

**REGION VIII
REPORT OF NATIONAL EXECUTIVE BOARD MEETING
JULY 7 – 9, 2015
GRAND SIERRA RESORT
RENO, NEVADA**

**HELEN L. ZAJAC
REGION VIII VICE PRESIDENT**

**PLEASE SHARE THIS REPORT WITH YOUR CHAPTER
OFFICERS/MEMBERS WHO DO NOT HAVE E-MAIL!**

NOTE: All Region VIII members of the NARFE Email System (NES) have received this report; therefore it is not necessary to forward this report to your members on NES.

**If you have e-mail and do not receive NES, please provide your e-mail to me,
HLZ17@aol.com**

Or

Register on the National Web Site, www.narfe.org, "Update My Record".

NEB Meeting: The National Executive Board (NEB) Meeting was held at the Grand Sierra Resort in Reno, Nevada on July 7 – 9, 2015 in conjunction with the Federation Presidents' Meeting and all were seated together.

The National Executive Board met preceding the Federation President's meeting to discuss and approve the mid-year budget which needed some tweaking due to personnel movement at HQ. Revenues have increased due to our fundraising efforts (cards, notepads, and calendar) due to generous contributions from our members and from increased revenues from advertising. Expenses have also increased due to bank finance fee increases, office and telephone expenses for a new telephone system, the loss of dues withholding members, the death rate of our members (now about 25 per day), newer members joining for only one year, and the costs incurred for the Strategic Planning Facilitator, Team and Committee. As a reminder the RVPs mileage rate was reduced to \$.45 vice the IRS mileage rate of \$.565, and all RVPs have reduced their budget expenses.

This report is very extensive due to the amount of information provided at this meeting, which lasted for three days from 9 a.m. – 5 p.m. and included presentations in person by several staff members and also Go-To-Meeting presentations from several other staff members in Alexandria, VA and the Chair of the Configuration Advisory Board in Texas. This was also the Annual Meeting, as required by the National Bylaws, and includes a summary of the National President and Secretary/Treasurer's Reports. This report is an attempt to provide you with the most current information regarding NARFE. There were 52 of the 54 Federation Presidents in attendance as well as the National Executive Board. The titles in

bold and underlined follow the Federation Presidents Agenda. I included a lengthy summary of the Grassroots presentation from Sarah Weissmann, due to its importance and with the upcoming August Advocacy month, and we need your support.

NEB Federation Presidents Meeting: President Thissen opened the meeting by having all present introduce themselves. He then stated that in December 2010 our membership was 305,000; today it is 230,058. In 1949 NARFE was established with Headquarters (HQ), Regions with Regional Vice Presidents, Federations, Chapters and Members. We have attempted to pass a single dues structure, rather than the convoluted dues structure we currently have, but only received 63.8% in favor, rather than the required 67%. Passage of single dues would have solved many of the problems we face today such as members dropped for non-renewal. Mandatory Chapter Membership which was passed in 1986 has also created problems with non-renewals. As we begin this Meeting, which is also the Annual Meeting of the Association, let us be mindful of what is best for NARFE overall. Thissen then stated that the Agenda for the meeting was established based on the concerns received from the Federation Presidents.

With the elimination of two National Officers, HQ was able to establish a Marketing Department comprised of Bridget Boel, Monica Williams and Jennifer Bialek.

Thissen continued by stating the OPM Security Breach was more serious than first reported. The hackers got into the system and were able to enhance credentials, which basically allowed them to access a much larger portion of the system. NARFE (David Snell) testified before the House Committee on Science, Space and Technology on Wednesday, July 8. NARFE does not support the lawsuits brought forth by the American Federation of Government Employees, because it would essentially cut off all NARFE communication with OPM. NARFE did not ask for the resignation of the OPM Director, as we did not want to jeopardize our relationship with OPM for dues withholding, the blind mailing and we are currently working on a method to deduct NARFE-PAC contributions through OPM.

Thissen stated that the major changes in NARFE structure recommended by the FON have not taken place, (as so many members think) nor will they until the delegates at the 2016 Convention approve the changes to the bylaws which grant HQ the authority to make the changes.

The E-Chapter 2363 started with 5 members in 2011 and has grown to 28,003 members today. In 2012, Federations began receiving 10% for Chapter members who live in each Federation. In 2013, the members of the E-Chapter voted to not allow transfer of their votes to the Federation. In 2014, E-Chapter President Snell queried E-Chapter members on their comments as to how the E-Chapter votes should be allocated for National President and for the resolutions. Based upon responses received from the members, the President split the votes for each candidate. For the runoff election, the votes for candidate Hughes were split equally between the two remaining candidates.

Currently there are two people in every Federation authorized to access the names and addresses of E-Chapter members who reside in the Federation; the Federation President and the E-Division Coordinator. The Coordinator should post information on the E-Division Website announcing political events, conventions, special projects, and training offered to Federation members, so E-Chapter members may attend. June 1, the members of the Florida Federation E-Chapter 2364, transferred into the E-Chapter 2363, so there is now just one E-Chapter. Most E-Chapter members are or were in non-renewal status when they agreed to reinstate their membership in NARFE. Of interest, Missouri Federation sent a questionnaire to their E-Division members asking if they wished to receive the Federation Newsletter, and received many favorable responses.

National President's Report: President Thissen gave his annual report which included the HQ reorganization and pointed out the significant changes and improvements to add additional and improved capabilities. HQ established a Marketing Department devoted to management and oversight of membership recruitment and retention as well as increasing fundraising, improving affinity partnerships and encouraging sponsorships. Two exceptionally qualified individuals were hired to fill the Membership Marketing Deputy Director position responsible for membership recruitment and retention as well as direct mail fundraising activities; and the New Business Deputy Director responsible for all aspects of non-dues revenue activities. In addition, a Senior Analyst position responsible for support of state legislative activities was created. Two positions were eliminated. Further changes will occur as employees retire (Linda Parsons and Ken Doyle retire this year) or otherwise leave NARFE. We are committed to building the most effective and cost-efficient structure.

The delegates at the 2014 National Convention approved the creation of a Standing Strategic Planning Committee Process. As a result, we conducted research and, in February, contracted with Sabatier Consulting to create a strategic planning structure. The process has three components: Sabatier serves as the facilitator overseeing the process; a Strategic Planning Team (SPT) provides research and final compilation of recommendations; and a Strategic Planning Committee (SPC) develops recommendations. Jon Dowie has been appointed as the chair of both the SPT and SPC. A timeline for activities was developed, and the SPC is in the process of establishing its recommendations and is seeking advice and comments from all members through a special email address, stratplan@narfe.org.

Results of the 2014 audit (which was published in the June NARFE Magazine) indicated that for the third year in a row, our total assets increased. On the legislative front, this year has been very busy. It began with the release of the President's budget in February and the passage of budgets in the House and Senate. In each of these budgets, federal employee and retiree benefits were targeted. However, the House budget was the most egregious due to the magnitude (\$318 billion over 10 years) and breadth of the benefits affected (FEHBP premiums, TSP return rates, retirement contributions by employees, and more). ***With the support of the NARFE members and their diligent work at the grass-roots level, we were able to achieve a major victory*** when the House and Senate passed a joint budget that did not include reconciliation instructions to our committees of jurisdiction. This

means our pay and benefits were spared...for now. While this is a very big victory, it is only the first step of a long process. We will need to continue to work hard to ensure cuts to our programs are not included as "pay-fors" in the highway bill, in raising the debt ceiling and in continuing resolutions proposals. Keeping our pay and benefits out of unrelated bills will be no small task. It will require the vigilance of all NARFE members. While the budget has taken much of the time of the Legislative Department staff, they are also working to help draft meaningful postal reform. In addition, we have provided written testimony to several hearing and have attended policy conferences of both parties to receive the latest insight on future legislative plans. Our Legislative Department has also served as the NARFE point of contact with the Office of Personnel Management (OPM) on the recent data breaches.

The Marketing Department has continued to refine our recruitment and retention activities and has made great strides in fundraising and new business development. The Communications Department continues to produce our award-winning *NARFE* magazine, the *NewsWatch* electronic newsletter and the quarterly NARFE *Insider Report* for NARFE officers. The Department is also in charge of our Facebook page. The Federal Benefits Service Department staff continues to receive high marks from the members for their rapid response to questions and concerns. They are also integral to our interface with OPM. Looking ahead, the Department is working with the Legislative, Marketing and Communications Departments to ensure members are both aware and take advantage of the new self-plus-one option available under the FEHBP when the 2016 Federal Benefits Open Season starts on November 9, 2015.

The situation concerning the OPM data breach is probably the most serious data hack ever, due to the type of data exposed. While previous hacks may have compromised credit card and name-and-address data, this breach included Social Security numbers (credit cards numbers can be changed, not so for Social Security numbers), information on parents and families, previous addresses, birth dates and locations, etc. We have been working to keep the pressure on OPM to release information on the scope of the problem, and we have also recommended lifetime identity theft and credit monitoring for those affected and an increase in the liability limit from \$1 million to as high as unlimited in special cases. In conjunction with the Federal-Postal Coalition, we sent a letter to President Obama requesting he take proactive measures in this very urgent matter. We are continuing to monitor congressional hearings and are working daily to prod OPM for the information so we can provide our members the best available support.

National Secretary/Treasurer Report: Jon Dowie, reported that the Financial Statement for 2014 showed an increase in assets overall, but we had a slight decrease in new assets related to operations in the amount of \$108,727. The decrease was related to delayed delivery of our holiday card fundraising packages, which meant some of the contributions for 2014 were not recognized until 2015. So far in 2015, we are doing better by increasing revenue through increased sales of advertising as well as drawing revenue from sponsorships of events and booths for more of our meetings. In addition, we have been able to decrease some expenses through diligence and smart decisions.

We will have to expend additional funds to update our fire wall, router and security software due to outside attacks on our servers from multiple locations in China (536 different addresses). To date we have been successful in resisting several thousand data hits per millisecond by various means. It did impact the efficiency of our telephones, email and website for one week, but we have stabilized their performance for the time being. The increased effort has slowed our transition to a new membership data system that we forecasted would be completed by this summer. We have increased our use of webinar software and now engage in several webinars per week.

Since assuming the duties of the Secretary/Treasurer last November, we have closed 37 Chapters, and this seems to be increasing. The reality of a membership that is aging must be acknowledged. Our rate of reported deaths is two more per day than we experienced in the last three years, and many of our members are in locations that preclude attendance at meetings. Our new members are different than previous generations; they wish to minimize their participation within the organization.

Dowie has served as the Chair of both the SPT and SPC and it has been a very rewarding experience. HQ is following the direction of the last National Convention in utilizing the FON report as the Foundation for the creation of a NARFE Strategic Plan. After the SPT and NEB made their priority selections, the recommendations were provided to the SPC to consider. In addition, an email was set up so any NARFE member could also provide input. He personally reviews each email and forwards the email to all SPT members, the President and our facilitators. If the email is of importance to the SPC, it is sent to them. A summary of each email is sent to the full SPC so they may request the email if desired. The full SPC met in person for the first meeting and since then they have been meeting monthly via conferencing software and numerous email exchanges. Our continued viability hinges on our ability to make positive change as a result of our strategy plan implementation.

Protect America's Heartbeat Grass-roots and Webinars: Sarah Weissmann, Grassroots Program Manager, provided a more in-depth look at NARFE's grass-roots program with a Power Point Presentation, which will be posted on the NARFE website. I have included some of her information herein, as it is important information to share. Prior to 2010, NARFE's grassroots program was more of an "ad-hoc" program. We asked our members to take action and many of our Chapters and federations built programs but there wasn't consistent coordination between headquarters and our members. We had a big push every August and if something arose on Capitol Hill, but compared to what we have now, it's unrecognizable. In 2010, the President created the Simpson-Bowles Fiscal Commission to find ways to reduce the government's deficit and debt. It became clear that campaign rhetoric attacking federal employees and retirees would become part of the commission's plan. NARFE partnered with M+R Strategic Services for a brief campaign utilizing grassroots efforts targeting Congressional members on the commission. When the Simpson-Bowles Commission plan was not agreed to, a host of Congressional panels were created and legislation was debated. NARFE continued working the M+R on short campaigns targeting

various members of Congress. In 2012, when Jessie Klement became Legislative Director, she recognized the need for a dedicated staff member for grassroots programming, and the position of Grassroots Program Manager was created.

During the past two years, Sarah has been assessing our capabilities, what Federations are doing, building our program and reaching out to Chapters and federations. Training resources, like the Toolkit, have been updated and monthly webinars have become reality. The previously infrequent regional calls have become a monthly call and a monthly summary of legislative actions have been provided to Chapter and federation legislative leaders that provides updates to be used in newsletters or at the Chapter meetings.

Advocacy is a team effort. We have an excellent staff at HQ that meets with legislators and received updates and briefings around Washington D.C. Through our networking opportunities with other organizations, we have learned that our members and grassroots program are ahead of most similar-sized organizations. Changing political and technological realities are impacting Congressional decision making and we need to change to respond. Two of the ways in which we are doing that is by putting quality over quantity and time our "asks" so that they can be focused. A few years ago, having grassroots flood an office with form letters might have been effective and we continue to need our grassroots, and there are times when it is appropriate to flood an office with calls and emails, but grassroots advocacy now is more about building relationships with the office.

Part of the quality over quantity is making sure that we are tailoring our message. We have state specific data that should be included in your meetings and letters. But it is also about knowing the committees your members sit on, their priorities and who the federal employees and retirees in your district and state are. Another shift that we've done is in the timing of our "asks". We want to make sure that when we ask the field to take action, it will be purposeful and not just about signing letters to say we did something. We want to make sure that our members are talking about the issues that congress is talking about and if things are quiet on Capitol Hill, meetings are still informational.

Finally, one of the biggest ways in which we are professionalizing our grassroots program is by setting goals and tracking our activities with a dashboard. This internal document will allow us to better gauge where our program is, compare it to similar groups and grow it where necessary. This will help prioritize our efforts so that we can be more efficient. The NEB will be provided with regular updates.

All of this, training the staff and our advocacy leaders in the field, establishing goals and tracking our activities, timing our "asks" and looking at quality over quantity is about making sure that we are being effective in our overall advocacy program. It's all about working towards the goal of being a national advocacy team. I want to emphasize that we use the name Congressional District Leaders (CDL) for simplicity sake. This is the term used by the Future of NARFE (FON) Committee and, thus, is the most recent name that has been used for this particular job title. Some federations call this position Congressional District Liaison and others call it something completely different, and that is fine. CDLs are grassroots

leaders – a term often used in DC to describe leaders within a state who help the Washington, DC office but also help rally the grassroots when necessary. For NARFE, CDLs are part of the quality of quantity goals of our program.

CDLs serve as a liaison between congressional offices and local Chapters. They are the primary face of NARFE with a congressional office. The most important part of grassroots advocacy is building relationships with members of Congress and their staff. CDLs primary responsibility will be developing the relationship, becoming a resource for the office and working with Chapters to make sure NARFE's local and diverse voice is being heard in the Congressional office. CDLs also work with the federation legislative chair and the national legislative department to make sure that Chapters have the most up to date information and resources they need. HQ is drafting some requested guidance to help federations as they develop CDLs. Using feedback from our federations, especially during/after the recent webinar, HQ is drafting guidance for implementing CDLs in your federation. HQ is working on establishing a position code for CDLs. While we continue to work with our IT department on making this possible, it is a complicated process that will take a while. In the meantime, we will be collecting the names and email address of CDLs so that we can email them the updates and training opportunities that we currently sent to the Federation and Chapter President and Federation and Chapter Legislative Chairs.

When giving presentations on the importance of grassroots and what we are doing at HQ, I am asked "does it matter?" or I hear frustration from members because their member of Congress had a zero voting record with us.

Grassroots advocacy is not easy – we've never said it is – it can be a major time commitment and frustrating. Former Speaker of the House, Tip O'Neil, used to say that all politics is local – and personal. We're seeing the personal much more in recent years. HQ can tell your story, but is it just a story. You telling your story to your Representative not only shares the story, but also shows the local impact those policies will have. Remember, your silence means that you accept and agree with whatever Congress is doing.

O'Neil also told a famous story about Election Day early in his career. It was the day after the election and he asked a constituent if she had voted for him. She said no, and he was devastated. He asked why and she simply said "because you never asked." While this story is often told to candidates who have to ask for your vote, it also applies to us. You have to ask for what you want – you want to keep the benefits that you earned during your federal service. If your members of Congress don't hear from you, they don't know what you want.

Most importantly, ***silence is acceptance on an issue***. It is that simple. If we are silent on an issue – if members don't hear from their constituents – then they assume that you support their actions.

Marketing Update: Bridget Boel, Marketing Director recognized Monica Williams, Deputy Director for Membership Marketing and Jennifer Bialek, Deputy Director for Business

Development. She presented a Power Point Presentation which will be posted on the NARFE website, under "Federation President's Meeting". Collectively they are working on rebuilding the Affinity Partner Program and building member awareness of the program. NARFE must become more reliant on non-dues revenue. NARFE has eliminated underperforming partners in the Affinity Partner Program. At this meeting, Jennifer Bialek was responsible for obtaining 11 Sponsors, and 15 sponsorship opportunities.

For Product and Benefit Development, NARFE must understand the market needs and develop what is needed. New products must be used for recruiting and retention. NARFE has partnered with Tammy Flanagan for a twelve month contract who gives 150 pre-retirement seminars per year and is a columnist with Government Executive. This contract includes four new webinars with a one hour Q & A and two one hour conference engagements (seminars) at the National Convention next year. In addition, she will provide a future Webinar, free to NARFE members, but will cost non-members \$40 to view and join NARFE.

We continue to battle finding access to federal agencies, finding interest in NARFE with active federal employees and retirees. Deaths are a big problem, with 9,308 just this year which is a 14% increase over 2014; and that is just the number reported, counting the unreported deaths may add another 50 – 100%. Access to federal buildings has been difficult and there are limited lists of federal employees/retirees available beyond OPM. Prospecting on-line has provided 2,400 prospects per month and generated over 1 million impressions per month. We have been testing old lists with new materials. The OPM blind mail response has been declining from the high of 9.2% in the fall of 2005 to the 3.1% in 2014. There seems to be a lack of interest in legislative advocacy and a greater interest in product discounts. We need to monitor member needs and build brand awareness.

Membership and Fundraising: Monica Williams, Deputy Director for Membership Development, presented a Power Point Presentation which will be posted on the NARFE website, under "Federation President's Meeting". She was hired in December 2014, after having been with Marketing General Incorporated. She is a resident of Northern VA and a NARFE member. They are currently working with 11,972 leads with full contact information. They have provided each potential member with a 6 part e-mail series and offered them a free Q & A Guide when they join. All prospects are provided with this cultivation series. Within 12 months, 7.5% of prospects become NARFE members. 60 – 65% are lapsed members. OPM mailing consists of 55,000 – 75,000 pieces and each receives two mailings in a 12 week period. NARFE is continually testing offers to see which has the best return.

Membership is offered at \$39.95, \$39.47 and \$39.43 which is better than the standard \$40 membership. Inserts of a "buck slip" in the current offer received a better response than the control insert which is required to validate results. The Recruiting and Retention Journal is available on line and all issues are archived for reference. There are new posters available on the website, and ads can be tailored for specific events with a 7 day notice. The Card fundraisers have netted \$1,260,838; the calendar fundraiser will be issued in August and

the card fundraiser in October. There will be a Recruiting Incentive Program from September 1 – December 31, and each member will receive \$10 for recruiting a new member. A Grand Prize will be offered for the member who recruits the most new members in January 2016.

Market Research: Bridget Boel, Marketing Director, presented a Power Point Presentation which will be posted on the NARFE website, under Federation President's Meeting. Research has been completed for Phase I which was Qualitative and interviewed retirees and active federal employees within five years of retirement. Phase II which is Quantitative will consist of online surveys for those members who joined after 2008 and phone calls to members who joined before 2008. The F-135 Membership application is met with enthusiasm from retirees but with skepticism and cynicism from active federal employees; they see little need for advocacy and see no threats to their benefits. They think that they will be grandfathered if any changes are made to federal benefits and they have always heard talk, but nothing ever happens. Our \$40 dues are perceived as too high, and they want more discounts similar to those offered by AARP. The AFEs also want more access to federal benefit experts. Choice of membership in local or E-Chapter causes confusion.

New Business Development: Jennifer Bialek, Deputy Director for Business Development was hired in February 2015 and has over ten years' experience working in Business Development with an association where she was responsible for increasing revenue by 70%. She presented a Power Point Presentation which is posted on the NARFE website, under Federation President's Meeting. Affinity Partners are companies offering a discount on products or services for NARFE members. Partnership includes a revenue share back to NARFE. Sponsorship is when a company pays for brand exposure in front of an audience. Advertising is print or electronic advertisement placed in a magazine or on a website. Developed a contract template for new partners going forward to establish a standard set of terms and conditions for both ourselves and partners. Developed an Official Affinity Partner logo for partners to use that tells members an offer is not from NARFE, but from one of our official partners, which is an important difference. Redesigned the Members Perks section of the NARFE magazine and NARFE website to better promote the discounts offered. Building an Affinity Partner Promotional Plan with an insert included in a New Member letter that members can reference when needed; quarterly emails to members ensuring they are aware of new discount opportunities; and recognizing and promoting Affinity Partners with a dedicated table at events. She has added five new Affinity Partners to our list: Beltone Hearing; Local Hospitality; LegalShield & ID Shield; Verizon FiOS and Sprint. With less than one month in this position, she has created the first-ever sponsorship opportunities for the Legislative Conference held in March 2015.

This is an untapped opportunity and can be built into something more meaningful in the future. Expanded and organized sponsorship opportunities for the Federation Presidents Meeting and offered fifteen opportunities to sponsor: Room Keys, Breakfast, Lunch, Dinner, Notebook and Table Top displays. This will create loyal sponsors because they get a return on their investment. She will begin marketing these opportunities in September 2015 so

companies can build this into their budgets for 2016. Creation of a book of opportunities will allow NARE to build on these success stories.

Legislation and NARFE-PAC: Legislative Director, Jessie Klement, (presented a Power Point Presentation which will be posted on the NARFE website, the highlights of which are included for your information) provided a recap of the 113th Congress, where the focus in 2013 was on sequestration and deficit reduction. NARFE's efforts were focused on keeping federal employees and retirees out of any budget deals. In October 2013 there was a 16 day government shutdown which highlighted what Federal Employees do for the country. The December 2013 budget deal for FY-14 and FY-15 spared current federal employees and retirees and prevented sequestration related furloughs. NARFE efforts (along with the efforts of American Federation of Government Employees and National Treasury Employees Union) during this time earned NARFE one of the Top 10 lobbying victories of 2013 with *The Hill*, a Washington, DC Newspaper.

Members ask, "What has NARFE done for me lately?" and the answers are: (1) FEHBP "self plus one" option available in 2016; Back pay provided to federal employees furloughed during the government shutdown; phased retirement now available; extension of reemployed annuitants waiver passed; written and oral testimony before Congress; the Senate Postal bill remains stalled; chained CPI has not moved forward and Federal Retirees have not had to pay for deficit reduction talks/sequestration offsets!

But it wasn't all good news! For federal employees there was a three-year pay freeze; they received small raises (1%) in 2014 and 2015; two increases in retirement contributions for new hires; October 2013 government shutdown and sequestration related furloughs. Contributions to reducing the federal deficit from federal employees in 2011, 2012 and 2013 equaled \$120 Billion dollars!

In the 114th Congress budget fights began in February with the release of the Presidents' FY16 budget. House and Senate budgets passed in March – Joint Resolution passed in early May. However, there are 7 years of sequestration remaining and 2016 is a Presidential Election Year.

The FY16 Budget Process included: Increasing FEHBP premiums; 6% increase in retirement contributions for current federal employees (for both CSRS and FERS); a decrease in the rate of return on the TSP's G-Fund (decrease rate of return from 2% to .01%); increasing federal retirees' share of FEHBP premiums by basing the government contribution on years of service; encouraging the total elimination of FERS; eliminating the FERS Annuity Supplement; increasing postal employees' share of their FEHBP premiums; and a 10% reduction of the federal workforce through attrition.

The budget fight is over for now. Provisions of the budget will continue to be discussed as party of other legislation, such as Highway funding expiration, debt ceiling, or CR/Omnibus legislation. There is already talk of another government shutdown this year, just waiting for

September. Chained CPI; pay freezes or reduced pay raises; High 3 to High 5; changing the retirement multiplier; stressing government efficiency as a smokescreen for cuts, and FECA cuts are all on the table for discussion.

NARFE's legislative priorities are: fighting attacks to federal pay and benefits, including FEHBP; crafting a USPS reform bill that provides actual reform; and preventing the chained CPI. Unfortunately, we're still playing defense. If we hit November 2016 intact with no cuts – that will be a huge victory.

30% of our members are Postal employees and the postal reform bill included: cuts to injured workers' compensation for all federal employees; possibly elimination of FERS benefit for new postal employees; and mandatory Medicare Part B enrollment for postal retirees and spouses. Klement spent a good deal of time to stress the importance of NARFE-PAC. NARFE-PAC helps defend **YOUR** earned pay and benefits by: electing members of Congress who support the federal community; building meaningful relationships with members that can influence votes; and helping our supporters rise to leadership positions, which can influence the congressional agenda.

For NARFE-PAC the following contributions have been recorded:

2013/2014

32,743 members contributed
\$920,309.66 total raised
\$28.11 average contribution

2011/2012

31,636 members contributed
\$991,434.12 total raised
\$31.34 average contribution

Donations to candidates have been:

2013/2014

323,000 cash
124 candidates
\$120,000
(Party Committee Contribution)

2011/2012

479,700 cash
172 candidates
\$120,000
(Party Committee Contribution)

The goals for NARFE-PAC is to raise \$1,000,000 and contribute \$525,000 to candidates; increase sustainers by 100%; attend 30 in-state fundraisers (6 have been completed); and have NARFE-PAC tables at every federation convention (40 of 41 were completed this year and \$55,000 was raised).

The Legislative role of Federation President is to: make sure Federation PAC Chairs have a table at the federation conventions; talk about NARFE-PAC to generate awareness (at Chapter meetings); stay in contact with PAC Coordinator; make sure Federation PAC chair has all available materials; and lead by example.

Sabatier Consulting Report for Strategic Planning: President Thissen stated that Strategic Planning is still in process, nothing has been decided. We are trying to make this as transparent as possible. Linda Parsons, HR Director, will retire this year, and we are looking at the possibility of contracting out this position as well as payroll. Ken Doyle, Membership Systems Manager, will also retire, and we are looking for an IT type with website development experience to replace Ken. Remember that we are looking from comments from all members regarding the priority items being discussed by the SPC.

Lou Ann Sabatier, the contracted Facilitator for the Strategic Planning Process is no stranger to NARFE as she worked on the overhaul of the NARFE magazine with Maggie Carter. Her task is to help NARFE craft a process for Strategic Planning. She briefly went through the five American Cultural Generations from 1929 – 2015. The Veteran Generation was born between 1929 and 1945 and is currently aged 70 – 86. The Boomers Generation, born 1946 – 1964, are currently aged 51 – 69. Gen-X Generation was born 1965 – 1980 and is aged 35 – 50. The Millennials/Gen Y Generation were born 1981 – 1995 and are aged 20 – 34. The Gen Z Generation born after 1995 and are aged under 19. Each generation brings different value systems, interests, priorities, concerns, attitudes and behaviors to the mix. There are 78 million Boomers and they are the most important generation for us to reach in the next 5 to 10 years. The Strategic Plan we are currently developing should be for no more than five years. FON was a vision, and change taken in little steps collectively put together will effect one big change and be better received by our members. We need to focus on Boomers, rather than those in the later generations.

The Boomers grew up in a post-war generation during a time of grand visions; the first generation to grow up with TV and the transistor radio. The idealistic vision of politicians and freedom-fighters, or those putting a man on the moon, all served to energize their generation – they were culturally and socially revolutionized. They went to university in the 60s and 70s, and then into the workplace, reveling against earlier generations. Boomers are conspicuous consumers, building more wealth (and debt) than anyone before them. They're motivated by vision, mission and strategy. Their characteristics and traits are: idealism; self-image; optimism; team orientation; personal growth, personal gratification; grouping by beliefs; self-expressive; work-focused; health/wellness; and nostalgia.

600,000 Boomers in US federal service jobs will be eligible for retirement by 2017. And, right now, they're considering just what their retired life will be. They are looking to build a balanced retirement lifestyle that supports health and long life, financial security, continued mental stimulation and challenge, family, social engagement, travel and leisure. Their biggest fear is the unpredictable cost of illness and healthcare. They reject a life of either full-time leisure, or full-time work. Boomers do not plan to head out of the workplace. They regard retirement without work as both impractical and undesirable. For many, work is an enriching experience. Since 2007 almost all of the growth in the American workforce is in the 55+ group. They want to work in new, more flexible and fulfilling ways, sometimes in the same career area as their past work, but just as often in a different field entirely. 67% say that continued mental stimulation and challenge is the main reason for them to stay in

the game. 83% feel that work is an “antidote to aging”. Failure to align any retirement-focused organization to Boomer interests and values means losing them as active and engaged members – or losing them entirely, because they regard such an organization as irrelevant to this new phase of their lives. To be effective, NARFE’s realignment must be reflected across the organization – branding and image, membership policies, communications and location activities. Today’s meeting is part of a larger effort to help NARFE better align itself with the ongoing wave of Boomer retirements in the US federal service over the next decade and the new landscape it’s creating.

Strategic Planning Committee Update: Ed Fizzle, with Sabatier Consulting went through the process used to assist the SPC in their deliberations. The Strategic Plan is a systematic process of envisioning a desired future and transitioning this vision into broadly defined goals or objectives and a sequence. The SPT and the NEB set priorities for the twelve items (8 from the FON report and 4 additional items) which are currently being reviewed by the SPC. The SPC met at HQ for their first meeting to focus their energy and resources to enable the organization to adjust to the changing environment; provide alignment among the stakeholders; identify methods to measure achievement; and cope with change and make it work. In the outline for a Strategic Plan, there is an executive summary, mission statement, core values, vision statement (which needs to be updated frequently), situation analysis, objectives, strategies, timelines and milestones for achievement of goals

The FON report identified a decline in membership, lack of member participation, (what worked before, doesn’t; and the need to change); lack of leadership; over reliance on dues; need for outside funding sources; non-core mission related expenses; rising legislative threats; lack of leadership continuity (2 year cycle) and declining revenue.

There have been three SPC meetings with the Facilitator whose role is to keep discussions focused; probe and find key issues; let discussion flow; look for common ground; be realistic (identify opposite views); encourage members to find resolutions; check and recheck to be sure ground it being covered and progress made. Agile governance means to allow decisions to be made as necessary and not have to wait two years for a convention. Based on early discussions among the SPC, state advocacy and Congressional District Leaders are key to the mission. Tentative agreements on the SPC are: to have the Board of Directors (BOD) non regionally elected; the BOD should be comprised of 7 (5 elected and 2 appointed to bring in outside wisdom); BOD to have policy authority; Executive Director must be there day to day; the professional Executive Director to set goals and establish the budget with performance evaluated on achievement and be more agile and more like a Chief Operating Officer; the Chief Executive Officer will be the National President; BOD will set membership dues; and mandatory Chapter membership should be optional – but a member could join a Chapter. At the July meeting, the SPC will complete discussion and finalize recommendations to be provided to the SPT to draft the Strategic Plan. He also noted that other organizations have BOD, not National Executive Boards.

Interview with National President: Lou Ann Sabatier conducted an interview with Richard Thissen where she asked about his involvement with NARFE. His response was that he had served as Chapter President, District Vice President, Executive Vice President, MO Federation President, and Region V Vice President for 9 years, and served as National Treasurer for 3 years before being elected National President. Asked about FON, he stated that it is a vision for NARFE for the next 10, 20, and 30 years, but it is not an implementation paper. The goal to reduce two national officers and revise RVP structure was needed to free up necessary dollars.

The positive thing about FON was that it was an attempt to implement a strategic plan, which had been attempted since the first study in 2002 from Drohan Consulting, which resulted in proposed bylaws that were not adopted. Each National President has been involved with strategic planning, but nothing has been accomplished and no action has been taken. Each attempt was met with much negativity and many emails and nothing was done. The distribution of the FON Report could have been improved. The NEB received the report at 9 A.M. and it was released to all members at 3 P.M. The title and marketing of FON failed because it was not addressed as a Vision, and created much negativity. FON was supposed to be a summary of all previous reports. In spite of the negativity associated with FON, 85% of the delegates at the National Convention voted to use the FON report as the basis for Strategic Planning. This vote was interpreted as, "yes we need to change". However, many members have the "not in my backyard" attitude, wanting change, but not if it affects them. Going from four to two national officers did not affect the members. Members have had the opportunity to review and comment on the process to date. Based on feedback from members, the SPC will develop recommendations for the SPT to develop the Strategic Plan and the resulting resolutions needed to modify the Bylaws. The Strategic Plan will be provided for all to review. The members will have the final say on changes to be made to NARFE. Thissen is not involved with the SPC meetings.

Thissen added that when there are tough decisions, the whole group can come together, such as they did in 2010 to support the dues increase which helped us get out of the red. Regarding Mandatory Chapter Membership – every study which has been done indicated that it is an impediment to recruiting and retention. Thirty (30) years ago, our membership reached its pinnacle and the membership told HQ to collect Chapter dues. This had two impacts – one the Chapters did not want to be told what to do, and Chapters no longer kept in touch with their members to collect their dues.

E-Chapter was created because of Mandatory Chapter Membership (MCM). Five members started E-Chapter in 2010, and it has grown to 28,000 members because some members prefer to go on-line to obtain information; many transferred into E-Chapter because of a conflict in the Chapter; they don't have to attend meetings; they don't have to be bugged about being an officer and there are no Chapter dues. Approving Single Dues (which almost passed with 63.8%) would eliminate the need for a separate E-Chapter, but we must be careful of the amount of Chapter dues – remember E-Chapter members pay no Chapter dues, and if the Chapter dues are set too high, we risk losing some of these members.

HQ is healthy, adding to assets in the last three years. Our greatest expense is our employees and professional services – 53% of the budget, but that expense is gradually dropping. Even if the members approve hiring an Executive Director as recommended by the FON report the salary will be at least \$200,000, plus a benefits package and a parachute in case that person does not perform as expected. The Executive Director would keep NARFE running day to day. In addition, the two resident officers would continue with the National President being the “Face of NARFE” and the Secretary/Treasurer ensuring our treasury is properly taken care of and handled properly.

Strategic Planning Discussion: In a change from the agenda, President Thissen opened up the discussion for all to provide comments pro and con on each of the items recommended by the FON report and being discussed by the SPC. These comments were recorded and will be given to the SPC for a July meeting where they will be discussed and the final recommendations of the SPC will be provided to the SPT.

Board of Directors:

PRO: BOD and NEB mean the same. Five BOD elected regionally with two appointed as non-voting members; terms to be staggered and limited. BOD would provide effective service to members.

CON: The majority of the group indicated that the name BOD and NEB are interchangeable and questioned the benefit of changing the name. With an elected BOD that is not tied to a Region, there would be no visits and help to the members. Concerns were raised about a BOD appointing members, and that if we do change, we would become AARP and lose our Grassroots. Prefer 10 RVPs, but 7 RVPs may work – RVPs provide training, service and support to members. The NEB is OK – no need for BOD.

BOD Functions as Policy Makers:

PRO: Will give more authority to the NEB, and not have to wait two years for a National Convention to make necessary changes. The NEB has data to make decisions. The NEB would have the authority to make changes, as necessary, to conduct the business of NARFE, and could eliminate problems, such as MCM, which are detrimental to recruiting and retention.

CON: Why is this necessary, what is not working?

BOD Set Dues:

PRO: No comments provided.

CON: BOD could set dues IF not more than a specified amount?

Assess Federation Operations/State Advocacy Structure:

PRO: Congressional District Leader/State Representative (SR) structure gives more continuity with the member of Congress. The new structure can be supported with legislative advocacy.

CON: Florida has 27 congressional districts and cannot get one CDL for each congressional district. Credit should be allowed for the good things that federations are doing. Chapters do not align with congressional districts. Federations support Chapters and members and all state activity in the federations. Keep the federations and direct the state to use resources for legislative advocacy. Keep the federations; state representatives are for unions, not grassroots.

Study Reduction In Federation Funds:

PRO: Funds provided by HQ should have requirement that the funds are spent on advocacy. The FP should be required to forecast and monitor how their funds will be spent.

CON: Federations should be kept and they should use their budget to send representatives to the Legislative Conference. The recommendation for CDLs and SRs is underfunded. Why would HQ mandate what federations are required to do? We need more focus on training, especially leadership training. Every member is a volunteer, who needs support and recognition. Federations would have to determine where their funds should be spent - on membership, training or advocacy.

Establish CDLs In All Districts:

PRO: HQ cannot establish a mandate, it should be a recommendation. CDL in every congressional district should be a goal.

CON: Federations cannot ensure that they can find volunteers to serve as a CDL in every district; they realize the need for CDLs and are working on trying to find CDLs for every district.

Local Chapter Membership Will Be Optional:

PRO: A member should not be forced to join a Chapter. This will encourage more members to join NARFE. Then once they are members, send a letter offering them the opportunity to join a local Chapter, or E-Chapter. We need to sell the organization, not the Chapters.

CON: Under the current bylaws, votes are counted for each member who pays Chapter dues. If mandatory Chapter membership is deleted from the bylaws, the Chapter votes will affect the Chapter's voting strength. Chapter treasuries will suffer, when Chapter membership is optional. E-Chapter voting power may increase.

NARFE Members Are A Member Of Congressional District Team:

Everyone agreed that this is a worthy goal and that every member should do their part for legislative advocacy.

One Member / One Vote:

PRO: Every member would have an opportunity to vote for the resolutions and the candidates from their own home either by on-line access or in a printed ballot included with the NARFE magazine. Cost of the printed ballot in the magazine would be about \$35,000.

CON: Not all members will vote. Discussion on the convention floor related to resolutions will not be available to members before they vote. No candidate will be able to run from the convention floor. A representative vote, where members have had the opportunity to discuss the issues and candidates provides more viewpoints for a decision.

State Advocacy: Chris Farrell, NARFE's Senior Analyst, was reassigned to a hybrid position, including State Advocacy, in November 2014. His Power Point Presentation has been posted on NARFE's Legislative Action Center's new "STATE ADVOCACY" module and appears in the new section of the quarterly *NARFE Insider*, "State Legislative Advocacy: Under the Domes." The main reasons for State Advocacy are: (1) to lobby state legislature for tax equity; (2) to join and form coalitions, put NARFE on the map; and (3) engage state legislators, who are likely to become future members of Congress. Politics is NOT a spectator sport. NARFE Indiana Federation President, Don Savage led a group to the Indiana General Assembly on February 3, 2015 to support tax parity for CSRS covered retirees. The Indiana Federation used their website to inform and activate members. Visit <http://www.narfe.org/site/in/index.cfm>. After winning enactment, the victory is a key recruiting tool. Staging a well-planned and coordinated NARFE Day at the state legislature should be a goal for each NARFE federation. Earn media coverage, meet with legislators and put NARFE on the map!

In conjunction with Public Service Recognition Week and the South Carolina Federation Convention, South Carolina State Senators presented the Federation with a framed, joint proclamation from the General Assembly. The proclamation recognizes and honors the outstanding work and significant impact of the national Active and Retired Federal Employees association and celebrates the members of the federation. Much more information regarding State Legislation opportunities and action is contained in the Power

Point and members are encouraged to review it and try some of the suggestions contained therein.

Membership Database Transition: Dan Hidayat, Information Technology Director, presented a Power Point Presentation which is posted on the NARFE website under "Federation President's Meeting". NARFE is transitioning the consolidation of our membership database reports and records in-house from a private contractor who has performed reports for a number of years. The process has been difficult, due to the fact that the contractor did not provide documentation of changes that have been made through the years; therefore, consolidation has been delayed and is not anticipated to be completed until the end of the year. Complicating this consolidation is that no NARFE training manual exists for records and reports. In addition a much needed security upgrade to not only the router, but also the firewall is necessary to provide extra protection from cyber-attack. E-Commerce (processing of credit cards for dues renewal and special NARFE programs) to unify all credit card payments is also being integrated into the new membership software and database. This process will provide for parallel live testing for several months before final testing. Enhanced log in procedures will also be added, such as phone number or answers to a security question, to protect member data.

Federal Benefits Update: David Snell, Federal Benefit Services Director, presented a Power Point Presentation which will be on the NARFE website under "Federation Presidents Meeting". He stated that they are revising the Q & A Book, because the last one was issued in 2012. It should be available in August. There is also a new Service Officer Training Module, "FERS Retirement" in basic terms. The Self Plus One option for health care is available during this Open Season, and it will most likely be the largest ever because about 30% (about 1 million) of all enrollees will make a change. Federal Employees have been told that the Open Season for them will be extended to another period (February 1 – March 31) next year.

There will be a NARFE magazine article providing the instructions for changing your health plan from Family to Self+One. There will be new enrollment codes and HQ has been working on a "how to change" document to assist our members. This will be a good retention tool to provide an easy way to navigate this process, as most members have kept the same health plan for a number of years. After you have changed your plan, your health care agency will issue new cards within 30 days to denote the change in coverage.

He has spent much time responding to inquiries about the OPM Data Breach. He also testified before a Congressional Committee on behalf of NARFE. Members are angry, confused and scared. Those affected by the first OPM Breach should have received either a letter or an email by June 19; however some notifications were received as late as July 6. Those affected can call CSID and ask questions (844-777-2743); they have added more staff and there is less wait time under the "I'm calling to find out" option. The second breach was announced in a press conference on July 9, and perhaps there will be more information. Members are reminded that the NARFE website has information regarding the OPM Security

Breaches in the block, "OPM Security Breach Updates" and the OPM website also has information at www.opm.gov "Updated Information about Recent Cyber Security Incidents".

He reported that OPM has a new feature, where you can request a "Retirement Services Reference Card" and a duplicate or updated Annuity Book, and either is available by calling 888-767-6738 or sending an email to retire@opm.gov. You will need to include your OPM Claim Number to obtain these documents. The Backlog of processing recent retirement claims has increased to 24,000 in February 2015; last December they were processing 85% of claims in 60 days, but that has changed to 68% in 60 days.

Website Orientation: Dan Hidayat, Information Technology Director, presented a Power Point Presentation which is posted on the NARFE website under "Federation President's Meeting". There will be a more secure login to the website which will require additional information, i.e., phone number or date of birth, etc. to verify the member's identity; new and current users will have to provide answers to three security questions from the available selection; eight digits and special characters will be required for password and will be enforced; current users will also be required to update their passwords with new password requirements. Account registration and forgotten password will be verified via the email and required to provide the answer to security questions; and limited attempts for logging in with the wrong email and password will lock the account for thirty (30) minutes.

A guest section will be established and geared toward recruitment for new members. It should entice users to want to know more about NARFE. The website will be grouped into Departments or sections and make it easier to find information based on a category. The membership department will not be listed, as that is the responsibility of the Membership Department. The Search Function is the easiest way to find the information you need; staff at HQ enter the key words for each article on the website. If you cannot find something, contact the IT staff by email, (webmaster@narfe.org). Forms requiring information will be interactive, and they must be filled out electronically, printed and then faxed or mailed. The Online Activities Module (OAM) will be covered by another presentation. The online Reports Module will be migrated to the OAM, after the security systems have been upgraded.

The NARFE blog is for all members, and requires a secure login to post a topic or comment. The Blog Monitor will review all new topics and comments before posting. Users will be notified when the new topic or comment has been posted or rejected. Under "My Profile" members can select to receive notification of new topics or comments when posted on the blog.

For the future, there is consideration of a NARFE App, but its potential needs to be reviewed for the "return on investment" in creating such a feature.

Anticipated completion date for the new website, user ID and passwords is the end of July.

Online Activity Module (OAM) Orientation: Dorothy Creswell, Chair of the Configuration Advisory Board (CAB), presented a Power Point Presentation which is on the NARFE website under "Federation President's Meeting". The Online Activity Module (OAM) allows access to member data and is real-time interactive, meaning you can see the changes immediately. All officers listed on the F-7 (Chapter Officer Roster) and F-7A (Federation Officer Roster) can see the information. Key Officers (President, 1st VP, or Federation Executive VP, Secretary, Secretary/Treasurer; and Membership Chair) can change officer assignment and update member data. They also have access to Web Hosting and the NARFE Email System. From the block, "Officer Resources" you can access the OAM, learn which positions have access and find tutorials. OAM Reports can be specialized by selecting the data you want, the dates and the output order. Output can be saved to Excel. Comma Separated Value (CSV) files, text, or used to print mailing labels. NARFE Email System (NES) tutorials can be accessed through a link at the top of the page.

New Features: Descriptions for each button can be obtained by hovering your pointer over the button. The Member Roster will indicate if the member is receiving email, or the magazine, and will identify if the mailing address needs to be updated by comparing it with the Optimize Mailing Address (VMA) used by USPS and UPS addressing standards. The member number of Federation Officers has been added to the Officer Roster. New Activities Features have added a history for dropped members, a deceased archive, and a new member recruiter file. The NES allows a template to be added to your message, and allows you to enter manual email addresses for those coalition partners who may not be a NARFE member. It allows you to send a test message to avoid embarrassing moments. Messages sent through the NES system will be sent from: "Noreply@narfe.org" or "Noreply@narfe.net.", but the system allows you to enter an email address to which replies may be sent. To ensure that members do not delete your email from "Noreply" she suggested that you start your Subject line with NARFE, and ask your members to add: "Noreply@narfe.org" or "Noreply@narfe.net" to their address books. You may also personalize the greeting format. When preparing your message the system will time out after 20 minutes, so be sure to "save" your document frequently. If you compose in "Word", you must copy to "Notepad" then to the NES template. Problems with member data should be addressed to memberrecords@narfe.org; software problems to: webmaster@narfe.org; and new features or changes requested should be sent to the CAB, using the NARFE website, "Contact CAB Members".

Creswell also provided Hints for using Excel at www.gcflearnfree.org. It is a service of the Goodwill Community Foundation. They offer over 750 free on-line classes on computer software applications.

Recruit and Retain Officers in Chapters/Federations: Region V RVP Carol Ek stated that the College of NARFE Knowledge has been well received by members in the 7 Federations, and they average an attendance of 150 – 250. Regions II, III, VI, VII and IX also hold regional training for members. They also have training at the Area/District level.

Arizona reported that they have a biennial convention with mid-year training with workshops. They also recruit potential candidate's mid-year, to train them and get them ready to take office.

Florida has training with their convention. Three subjects are covered over 2 hour periods each day. Business is conducted in the morning, and training in the afternoon. Subjects covered are Parliamentary Procedure, Service Officers, Officer Duties – and State Parks, Travel or subjects of general interest.

California has biennial conventions and conducts two training sessions (used to be 5) in the North and South part of the state. District Vice Presidents train new Chapter officers as they are elected. The District Vice Presidents hold annual meetings which provide training for all members.

Missouri has four training sessions at Convention. They also have a mentoring program and have "shadow" officers, Assistants to the Secretary and Treasurer to learn the duties alongside the officer.

Kansas has training in all 7 federations every year. In Minnesota training is done 1-1/2 hours prior to convention for first time attendees. Each federation has training the first day of convention. Each Chair of a Committee gives training, and OAM is a training session. There is a mentor for every officer.

In Region II they have biennial conventions, but have training in October with different topics each year open to all members in the Region. Legislation and Membership are plenary sessions with breakouts for each officer. They also consider tenure, with 1/3 of the attendees new Federation Presidents. They encourage officers to step down, move on, training new talent and manage leadership succession.

North Carolina has 6 Area Vice Presidents and they are expected to have an annual meeting to share information with all officers and members; they hold summer picnics where Congressional Candidates often attend, and they have some spirited debates. Service Officer training is provided at the convention, as well as Legislation for CDLs and Area Officers; orientation for new Executive Board members.

Mississippi has four Districts and they provide training biennially, including sessions on taxes and bookkeeping.

Region IX training offered State Advocacy Training and Volunteerism, all training was placed on a CD and the CD was provided to every attendee.

Region III asks people, especially those who transfer into a Chapter, and asking on the Internet – What you would like to do?

Virginia needs members to step up. Every year at convention and every other year have officer training in four places around the state for President/Vice President, Secretary, Treasury, Public Relations, Service Officer and Membership.

Officer Qualifications: President Thissen noted that right now the only requirements for National Officers are that they be a dues paying member of the Chapter and Federation. NARFE used to have a Nominating and a Vetting Committee until 2002. There was great confusion during that convention where a National President authorized reinstatement of lost credentials, and a former National President stated there were "suspect votes" which were subsequently removed. The delegates at the convention voted to remove the Nominating Committee based on all the uproar, after a recount of votes overturned the election.

Should we have standards for Nominating candidates for National Office? Are they needed? How do we get qualified candidates? Do you, as members, want to have Qualifications? Should we establish qualifications? Please let your National President know – and keep in mind the best interest of NARFE.

Membership Stats as of May 31, 2015:

NARFE	230,355 in 1,227 Chapters	27,156 E-Chapter
Region VIII	22,208 in 113 Chapters	2,736 E-Chapter
California	17,942 in 84 Chapters	2,218 E-Chapter
Guam	102 in 1 Chapter	25 E-Chapter
Hawaii	2,391 in 11 Chapters	254 E-Chapter
Nevada	1,464 in 9 Chapters	239 E-Chapter
Philippines	309 in 8 Chapters	0 E-Chapter

If you have any questions regarding this report, please contact me: Helen L. Zajac, 707-644-7565; Cell: 707-319-3351; HLZ17@aol.com; 106 Cottonwood Drive, Vallejo, CA 94591-5659.