain myself).

The Region VII Conference was a success for us. I came back with one really good idea from the Arizona Federation that the New Mexico Federation has voted to support, regarding our membership efforts. So here is our new approach: Starting November 1st 2009 and ending April 1st 2010 we (the New Mexico Federation) are having a **CONTEST**.

The winning recruiters will be determined by a drawing with each new recruit providing a chance to win. More recruits, more chances! The contest prizes will be cash awards, and it is definitely worth participating! The Federation has salted the pot with \$100.00. All we have to do is get members. For each member recruited, the Federation will put in an additional \$5.00 dollars. The Federation did put a cap of \$300.00 on the pot (I think Rick DeMello is worried we will break the treasury). There will be three winners: 1st will receive 50% of the pot; 2nd will receive 30%; and 3rd will receive 20%. Now go out and promote this to your Chapter members.

When you announce the contest at your Chapter meeting, make up a packet of literature for prospective members that includes the mail-in membership application in the packet. **Be sure your members know that their NARFE membership number must be on the new member applications in order to get credit for the recruit!** If someone joins online, our local chapters and specific member who recruited them will not get credit. Therefore, it is a good idea to have your current members pre-fill out the application with their own member number before handing them out to prospects.

To recap:

November 1st 2009 to April 1st 2010

Recruit = Pot \$\$\$\$ Increase

*** 1st – 50% *** 2nd – 30% *** 3rd – 20% ***

The drawing will be held at the Federation Conference in Taos, April 15 thru 17, 2010. Remember, for each recruit, you increase your chances of winning the drawing! We hope you enter often!

Good Luck and Good Recruiting!!

Legislative News
Russ Boor

At the end of July, I mailed and/or emailed a cosponsor update letter to each chapter president and legislative chair which indicated that Rep Heinrich had cosponsored HR 1203 Premium Conversion (PC) and was seriously thinking of cosponsoring HR 235 Windfall Elimination and Government Pension Offset (WEP-GPO). The letter also recommended that all chapters and members in Rep Heinrich's district thank him for cosponsoring the PC bill and to please cosponsor HR 235 WEP-GPO.

Just after the middle of September, I mailed and/or emailed a letter to each chapter president and legislative chair, subject: "Chapter Legislative Activity Since August 1." This letter asked each chapter to let me know about their legislative activities during the August-September time frame. I received responses from Carlsbad, Belen, Roswell, Alamogordo, Silver City, Las Cruces, and the Northeast DVP. I was hoping to receive an update on chapter legislative efforts from more chapters. I am sure most of our chapters in New Mexico urged their members to contact our US Congressmen concerning NARFE issues since we have added more cosponsors to our bills of interest; and we all thank those that did contact their Representative and two Senators on these two issues. The information I received was reported to the Federation Executive Board at their meeting in Socorro on October 12.

As a result of NARFE efforts in the July - September time frame, NARFE in NM has added Senate and House bill cosponsors. Following is summary of cosponsor status of bills of interest to NARFE members in New Mexico:

Premium Conversion (PC)

Senate Bill S. 491 - Tom Udall

House Bill H.R. 1203 - Harry Teague and
Martin Heinrich

Windfall Elimination Provision (WEP) and
Government Pension Offset (GPO)

Senate Bill S. 484 - Tom Udall

House Bill H.R. 235 - Martin Heinrich

In summary: Senator Udall and Representative Heinrich have sponsored both bills. Representative Teague has only sponsored the Premium Conversion bill. Senator Bingaman and Representative Lujan have not cosponsored either bill.

NARFE members and chapters in NM need to thank Senator Udall and Representatives Heinrich and Teague for their cosponsoring, ask Representative Teague to please cosponsor WEP-GPO and Senator Bingaman and Representative Lujan to please seriously consider cosponsoring both PC plus WEP-GPO. *(continued on page 5)*

President's Message (continued from page 1)

the Conference will be held in New Mexico. The Conference rotates among the 5 states in the Region. It will be an exciting time because that is the 90th birthday of NARFE. We had a workshop on Health Care Reform as it moves through Congress. The session on Health Care Reform was presented by Dan Adcock, NARFE Director of Legislation. It was an outstanding session. We also had workshops on "Laughing at Stress" (it was funny), "Legislative Issues" and "Chapter Operations/Procedures". We had plenty of time to share ideas and the reports of all the State Presidents gave us things to put into our conversation about things we might do here in New Mexico.

Looking forward to 2010 ... be sure the State Federation Convention is on your Calendar for April 15-17 in Taos. The Taos Chapter is planning great things for the Convention. It will be a time to learn, have fun and do business. We will be electing officers for the Federation and I'm sure there will be a number of resolutions to come before the Convention. Taos is a hub of art, culture, scenery, and wonderful people. It would be shame to miss all of that.

In just a couple of months, we will have the results of the Dues Referendum. When we do, there will be lots to talk about the future of NARFE and how each of us can be proactive to protect our earned benefits. That's what NARFE is all about.

I wish each of you a season free of the flu bug, days full of sunshine and happiness and the blessings of friends and family.

Treasurer's Report – FY 2009

(01 May 2009 – 30 September 2009)

Rick DeMello

Beginning Balance		\$11,102.57
Income		\$3,361.81
Interest	\$110.69	
10% Monies	\$2,926.12	
Per Capita Assessment	\$0.00	
Matching Funds	\$325.00	
Expenses		(\$3,593.32)
Travel: Mileage	\$1,078.72	
Travel: Lodging	\$376.29	
Travel: Registration Fees	\$50.00	
Travel: Other	\$599.90	
Office: Printing	\$16.42	
Office: Postal	\$33.55	
Office: Other	\$0.00	
Miscellaneous	\$1,438.44	
Awards	\$0.00	
Balance		\$10,871.06

Alzheimer's Report

Marie Farnsworth

Beginning with the New Mexico Federation Convention, fiscal year 2009-2010 support for Alzheimer's Research is well on its way to a good year. Between April 1 and October 15, 2009, contributions from Chapters have been recorded in the amount of \$5,295.50.

Monies have been earned through many sources. A "mail-in" drive at Alamogordo Chapter 698 and used book sales from Las Cruces Chapter 182 have been quite successful. A substantial contribution was forwarded from Roswell Chapter 731. Several contributions have been made at various chapters as memorials. AND there is the impressive contribution in the amount of \$8.00 earned by a lovely Sr. Member who collected and sold cans to earn her donation.

Large or small every donation counts - it is good to know that the funds are used for the purpose given "Alzheimer's Research". THANKS TO EACH OF YOU - KEEP UP THE GOOD WORK

Northeast District (continued from page 2)

After the break, the legislative aides arrived. There were two topics on the agenda: what is the most effective means for NARFE to contact their representatives and what is the status of health care reform. Each topic was introduced by the chair; each representative had five minutes to present their ideas; and then the floor was open to discussion. The discussions were lively with a great number of ideas presented by all.

If I may, I would sum up the discussion on the two topics as follows: any means of contacting our representatives works, be it personal visit, telephone calls, email, faxes. Canned appeals carry less weight than a personal appeal. Regarding health care, all the aides stated strong support for the FEHP and vowed to defend it in any upcoming legislation. At the conclusion of the two topics, time was provided for NARFE members to talk with the aides to present NARFE issues along with any other issues that they had.

After the meeting, a wonderful prime rib dinner was served to all attendees. In closing, I would like to thank the Santa Fe chapter for hosting the workshop. I also want to thank Kathleen Kerr and Mike Sullivan for their ideas, support, and organizing skills that resulted in a successful workshop.



November Notes!

Alzheimer's Disease Awareness Month!

FEHBP Open Season Begins (Nov 9 – Dec 14)



Legislative News (continued from page 3)

Recently, there has been some good news out of Washington. On October 28, President Obama signed the Conference Report on the fiscal year 2010 National Defense Authorization Act (H.R. 2647, now P.L. 111-84). The new law 1) allows federal agencies to re-employ federal retirees on a limited, part-time basis without offset of annuity; 2) permits Federal Employees Retirement System (FERS) workers to initially credit half, and in 2014 all, of their unused sick leave toward retirement; 3) phases out the non-foreign cost-of-living adjustment system for federal employees in Hawaii, Alaska and U.S. territories, replacing it over several years with locality pay, which can be counted for retirement purposes; and 4) ends the Department of Defense's pay-for-performance personnel system, the National Security Personnel System (NSPS), restoring employees to the federal General Schedule pay system. NARFE's press release provides additional information as will December's NARFE.

In addition, the President has proposed that all federal retirees and survivors who are not eligible to receive Social Security (SS), should be offered a one-time \$250 payment just like other older Americans on SS who have been proposed to receive the same payment because of no COLA in 2010.

However, not everything is rosy. Besides no COLA for SS recipients, federal retirees and annuitants in 2010, it has been announced that the cost of Federal Employees Health Benefit insurance will increase in January an average of 8.8 percent with the most popular plan (Blue Cross/Blue Shield Standard option) jumping by 12.4 percent for family plans and 15.1 percent for self-only coverage. All this comes at a time when participants in the Long Term Care Insurance (FLTCIP) have learned they may face a 25 percent increase in premiums, even though many were told when they bought FLTCIP, premiums would remain the same for the rest of their lives.

Note to Chapter Officers

If you have not looked at the publications list from National recently you may not be aware that there is a publication directed to PUBLIC RELATIONS for your Chapter. The order number is FH-9.

Public Relations is essential for NARFE. It promotes membership, increases understanding and support of NARFE's legislative agenda and helps to shape the public's perception of federal retirees and employees. Public relations helps to increase awareness of the significant community service contributions being made by NARFE volunteers throughout the U.S. and around the world.

The publication instructs the user about print and electronic media. This includes meeting the media, developing a media contact list. and working with →

Federation Officers Nominations

The nominating committee is accepting names for the Federation Officer positions. Positions available are:

- President
- Executive Vice President
- Vice President
- Secretary
- Treasurer

Interested members are encouraged to contact any of the committee members no later than 15 January 2010

If you wish to nominate a member, please assure that the nominee will accept!

Committee Members:

Lucy A. Garcia, Chair

(505) 898-0002

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Southeast District (continued from page 2)

accommodate you. Please see that your chapter President knows you will attend in advance of the meeting, so adequate vitals can be prepared. Former Curry County Members are invited to attend, but also, please register in advance.

The next couple of months nominating committees will be seeking candidates for Chapter, District, and Federation offices. The District and Federation are both two year terms. I have, and still am, enjoying being the Southeast District Vice President. I hope I have done an acceptable job. I have held the position for three years, and will not be eligible for reelection. It would be great if at least two people will run for this, as well as Federation President, both Vice Presidents, Secretary, and Treasurer, as well as the many committee chairs. All of our members has the ability to handle these positions.

Note to Chapter Officers (continued from column 1)

newspapers, radio and television. There are samples of press releases and how to write and use them.

This publication should be in use at every Chapter. Order one today.



NM NARFE Chapter Members from Las Cruces Chapter 182 and Albuquerque Chapter 80 pictured with Region VII Vice President, Martha Leiker and National President, Margaret Baptise at the Region VII Conference in Chynne, WY.

(l-r) Bob Baker, Franklin McKay, Irv Skelton, Nadine Boor, Marcelle Skelton, Mike McMullen, Meriam McMullen, Marlene Mayfield, Sharon Reese, Martha Leiker, Russ Boor, Betty Annis, Sharon Willoughby, friend of Betty Annis, Margaret Baptiste, Mary Ellen McKay, Roy Willoughby.

**NARFE
New Mexico Federation of Chapters**

Northwest District

Albuquerque Chapter 80
Belen Chapter 1462
McKinley County (Gallup) Chapter 1380
San Juan Valley (Farmington) Chapter 1179

Northeast District

Duke City (Albuquerque) Chapter 1411
Española Valley Chapter 1423
Las Vegas Chapter 886
Rio Rancho Chapter 1381
Santa Fe Chapter 186
Taos Chapter 1401

Southwest District

Grant County (Silver City) Chapter 481
Las Cruces Chapter 182
Luna County (Deming) Chapter 1299
Sierra County (Truth or Consequences) Chapter 1341
Socorro Chapter 1402
Statewide Charter – Chaparral Chapter 2341

Southeast District

Alamogordo Chapter 698
Carlsbad Chapter 796
Pecos River (Ft. Sumner) Chapter 1455
Roswell Chapter 731
Tucumcari Chapter 1387



Future Federation Conventions

- The next Federation Convention will be held in **Taos, NM, April 15–17, 2010.**
- The **2011** Federation convention will be held in **Las Cruces.**
- The Federation is looking for interested Chapters to host the **2012** Federation Convention. Interested Chapters can contact Lucy Garcia no later than 15 Jan 2010 at 505-898-0002 or garciaja@quixnet.net



Deadlines!

Jan 31, 2010. Chapter per capita assessment of \$1.75 as calculated based on number of chapter members in good standing as of Dec 31, 2009 is due to federation treasurer no later than **Jan 31, 2010.**

Federation Convention Business Deadlines

Jan 31, 2010. Resolutions to be considered at the convention must be approved by the **chapter** and **submitted** to the convention resolution committee (75 days before the convention). **(Taos: 15 - 17 April, 2010)**

Feb 15, 2010. Federation Nominating Committee report to chapters (60 days before convention)

Feb 15, 2010. District Nomination Committees reports to appropriate chapters (60 days before convention)

Mar 02, 2010. Chapter Inputs on proposed resolutions reviewed by Resolutions Committee and report delivered back to chapters (45 days before convention)

Make Your Voice Heard!

Lobbying for the retention of our earned benefits and addressing some of the injustices of denied benefits, is not a difficult task. We can all write a letter or post card, go on the NARFE web site and send messages to our lawmakers, make a phone call, or send an e-mail. It only takes a few minutes of your time.

**National Active and Retired
Federal Employees Association (NARFE)
New Mexico Federation of Chapters**

Voices

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PENDING "NARFE DUES" REFERENDUM

Russ Boor

NARFE's National Executive Board (NEB) approved issuing a referendum to chapters proposing amending of the national bylaws and rules. If adopted, this referendum would change the present NARFE national dues plus chapter dues system to a single "NARFE dues" system. The official referendum ballot should have already been received by chapter secretaries and must be returned and received no later than December 8, 2009.

How many votes is your chapter authorized?

A chapter will be authorized 1 vote for every 50 chapter members and portion thereof. For example, if a chapter has 110 voting members, that chapter would have a total of 3 votes to cast in the referendum.

By which method will your chapter cast its authorized votes?

Chapters had several options as to how they could determine the method of casting their authorized number of votes. Note that it takes a two-thirds vote of "Approved" for a national bylaw change referendum to pass. Some chapters will cast all their votes as "Approved" if at least two-thirds of the chapter members voting vote "YES."

What does this change in National Bylaws and Rules do?

Instead of having separate dues for national and the chapter, a single "NARFE Dues" of \$40.00 per year would be collected from all members, with several exceptions. In general, of that \$40.00, \$9.00 would be rebated back to the chapter and \$4.00 would be rebated to the federation and national would retain \$27. Chapters would no longer be able to establish a separate chapter dues. More information on this subject including a copy of the proposed referendum can be found on the NARFE web site (narfe.org).

How would "NARFE Dues" change the dues members must pay?

See Table 1 on page 9. The answer to this question can be rather complex to explain as it depends on the category of the member, the number of years option selected (1, 2 or 3), and in some cases, when they joined. On average, the change in dues will affect almost 90 percent of all chapter members, but this varies considerably between chapters, ranging from around 50 percent to almost 100 percent being affected. The reason for this wide difference is because dues will not change (grand-fathered in) for national honorary members, recent retirees plus spouses recruited by national and active federal employees (AFEs) plus spouses who joined prior to January 1, 2008. However, this last group (AFEs and spouses) dues will change when they retire. Also, non voting members (LSA and life members who do not pay chapter dues) will not see a change in their dues (grand-fathered in).

Thoughts for consideration should the Referendum pass

- Makes it easier to recruit - for national, federations, chapters and members. A single dues amount for all new members except for those recruited by National under the 1 and 2 year OPM recruiting incentive whose dues amount is set as approved by the NEB.
- There is a net transfer of power to the NEB. Chapters will be giving up an important part of their grass root independence (sovereignty) as they will now share in the single "NARFE Dues", the amount which could be changed by a simple majority vote of delegates attending a national convention or by a national referendum. Since chapters will be dependent on receiving a portion of the "NARFE Dues", national can mandate chapters must submit annual audit, budget and/or financial reports concerning chapter finances and how that money is spent.
- National will be able to withhold monthly dues payments to chapters if they believe chapters are either incorrectly using "NARFE Dues" or not properly accounting for their use or not properly submitting mandated financial reports.
- The referendum is quite complex in that it deletes and changes several paragraphs of present national bylaws and rules and by being a referendum, it is not amendable. Chapters can only vote to accept or reject the changes.

- This same issue was defeated by the delegates at the last two national conventions
- There is no real over-riding rationale as to why this proposed change to bylaws and rules must be decided at this particular time. It could be considered at the 2010 national convention where it would be reviewed by a bylaw convention committee, debated on the convention floor, be open to amendments, and decided by vote of delegates.
- The timing of this dues increase referendum is not the best. Most members will be asked to pay more in dues and at the same time NARFE is asking Congress not to reduce our entitlements and/or benefits due to the economic downturn and increase in health care costs.
- Chapters with an annual dues greater than \$9 will see a decrease in its annual income. Chapters with dues less than \$9 will see an increase in their annual income. For instance, chapters having a present dues of \$5 will see almost a doubling in their dues income.
- Most members (about 9 out of 10) will see this as an increase in their annual dues and as a result, some will elect not to renew, resulting in a possible significant decrease in membership numbers. The present discounted 2 and 3 year option now available for regular members would be eliminated.
- The bylaws establishes a new maximum dues amount at \$40.00 which requires a two-thirds approval vote to change. All other categories of dues such as the amount charged for dues withholding, chapter and federation rebates will only require a simple majority vote to change.
- The NEB can establish a lower dues requirement lasting no more than two years subject to a maximum of amount of \$40.00.
- Federations will gain about 30 percent (about \$1.10 per member) in its 10 percent rebate from National
- National will gain a little over 91 cents per member in annual dues income - present membership stands around 314,000
- The \$2.00 member recruitment fee to chapters is eliminated.

Types (categories) of Members

A1, A2, and A3 - Annuitant and/or spouse who elect to pay dues A1 yearly, A2 biannually or A3 tri-annually. Should the referendum pass, the A2 and A3 options will be deleted and all will be required to pay their dues on the A1 annual basis.

AA, Ab, and AC - Current Active Federal civilian Employees (AFEs) and/or their spouse who joined prior to January 1, 2008. Should the referendum pass, those who elected to pay dues AA yearly, AB biannually or AC tri-annually will be “grand-fathered in”. This special membership option was dropped January 1, 2008 and all current AFEs and their spouses must now join and pay annual dues the same as A1, A2 and A3 members.

AF and AG - This option is only offered by national headquarters to those recent Retiree Annuitants and Spouses who accept an invitation to join thru the NARFE headquarters special OPM blind mailing process. The amount of dues paid is set by the NEB.

B -The Dues Withholding option is only available to annuitants and their spouses.

D - National Life - An option which enables member to pay a large single amount up front and then receives membership in NARFE for life. Currently, chapter dues are paid separately. Under the referendum, the amount required for those wishing to take out a National Life membership will be recalculated to include the \$9 payment made by national to chapters in lieu of chapter dues.

F - The Honorary Life option was eliminated by vote at the 2008 national convention with the exception that current Honorary Life members would be “grand-fathered in”.

Table 1. Dues Comparison and Its Distribution

Type of Member		Current Chapter Dues	Dues Paid Per Year								Difference Between Total Dues Now Paid & Under Referendum
			Current Dues System				Dues System if Referendum Passes				
Option Category	Description		Chapter Receives	Federation Receives (10%)**	National Receives	Total Dues Paid	Chapter Receives	Federation Receives (10%)**	National Receives	Total Dues Paid	
A1	AFE, annuitant or spouse Pays dues for 1 year	\$10.00	\$10.00	\$2.90	\$26.10	\$39.00	\$9.00	\$4.00	\$27.00	\$40.00	+ \$1.00
		\$5.00	\$5.00	\$2.90	\$26.10	\$34.00	\$9.00	\$4.00	\$27.00	\$40.00	+ \$6.00
		\$3.00	\$3.00	\$2.90	\$26.10	\$32.00	\$9.00	\$4.00	\$27.00	\$40.00	+ \$8.00
A2	AFE, annuitant or spouse Pays dues for 2 years	\$10.00	\$10.00	\$2.60	\$23.40	\$36.00	\$9.00	\$4.00	\$27.00	\$40.00	+ \$4.00
		\$5.00	\$5.00	\$2.60	\$23.40	\$31.00	\$9.00	\$4.00	\$27.00	\$40.00	+ \$9.00
		\$3.00	\$3.00	\$2.60	\$23.40	\$29.00	\$9.00	\$4.00	\$27.00	\$40.00	+ \$11.00
A3	AFE, annuitant or spouse Pays dues for 3 years	\$10.00	\$10.00	\$2.47	\$22.20	\$34.67	\$9.00	\$4.00	\$27.00	\$40.00	+ \$5.33
		\$5.00	\$5.00	\$2.47	\$22.20	\$29.67	\$9.00	\$4.00	\$27.00	\$40.00	+ \$10.33
		\$3.00	\$3.00	\$2.47	\$22.20	\$27.67	\$9.00	\$4.00	\$27.00	\$40.00	+ \$12.33
B	Annuitant or spouse Pays by dues withholding	\$10.00	\$9.96	\$2.46	\$22.14	\$34.56	\$8.00	\$3.60	\$24.40	\$36.00	+ \$1.44
		\$5.00	\$4.92	\$2.46	\$22.14	\$29.52	\$8.00	\$3.60	\$24.40	\$36.00	+ \$6.48
		\$3.00	\$3.00	\$2.46	\$22.14	\$27.60	\$8.00	\$3.60	\$24.40	\$36.00	+ \$8.40
D	National Life	\$10.00	\$10.00	\$1.69	*	\$10.00	\$9.00	\$1.69	*	\$9.00	- \$1.00
		\$5.00	\$5.00	\$1.69	*	\$5.00	\$9.00	\$1.69	*	\$9.00	+ \$4.00
		\$3.00	\$3.00	\$1.69	*	\$3.00	\$9.00	\$1.69	*	\$9.00	+ \$6.00

AFE - Active Federal civilian Employee - sometime referred to as a Current Federal Employee (CFE)

OPM - Office of Personnel Management

* National receives an up front “one-time life” payment and annually shares 10% of what the annual dues were at the time the “one-time life” payment was received. This averages about \$1.69 per year per life member.

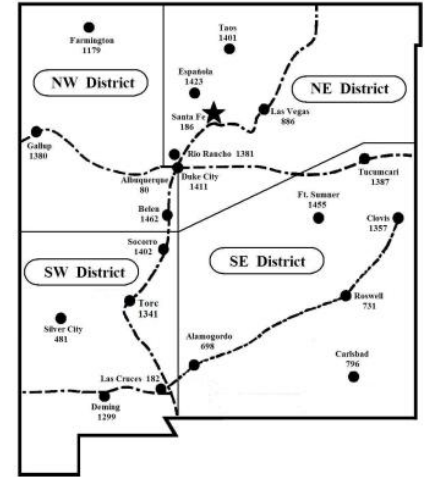
** On an annual basis, federations have other sources of income other than the 10% rebate such as: per capita assessment, convention and/or fund raisers.



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