



NARFE/CSFC

California Federal Retiree

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National Active and Retired Federal Employees Association



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“The Voice of the Federation”

April 2007

President’s Column – By Helen Zajac

I am very pleased to present to you this Federation Newsletter. It has been a goal of mine to reinstate a Federation Newsletter, but due to a couple of factors – lack of a volunteer editor – and cost – it has not been possible. I have heard from so many of you that you would like to have a Federation Newsletter, but it has not been possible without the support, dedication and a Very Special Volunteer to make it happen. I wish now to give the **HIGHEST KUDOS** to our Volunteer Editor, **RAY HARRINGTON**, Executive Vice President of the Federation. **THANK YOU, RAY**, for adding one more task to the long list of tasks you currently are doing in support of the Federation!

This newsletter will be posted on the Federation Web Site, www.csfcnarfe.org, and is available to all those who have computer capabilities – that means we ask the support of those of you with these capabilities to print this document and share it with all members of your chapters. The members will never know what the Federation is doing for them, without this valuable piece of communication. Communication is very important to all of us. It has been my goal for three years to improve communication – both from the Federation to the Chapters and from the Chapters to the Federation. With the theme, “Communicating a Positive Attitude for Participation”, I have tried to stress how important communication is to all Federation members. Our National President, Margaret Baptiste, realizes the importance of communication and encourages communication – for without communication, we are not as effective as we could be.

Communication begins when that new member name appears on your Monthly Chapter Activity Report M112 and when you first write or call that member to invite them to attend your chapter meeting or event. Once they attend a meeting, how you communicate with them when they first walk in the door is **CRITICAL** to the establishment of a participating chapter member, or one who will never attend another

meeting. Please take the time to greet your new members, talk with them, and encourage them to take an active role in the chapter. There are many tasks to be performed within each chapter and the more willing hands to perform these tasks, the easier and faster the tasks may be accomplished; remember that Committees within each chapter should be comprised of more than one member!

It is also important for our long time members to take a new member “under their wing” and help them learn about NARFE. If the new member aspires to a leadership role, the long time members should serve as Mentors to them to help communicate the purpose of NARFE, and the background and reason behind the way things are done. Once they understand how things came to be done in a particular fashion, they can then provide the assistance and maybe some good suggestions to help us do our tasks more efficiently and perhaps more effectively. Somewhere in our past, a long time member helped each one of us become the leaders we are today, and we owe a debt to those former leaders to do the same for each new member of NARFE.

If we don’t welcome these new members, and encourage them to participate and perhaps become our new leaders, they will drop their membership. Once we loose these members -- our numbers -- we will no longer have the clout necessary with Congress to retain our earned benefits, much less enhance any benefits. The next time you are facing a new member, think of our proud 85 year history and the enhancements our former leaders have given to each and every one of us. Help be a part of ensuring that NARFE will be strong, active and effective for at least the next 85 years! NARFE’s future is in YOUR hands – make it a future in which every member of the federal community will be proud to say: **“I AM A NARFE MEMBER!”**



Front Row (L-R) Alice Pena, Helen Zajac, H. Ray Harrington, and Ellen Rafferty. Back Row (L-R) Carol Marx, Andrea Heckman, Thea Max, and Lea Zajac. Not Pictured George Bardwil

NATIONAL LEGISLATIVE REPORT
By Lea Zajac
CSFC National Legislative Director

Every two years our National Headquarters schedules a National Legislative Conference in February or March after the new Congress has been elected. The purpose of the conference is to educate NARFE members from all Federations on the priority issues facing the federal community. Following the conference training, the NARFE members travel to Capitol Hill to visit with their respective Congressmen, discuss our priority issues, and to encourage each Congressman to support our issues.

Such a conference was scheduled March 3 – 6, 2007 wherein nine CA NARFE members attended the conference and visited Capitol Hill.

As a matter of information those attending were: Helen Zajac, CSFC President; H. Ray Harrington, CSFC Executive Vice President; Lea Zajac, CSFC National Legislation Director; George Bardwil, CSFC District II Vice President; Carol Marx, President Vallejo Chapter #16; Ellen Rafferty, Legislative Chair Palm Springs Chapter #587; Andrea Heckman, Legislative Chair Tri-City Chapter #1494; Alice Pena, member Vallejo Chapter #16, and Thea Max, member Greater Paradise Oroville Chapter #352.

Your CSFC National Legislation Director scheduled appointments with 18 Congressmen for

March 6, which included our two senators and all CA Representatives assigned to a Committee that primarily affects our issues. Those Committees were: Budget, Ways and Means, and Oversight – Government Reform. Three Congressmen were visited who are not on one of these Committees, but who had constituents on the CA visiting delegation.

The two priority issues that were discussed with each Congressman were: Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) H.R.-82 and S.206; and Premium Conversion (PC) H.R.-1110 and S.773. Complete repeal of the GPO/WEP has been a Bill in Congress for several years. GPO adversely affects not only the federal community, but also CA retired teachers and CA retired police and firemen. PC affects both federal and military retirees and some active military. This Bill would allow health premiums to be paid with pre-tax dollars and save federal retirees about \$300 - \$800 per year depending on your tax bracket.

All but six Congressmen were sympathetic to our issues and will cosponsor/support (some already have) our Bills H.R.-82/S.206 and H.R.1110/S.773. The six Congressmen who are not yet convinced to support our issues are: John Campbell CD-48, Dan Lungren CD-3, Devin Nunes CD-21, Brian Bilbray CD-50, Darrell Issa CD-49, and Jerry Lewis CD-41. Those NARFE members who are constituents of these Congressmen need to contact them by either personal visit, letter to the local office, e-mail, FAX, or telephone and request each to co-sponsor the above noted House Bills. The easiest way to telephone is to use the NARFE Toll Free Number **1-866-220-0044**, which gets to the Capitol Hill Switchboard Operator and ask to be transferred to your Congressman.

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FINANCIAL MISCALCULATIONS

By Forney A. Lundy
Regional Vice President

As you can tell from reading some of the emails and letters coming out of the National Office, we are considering trying different ways to increase our non dues revenue.

The first thing that comes to mind is to lower our staff levels at Headquarters. That we have done! Did you know that in 1990 we had 99 employees and in 2007, we have fifty-nine (59) plus the four Resident Officers. As our membership numbers declined, so did the staff. I'd say we have done our part in reducing overhead costs.

Are you aware that we have 9,783 honorary members in NARFE? And that this number continues to grow at an alarming rate? Do you realize that neither the National Office, nor the chapters, nor the federations receive any revenue from these members? The National Treasurer tells us that it takes a little over \$26 to service every member. That is a total of \$254,358 each year that is taken out of the general fund to service these honorary members. Now might be the time to consider doing away with this category of membership. Of course, all current honorary members would be grandfathered. We all understand why this type of memberships exists – to honor those that have been in NARFE for 20 years and have reached 85 years old. But do we need to bestow this honor if it costs us \$254,358 each year? These are hard questions, but we need to look at all areas that are causing a financial drain on NARFE. This is covered in the 2006 National Bylaws, Article 1, Section 2, sub section B. 2.

How about the Life membership category? Currently we have 28,142 life members. Of that number, 5,322 got their life membership when the National dues were \$9; 2,968 when the dues were \$12; 11,212 when the dues were \$15; 7,754 when the dues were \$20 and 919 at the current rate of \$29. Whoever came up with this category did not consider many things, like we are living a lot longer than expected 20 or 30 years ago. Life membership fees are based on an actuarial table approved by the National Executive Board

(NEB). When it was first started, the fees were too low to cover the costs of providing service to the membership. The NEB for the past few years has raised the rates several times, but we are still losing money. Each month, the National Treasurer writes a check for approximately \$18,000 to put into the National Life Trust Fund. That money comes from the general fund. And the members that are paying annual dues are covering that deficient. Life membership is a great deal for the member, but it is a bad deal for NARFE. We're not saying Life members are not carrying their load. They took advantage of a good financial deal, which was smart on their part. Again, current life members would be grandfathered, but at some point we should give strong consideration to no longer offering this type of membership. This is covered in the National Bylaws, Article I, Section 2, sub section B.1.

How do we fix this problem? A chapter needs to write a resolution to change the Bylaws! If you are going to cover both categories, it will take two different resolutions. Remember, if you don't have enough time to get your proposal into the Federation, chapters can submit resolutions directly to the National Secretary, using the National form.

The time has come for us to consider some solutions and these are just two. There may be many other ideas out there. But let's do something to slow or even stop this financial drain

NARFE STATISTICS

National Membership as of 2/28/07 - 340,637

Current Federal Employees - 25,500

Dues Withholding Members - 59,000

Number of Chapters in the Association - 1488

Region VIII (CA, NV, HI, Guam, Okinawa & Republic of Philippines)

Membership - 38,576

CA Membership - 31,509

(80% of the total Region VIII Membership)

THE LARGEST FEDERATION IN THE ASSOCIATION

CA Current Federal Employees - Over 2,000

CA Dues Withholding Members - 5,221

CA Chapters -- 96

Field –Gen. Income Statement
4/1/2006- through 3/31/2007 (In US Dollars)

Category Description	4/1/2006- 3/31/2007
INCOME	
302 Interest CD	348.41
403 Per Capita Dues Inc.	26,914.00
<u>801 Income</u>	<u>73,949.62</u>
802 Interest	36.25
804 Others	707.01
TOTAL INCOME	101,955.29
EXPENSES	
Uncategorized	0.00
501A Call Conven. C	939.58
<u>501E Resol. Book C</u>	<u>523.44</u>
501F Conv. Rec. Sec. C	0.00
501J Postage C	298.15
<u>502B Conv. Comm. C</u>	<u>47.00</u>
502D Sergeant at Arms Committee	1,344.13
506A Ex. Bd. Mbrs. C	0.00
<u>506C Recog. Lunch C</u>	<u>0.00</u>
506D Fed. Guest C	0.00
506E Conv. Ad C	250.00
<u>506G Mbr. Inct. Awd.</u>	<u>1,160.00</u>
506H Eulogy C	0.00
506K Early Conv. Arrv. C	0.00
<u>507A National Conv.</u>	<u>4,067.20</u>
507B Othe Conv.	1,183.73
507C Federation Traing	1,216.65
<u>508A Capital Items</u>	<u>65.24</u>
508B Equipt. Rep.	229.06
510A Natl.Leg.Conf.	4,550.80
<u>511 Misc.</u>	<u>1,269.02</u>
513 Directory of Chapters	1,352.93
515 CSFC History Book	188.58
<u>901 Chpt Visit</u>	<u>15,199.55</u>
903 Revit.Chpt.	329.99
905 Nat'l Leg	3,021.56
<u>906 State Leg.</u>	<u>514.30</u>
907 Pub.Rel.	2,618.66
908 Mbrshp.Rec.	1,305.43
<u>909 Exec.Bd.Mtg.</u>	<u>30,739.61</u>
910 Other Organ	1,776.18
912 Secy. Main.	1,500.00
<u>913 Treas. Main</u>	<u>1,500.00</u>
914 Dist. Mtgs.	8,309.91
915 Print-Supp.	7,643.53
<u>916 Postage</u>	<u>2,073.29</u>
917 Telephone	2,779.16
918 Miscell.	449.48
<u>919A Recor.Secy</u>	<u>110.28</u>
919E Webmaster	183.38
919H Pre Retirement	129.81
<u>920 Ser.Com.</u>	<u>756.23</u>
921 Conv. City	0.00
922 Audit Comm.	285.15
<u>925 Im.P.Pres</u>	<u>778.53</u>
TOTAL EXPENSES	100,689.54
TRANSFERS	
FROM Field & General Checking Acct.	10,000.00
TO CSFC NARFE Mothly Savgs CD	-10,000.00
TOTAL TRANSFERS	0.00
OVERALL TOTAL	1,265.75

Field-Gen. Balance Statement –
As of 03/31/2007:2

As of 3/31/2007 (in U.S. Dollars)

Account	3/31/2007 Balance
ASSETS	
Cash and Bank Accounts	
CSFC Monthly Savings CD	17,532.26
Field & General Checking Account	36,914.64
Total Cash and Bank Accounts	54,446.90
Other Assets	
Field & Gen. Accts. Receivable	2,500.00
Field & Gen. Prepaid Expense	0.00
Postal Deposit	0.00
Total Other Assets	2,500.00
LIABILITIES & EQUITY	
Other Liabilities	
Field & Gen. Accounts Payable	0.00
TOTAL Other Liabilities	0.00
TOTAL LIABILITIES	0.00
EQUITY	56,946.90
TOTAL LIABILITES & EQUITY	56,946.90

Respectfully Submitted By:
CSFC Treasurer Werner Gumpert
04/01/2007

WHO DO YOU CALL?



Wendall Williams

The friendly voice you hear when you call NARFE Headquarters is usually that of Wendall Williams, Operator/Receptionist, who is pictured above.

It has been reported that soon a new telephone system will be in operation at Headquarters, that will allow callers to reach the extension they want directly. But, until then, you will go through Wendall or his replacement. Now you can put a face with the excellent voice on the other end of the phone.

WHAT NARFE IS DOING FOR YOU
By Andrew Morgen
District III Vice President

The primary stated purpose of NARFE is to protect our earned benefits. From whom? Our former employer, the Government of the United States, of course. Who in the Government? The President and Congress, of course, as they decide what our earned benefits are, and how much, or how little.

Now we all remember how we fared in the last several Congresses – not too successfully from an offensive standpoint. Oh, yes, we were able to halt the further erosion of our benefits from those in Congress who wanted to eat our lunch. If it wasn't for our close friends in Congress, they would have, and dinner, too.

Which brings me to the point of this article. NARFE has been experiencing a gradual decline in membership over the last decade or two, but surprisingly, those who are members, especially chapter members, because they are the ones who most likely participate in the legislative advocacy process, were able to attain an extremely high level of Congressional legislative co- sponsorships than could ever be imagined. That tells us that the members that are left, including new members, are the stalwart of our organization. Even though our legislation didn't make it out of committee, time after time, we kept hammering away at Congress any way we could, and many got our message. The fact that the other two points of our trident; Our national legislative staff and NARFE PAC funds also helped tremendously, was a plus.

The process of recruiting new members to NARFE cannot be over emphasized. At our National Convention in Albuquerque, it was reported over 20,000 members were deceased since the last convention. The new members we recruit to replace them must be energized and reinforced with the reasons they joined NARFE, just as you and I have been. When that happens, they will stay and carry on the fray to restore our lost earned benefits (WEP/GPO), and establish new equitable benefits (PC). But that will be just a beginning, because after we win those battles, lower priority legislation will bubble to the top.

The year 2007 will be a banner year for NARFE. Not only do we have a new Congress, which may be more friendly to us, but we have a mostly new regime at NARFE headquarters. I am optimistically believing

only good things will come from these coincidental winds of change.

By next January, 2008 we will know how much our efforts have paid off. Meanwhile, let's continue to concentrate on recruitment and retention in 2007, without losing sight of our legislative goals. They compliment each other. Everyone likes a winner. Let's win for all of us. Let's win for NARFE!

CANDIDATES FOR CSFC OFFICES

By Delphine Tobias
Chair Nominating Committee

To Be Elected at 2007 CSFC Convention:

- President - **H. Ray Harrington**
Greater Paradise/Oroville #0352
- Vice President - **Andrew Morgen**
Palm Springs #0587
- Secretary - **Vivian Nathanson**
Livermore #0397
- Treasurer - **Werner Gumpert**
Mt. Diablo #531
- DVP District I - **Robert Davidson**
Palomar #0455
- DVP District II - **Frank Impinna**
Lakewood #2025
- DVP District III - **Lenore Manak**
San Bernardino #0073
- DVP District IV - **Polly Stonich**
Livermore #0397
- DVP District V – **Judy Lynn**
San Mateo #1317
- DVP District VI - **Dottie Schmidt**
Grass Valley #1335
- DVP District VII - **Lea Zajac**
Vallejo #0016
- DVP District VIII – No Candidate
- DVP District IX – **Judy Mayora**
Visalia #1306
- DVP District X – **Jane Crognale**
Greater Paradise/Oroville #0352

Delphine Tobias
Chair Nominating Committee
2824 N Pershing Ave
San Bernardino, CA 92405-3540

hardeltob@juno.com

California's First Biennial Convention May 18 – 20, 2007

By Helen Zajac
CSFC President

The California delegates voted in 2003 to hold biennial conventions instead of annual conventions, basically because of the ever increasing costs to attend such conventions. Thus, the first biennial CA Federation Convention will be held on May 18 - 20, 2007 at the Hilton Hotel in Costa Mesa, Ca. So as not to conflict with National Conventions which are held biennially on even years, California's conventions are held on the odd years.

The Convention will be called to order by Federation President, Helen Zajac at 1:00 pm on Friday afternoon May 18 and conclude with the Installation Banquet on Sunday evening May 20. This weekend schedule will provide the opportunity for our members, who are current federal employees and those retired members who still work, to attend the convention. The preliminary convention program has been posted on our Federation Web Site, www.csfcnarfe.org, along with all the details of the hotel reservations, convention registration, and forms for participating on Convention Committees as well as Standing Committees.

The Keynote Speaker will be our National President, Margaret Baptiste, who is a surviving spouse and our first woman president. She will be speaking on Friday afternoon and on Friday evening there will be a reception for Margaret, hosted by Kaiser Permanente where attendees will have the opportunity to meet and speak with her. On Saturday, the highlight will be our National Legislation Director, Judy Park, who will bring us up to date on priority Legislative issues. The Recognition Luncheon, honoring Federation Past Presidents, will also be held on Saturday. Saturday evening our Service Committee Chair, Mary Venerable, will present a Service Officer Seminar for all Chapter Service Officers. Service Center Coordinator, Josephine Murphy will also provide information useful to those Service Officers who maintain Service Centers. Sunday Judy will also give a presentation on the duties and daily contacts our

legislative lobbyists make with our Congressmen. Later in the day, the ever popular "Open Forum" will be conducted, where all attendees will be given the opportunity to ask questions of our National and Federation officials.

The convention will conclude with the Installation Ceremony of new Federation Officers during the banquet, followed by dancing.

The convention provides the membership the opportunity to network with other chapters, elect the officers for the next two years, and to establish policy, procedures and bylaws to guide the Federation during the next two years. Chapters are encouraged to offer financial assistance from their treasury to their members attending this important event. With no Federation Convention last year, it is even more important that every chapter consider sending delegates to represent the wishes of the chapters. This is how the chapters direct the operation of the Federation.

FEDERATION MEMBERSHIP CAMPAIGN

By H. Ray Harrington
Executive Vice President.

FISCAL YEAR 2007 -2008

The Executive Board of the California Federation has agreed to continue the enormously successful membership incentives that have been offered to reward Chapter members for recruiting and retaining NARFE members.

We have attracted both current and retired Federal employees and have retained some with various incentives. Incentives appear to work well. This past year the CSFC has retained approximately 300 members with the \$10.00 rebate for the dues withholding campaign. **It's the way to go!** So we have decided to continue this program. We wish to gain new members but to continue to retain our current ones. So for 2007 – 2008 we will do the following:

Cont'd on next page

Super Recruiter Pins:

All members who recruit two (2) or more new members will receive a distinctive California Federation **Super Recruiter** pin (Red & Gold). This is a special recognition that you can only receive by recruiting new members for NARFE. These pins will be presented after each three month period, beginning with April 1, 2007-March 31, 2008.

Additional Cash awards:

All members, with the exception of the four (4) statewide elected Federation Officers, that recruit ten (10) or more new members through April 1, 2007-March 31, 2008 will be awarded checks in the amount of **\$75.00** as soon as possible following the closing of the FY books..

Dues Withholding Rebates for individuals that are/or becoming Chapter members:

Any annuitant who signs up for dues withholding will receive a check for **\$10.00**.

Any Spouse who joins NARFE will receive a check for **\$5.00**.

Any Spouse who signs up for dues withholding will receive a check for **\$5.00**.

A Chapter Incentive:

In addition to the above offers, any chapter who promotes the dues withholding program and has twenty (**20**) members of their chapter sign up for dues withholding between 1 April 2007 – 31 March 2008 will receive a \$30.00 check as soon as possible following the end of the fiscal year accounting..

Note:

The dates for the Dues withholding rebates are 1 April 2007 – 31 March 2008 Please send all requests for rebates to Werner Gumpert,
CSFC Treasurer
50 Picardy Ct,
Walnut Creek CA. 94597-3110

The Federation is trying our best to maintain and increase membership. **Please do yours.** Remember membership matters to those on the hill.

The CSFC Website: Werner Gumpert

Do you surf the internet? There is more to the internet than to send and receive mail from friends, family, and business associates. Have you visited the CSFC website lately, or even visited at all. Do you make it a habit when you use your computer to visit a variety of websites?

Depending on your answer to the above questions, I am going to suggest you expand your horizon in using your computer.

All of us have favorite topics, be they sports, news, history, fashion, cooking and numerous other topics. Some of us even go so far as researching what is going on in Washington, especially the things near and dear to our hearts...our hard earned benefits.

The CSFC website at www.csfcnarfe.org is an excellent source of information. If you are new or inexperienced in finding specific items of interest, let me suggest you find the "Points to Ponder", Issue 05-12, written by Helen Zajac, our hard-working President and read it, print it out, and follow the instructions on how to navigate the CSFC website.

Here is a hint on how to get to the article I just asked you to read and, hopefully, follow:

1. Bring up the site in your internet browser. (see address above)
2. Scroll to the bottom of the initial page.
3. Click on Publications.
4. Click on Points to Ponder.
5. Click on 05-12 in the Issue column.

The article displayed will describe all you ever wanted to know about the CSFC website.

We think that our website is one of the best in the NARFE world. We strive to keep it up to date and post everything we think would be of interest to the membership. We cover membership, legislative and general issues we think are of current interest.

We also try to keep the membership informed of current topics, such as, the upcoming 1st Biennial Convention to be held in Costa Mesa, May 18 -20, 2007.

Give us a try; we think you will like what you see if you haven't been there before.

PICTURES FROM THE 2007 NATIONAL LEGISLATIVE CONFERENCE



CHRIS FARRELL DISCUSSES NARFE-PAC



JUDY PARK, NATIONAL LEGISLATIVE DIRECTOR, DETAILS THE UNITED STATES BUDGET



JILL CRISSMAN ON SOCIAL SECURITY & REBECCA REY TRAINED US ON CONTACTING CONGRESS



DAN ADCOCK TEACHES HEALTH ISSUES



NATIONAL PRESIDENT MARGARET BAPTISTE AND CSFC PRESIDENT HELEN ZAJAC RELAX AFTER BUSY DAY.