



**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION
PUTNAM COUNTY—COOKEVILLE TENNESSEE
NARFE Works For You**

Chapter 1956 Newsletter

September 2009

Last Meeting

Thanks to all who attended our August chapter meeting, we saw some increase in the attendance and that is good. Your continued support is welcomed.

We were pleased to have had Kent Bilbrey as our speaker. He is a Financial Advisor with the Bank of Putnam County. Bilbrey gave us lots of information on the various aspects of the investment processes, including reasons why we should invest, what our goals should include and the different types of investments available. He stressed the importance of setting a specific target and time frame when making our investment decisions. Several people had interesting questions and he gave informative answers to all. To contact Kent Bilbrey, go to his office at the Bank of Putnam County, 160 South Jefferson Avenue. His office phone number is 931-525-2414. He will be glad to help you with your investment needs.

Membership Questionnaire

I received lots of responses from the questionnaire that was included in last month's newsletter. Thanks to everyone who took the time to send those back to me and for your great comments.

Those that responded said they read the Newsletters and agreed that we were doing a good job keeping them informed about NARFE. Many said they did not attend the chapter meetings, but said it was because of health, age or distance. There were mixed feelings on the location and time of our meetings and lastly, most said they liked the special speakers that we have had. Remember, you can always suggest a particular special speaker at any time.

Next Meeting

The next meeting will be September 15th. at Shoney's on Jefferson Ave. in Cookeville. You will need to arrive by 6:00 pm. to eat. The business session will begin at 6:45 pm.

Because of the need to discuss the NARFE Dues Referendum, we felt that we needed to not invite a speaker this month. I hope you understand.

If anyone needs transportation to any of the meetings, fellow member Roy Byrd has graciously offered to pick up anyone in the Cookeville area. You can contact him at 526-1895.

Please share these newsletters with your spouse

Sunshine Report

Get well wishes to: Barb Fletcher who has a broken arm, JB Robbins who has blood clots, Joan Britt-nell recently had back surgery and Ray Wurm had 2 mini strokes and is recovering at NHC.

NARFE Dues Referendum

I am going to devote the remainder of this Newsletter to the issue of the referendum on NARFE dues. I will try to give you the main details but will not have room to give you everything. I will have much more information at our next meeting. I encourage every chapter member who is physically able to attend this month and help us make the best decision for NARFE overall and our chapter. This is important.

Background information: many feel that the current dues structure is somewhat confusing and harmful to both recruiting and retention of members. Now new members join at the flat amount of \$33 for the first year membership which includes the national and chapter dues. Then because each chapter sets their own dues amount, when it is time to renew, the members are billed the amount of \$29 plus whatever the chapter dues are. Chapter dues vary from \$0 to as high as \$20. Because of that many will drop out after the first year. Some have proposed that we do away with the chapters and only have national dues. Because NARFE is structured from the chapter level up, many think that this will do more harm than good. There also have been other changes proposed to simplify the dues, but the change that has gained the most attention is what we have under consideration now. This is a single dues structure whereby there will be a set amount year after year for NARFE dues. A portion will go to national and a portion to the

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chapter. At the last 2 National Conventions, 2006 and 2008 a similar change was voted on, but both times it fell short of the required 2/3 majority to pass.

So now the National Executive Board (NEB) has decided to bring this up again in the form of a referendum and not wait until the 2010 convention. Many chapters do not send a delegate or a proxy to the conventions and Headquarters feel that in doing a vote by way of this referendum more of the membership and chapters will take part. Over the last several years membership totals has been dropping to the point that many think we need to do something to change the decline. They think this will help and others think this will hurt. I will try to give you both sides and you will need to decide what you think is best. **Remember that NARFE is the only organization that works on the behalf of ALL federal employees and retirees to preserve and protect our earned benefits.** For that reason, NARFE needs to remain a strong organization with a large member base.

If passed, this referendum would change the National Bylaws section on dues so that all new and renewing members would pay a single dues of \$40 per year. There would be no more separate dues for national and chapter. Only certain exceptions would be permitted, for instance; Active Federal Employees who joined with and maintain the special discount that was offered previously, Existing National only members who do not pay chapter dues and life members. There would also be a discount for members using Dues Withholding. So you can see, this would not completely simplify the various dues structures.

If passed the \$40 collected for the dues will be divided in this way; 10 percent (\$4) will be rebated to the state federations according to another section of the Bylaws, \$9 will come to the chapters, leaving National with \$27. Contrary to what the NEB has said, this is a dues increase for the National organization. The federations will also gain with this proposal (from \$2.90 to \$4). Some chapters will see a increase in revenue, while other chapters will see a decrease in revenue.

If passed, those on dues withholding would pay the new amount of \$36. Of that \$3.60 will go to the federations and \$8 to the chapters. This leaves national with \$24.40.

There will no longer be discounts for paying dues for 2 or 3 years at once. Life members would begin paying \$9 per year for the chapter dues. Honorary members will in most cases not be affected by this.

The NEB believes that this is a step in the right direction and needs to be done now in order to stop the loss of memberships due to non-renewals. Many members and chapter officers believe this will cause

a lot of members to drop out because it **will be** a dues increase for most members. Headquarters has said that the average chapter dues nationwide is \$8 per year. This will increase to \$11. Another complaint I have read is; this is way to bypass the will of the delegates who two times voted on a similar change at the last conventions. There are other pros and cons that I will explain at the meeting.

How will this affect our chapter? Since currently, our annual members pay \$29 in national dues and \$11 in chapter dues (\$40 total), there will no change is the amount paid. Our dues withholding members will see a slight increase of a few cents per year. But the BIG difference it will mean for our chapter will be in the amount of revenue that comes back to us to operate with. We will see a decrease generally from \$11 to either \$9 or \$8 per member yearly. With our small budget, that is substantial. Our biggest chapter expense is the newsletters that we send out, our chapter has for many years felt like this was a valuable service to our members one that needs to be continued. The next biggest expense we have is the per-capita dues that we pay to the Tennessee Federation. Those two items by themselves add up to about \$9 per member yearly, leaving us very little to pay for speaker meals, convention fees, etc.

Headquarters has recommended for chapters that currently receive more than \$9 for chapter dues can either assess their members additional dues, or hold some sort of fundraisers. I feel that neither would be very popular.

NARFE Headquarters will soon be sending each chapter a ballot, and based on our membership totals we will have 3 votes. You our members must let me know how our chapter should cast our votes. If you cannot attend the meeting, do read and study this and let me know your preference. If you have questions, then contact me. Our chapter will submit its votes after this month's meeting. Again, I urge you to attend. For those who cannot attend the meeting, you can use the Special Coupon in the August issue of the magazine to send to me and let me know your wishes Be sure to put your name on it. For those who attend the meeting, we will further discuss this and we will take a vote at the meeting. Once we know the preferences we can send in our chapter vote. We are permitted to split our vote if we want to so keep that in mind.

Remember, we need to not only do what is best for our chapter, but also for the entire organization.

NARFE IS ON THE WEB

Chapter 1956: www.narfecookevilletn.org
Tennessee Federation: www.narfetn.org
NARFE Headquarters: www.narfe.org