

**National Active and Retired Federal Employees  
Association  
Virginia Federation of Chapters (VFC)**



**2008 ANNUAL REPORT**

(May 2007 – April 2008)

*Serving Current, Former and Retired Federal Civilians,  
Spouses and Survivor Annuitants  
in Virginia Chapters*

**Area I**

Peninsula 682  
Colonial Williamsburg 685  
Middle Peninsula 1757  
Northern Neck 1823

**Area II**

Metro 5  
Tidewater 66  
Virginia Beach 974  
Eastern Shore 1175  
Seaside 1827

**Area III**

Petersburg 28  
Richmond 60  
South of the James 1138  
Colonial Heights 1472  
Imperial Plaza 1510  
Tuckahoe 1727  
Midlothian 2265

**Area IV**

Portsmouth 63  
Churchland 1293  
Chesapeake 1682  
Brentwood 1697  
Suffolk 1743

**Area V**

Lynchburg 110  
Danville 1011  
Bedford 1068  
Martinsville/Henry 1882  
Southside 2079  
Piedmont 2080

**Area VI**

Roanoke Valley 111  
New River Valley 1134  
Wilderness Trail 1837  
Southwest Highlands 2330

**Area VII**

Charlottesville 135  
Harrisonburg 164  
Staunton/Augusta 178  
Winchester 180  
Page Valley 1793

**Area VIII**

Fredericksburg 90  
Colonial Beach 595  
Warrenton/Fauquier 1549  
Lake of the Woods 1885  
Louisa 2065  
Caroline 2112  
Falls Run 2343

**Area IX**

Alexandria 232  
Manassas 356  
Falls Church 401  
Springfield 893  
Annandale 1159  
Woodbridge 1270

**Area X**

Arlington 7  
McLean 489  
Fairfax 737  
Vienna 1116  
Loudoun 1133  
Dulles 1241  
Metro Northern VA 1665

**NARFE – YOUR FUTURE – OUR FOCUS**

## TEN THINGS THE VIRGINIA FEDERATION OF CHAPTERS (VFC)

### DOES FOR YOU

1. **REPRESENTS** federal retirees/employees within the state. The VFC/NARFE is the only organization lobbying for our earned rights/retiree benefits at the state level. Bear in mind that no U.S. Congress or Virginia General Assembly can be relied upon to treat us fairly or with concern...the VFC has to take the initiative.
2. **PROVIDES** a unified voice in Richmond when dealing with the Governor and the General Assembly and educates state legislators and local officials about concerns of federal retirees/employees. It helps state legislators refine proposed bills affecting us all.
3. **PROMOTES** the objectives of NARFE throughout Virginia. The VFC is the logical organization to set specific and attainable goals for the chapters to support within the state, *in accomplishing the objectives of National Headquarters*. The VFC speaks for all Virginia members on National NARFE policy issues.
4. **FACILITATES** effective group action to accomplish common objectives. By establishing a viable political base at the grassroots level, it channels member efforts so as to avoid personal agendas, narrow political viewpoints and pet peeves.
5. **TRAINS** local NARFE chapter officers, committee chairs and area coordinators in order to provide top quality leadership skills for the furtherance of common goals.
6. **COMMUNICATES** with members and the public-at-large about issues of concern to federal retirees/employees. The VFC provides a larger voice than that of any single chapter.
7. **MAINTAINS** a state political account (VFC State Political Account) to support political candidates who share the VFC's legislative goals.
8. **MOBILIZES** volunteer resources existing in chapters in ongoing support of causes vital to NARFE members. Advocates NARFE's national legislative agenda and the VFC's state legislative agenda.
9. **ADVISES** chapters on effective ways of carrying out various functions such as membership, services, and public relations benefiting federal retirees/employees. The VFC has the unique capability through its area vice presidents to monitor chapter activities and provide assistance when needed.
10. **SERVES** as a vehicle for the exchange of ideas among members about programs/actions of benefit to federal retirees/employees through the VFC annual convention, the VANARFE VFC official email network, the VFC web site, [www.vanarfe.org](http://www.vanarfe.org), and "VFC Notes" (the VFC newsletter).

VFC SERVES 56 LOCAL CHAPTERS  
Representing some 20,000 NARFE Members in Virginia

**NARFE – YOUR FUTURE – OUR FOCUS**

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## **VFC ANNUAL REPORT –2008**

**R. David Smith. President**

Thank you for “holding our own” in Virginia NARFE membership numbers in 2007 with a very slight increase overall at 20,443 – up 78 members for 0.38% increase. Our goal was to increase membership by 5% and I congratulate the top chapters: Loudoun 12.33%; Petersburg 8.79%; Bedford 8.00%; Tidewater 6.71%; Williamsburg 6.58%; and Page Valley 5.97%. Other chapters ending the year with increased membership include Middle Peninsula, South of the James, Colonial Heights, Midlothian, Brentwood, Roanoke Valley, Wilderness Trail, Fredericksburg, Colonial Beach, Alexandria, Manassas, Springfield, Woodbridge, Fairfax, Dulles and Metro Northern Virginia.

On the National Legislative agenda, through your work, all the Virginia Representatives have signed on to support Premium Conversion, as well as, Elimination of the GPO and WEP. Both Senators have co-sponsored the Premium Conversion; however, they support modification of the GPO instead of elimination of the GPO/WEP. It has been difficult to move the House bills beyond the House Ways and Means Committee due to the loss of revenue to the government; however, we must keep pushing, particularly the Premium Conversion.

Raising funds for Alzheimer’s Research has been high on the agenda for many of our chapters and a big thank you is in order. The 2007 goal was set at the last convention to raise \$55,000 and due to the special emphasis you raised \$58, 978. Thank you for the work to promote various special events to exceed the goal. I want to give special credit to the top five chapters: Woodbridge \$6,454; Winchester \$5,499; Falls Run \$4,026; Fairfax \$3,406; and Springfield \$3,250. The top five chapters in “average per member giving” were Falls Run \$45.75; Imperial Plaza \$20.10; Louisa \$11.94; New River Valley \$10.97; and Seaside-Virginia Beach \$9.50.

The Virginia Federation and its chapters have been involved in a number of events to promote the awareness of NARFE, some of which included matching funds between chapters, VFC and NARFE Headquarters. The activities included: Virginia State Fair booth, Area II Recruitment Project, Peanut Festival booth, Woodbridge July 4<sup>th</sup> Parade, Chesterfield Triad, Virginia Coalition for the Aging Event, NVAN Legislative Breakfast, two Postal Conventions; NARFE presentations at Pre-Retirement Seminars; and participation at Government Agency Health Fairs. Thank you to those who participated in these events.

Some of my activities this past year include: conducted three VFC Board of Directors meetings; participated in the Federation President’s Conference in Louisville; KY, participated in the Region X President’s Conference in Pipestem, WV; visited/spoke at fifteen chapter meetings; participated in four Area VP meetings; participated in the VFC State Legislation planning meeting; participated in four Chapter Officers training classes; attended the Virginia Department on Aging Legislative Breakfast; visited Delegates/Senators in the General Assembly; visited Congressman’s office; worked NARFE State Fair booth; participated in AARP Press Conference; attended Chesterfield Triad meeting; installed two new AVPs (Don Shiffert, Area VIII and James Nobles, Area V); sent 680 letters to NARFE Premier Federal Credit Union members requesting membership renewal; sent 140 State Legislation Program letters to all State Delegates and Senators; and worked with the 2008 VFC Convention Committee.

VFC Goals for 2008: Membership increase by 5%; Dues Withholding increase by 5%; State Political Fund raise \$12,000; NARFE PAC raise \$85,000 in 2007-2008. The Alzheimer’s goal will be decided at the 2008 VFC Convention.

## VFC ANNUAL REPORT – 2008

### William F. {Bill} Martin, 1<sup>st</sup> Vice President

This has been a very exciting year for me as your 1<sup>st</sup> Vice President working with the ten Area Vice Presidents (AVPs) supporting all 56 chapters in the Virginia. Although we ended 2007 with 20,443 members, an increase of 78 members or 0.38% over the end of 2006, the VFC did not meet its goal of a 5% increase. Nevertheless, six chapters did – **Colonial Williamsburg 685, Tidewater 66, Petersburg 28, Loudoun 1133, Bedford 1068, and Page Valley 1793.** Additionally, there were nineteen chapters that had increases and two that remained the same. Bottom line, almost one-half of the VFC chapters had an increase or remained even in their membership numbers. All are to be congratulated.

In addition to my primary responsibility of working with the AVPs, I had the pleasure of serving as Coordinator for the 2008 VFC Convention. It has been an easy responsibility working with the ten chapters in Areas 5 and 6 who are hosting the Roanoke Convention. The Area 6 chapters are Roanoke Valley 111, New River Valley 1134, Wilderness Trail 1837, and SW Highlands 2330. The Area 5 chapters are Lynchburg 110, Danville 1011, Bedford 1068, Martinsville-Henry 1882, South Side 2079, and Piedmont 2080. These folks have been very creative in their approach, fulfilling their responsibilities to make the convention a big success. When you see members with a yellow ribbon during the convention, please thank them for all the good work they did. They exemplify the theme of this year's convention "*Working Together Today for a Better Tomorrow.*"

In addition to several meetings in Roanoke planning for the convention, I had the pleasure to participate in several other activities, including Area Council meetings in Areas 1, 2, 3, 4, 5, 6, and 7, visits to the General Assembly during their session visiting my delegate and senator, meeting with Congressman Cantor's staff, participating in the Virginia Coalition of Aging meeting in Richmond, and participating in the Region X President's Conference in Pipestem, WV.

During February and March 2008, the VFC sponsored training sessions for Presidents, Vice Presidents, Secretaries, and Treasurers at four locations throughout the state. At those sessions I had the pleasure of explaining the various chapter membership and financial reports. Feedback indicates the training was very worthwhile and I know that I personally learned a lot from the folks attending.

Other activities included making a presentation for the VFC at the 60<sup>th</sup> Anniversary of Chapter 7, installing officers for Petersburg 28 and Caroline 2112, speaking at Fredericksburg 90 and visiting Winchester 180, Peninsula 682, Northern Neck 1823, Tuckahoe 1727, Danville 1011, and Colonial Heights 1472..

I hope to be reelected 1<sup>st</sup> Vice President at the 2008 VFC Convention, and if so, will continue to do the best I can to do the best I can for you and to further the goals of the VFC and NARFE.

## VFC ANNUAL REPORT – 2008

### Carolyn Wilson, 2<sup>nd</sup> Vice President

First, I would like to thank all members of the VFC for electing me as your 2<sup>nd</sup> Vice President (VP) at the 2007 VFC Convention. My primary responsibility is to have oversight for the Committee Chairs. I have been closely involved with the six program chairs for National Legislation, State Legislation, Membership, Service, Alzheimer's and Public Relations, plus the Pre-Retirement Coordinator. All of these program chairs have been great to work with and I feel that all of us have had a very successful year. You can read about their accomplishments in their annual reports located in this booklet. I want to tell you about some of the things I have been involved with as your 2<sup>nd</sup> Vice President:

1. Participated in membership meetings held in Areas I, II, IV, V and VI. These meetings were held to work with the areas on the membership reports received from NARFE HQ. I visited six chapters including: Caroline, Louisa, Southside, Winchester, Tuckahoe and Imperial Plaza.
2. In June I met with Dave Smith and William Martin to plan our strategy for 2007-2008 with the main topic "Membership." What can the VFC do (1) to improve the numbers in 2<sup>nd</sup> notices and dropped members; (2) improve the number of members with dues withholding; (3) enroll more active Federal employees; and continue to provide NARFE information at pre-retirement seminars. The results are found in the Membership and Pre-Retirement Coordinator's reports.
3. Participated in the Region X Federation President's Conference, held at Pipestem, WV with the theme Membership – Recruitment and Retention. Met with the State Legislative Committee to draft a State Legislative Action Plan for 2008 General Assembly that was approved.
4. Attended the following functions spreading the word about NARFE: Virginia State Fair, Peanut Festival in Suffolk, Virginia Coalition of the Aging and Elder Rights Coalition Legislative Forum, 2007 Central Virginia Regional TRIAD Scam Jam for seniors, and 8<sup>th</sup> Annual Legislative Breakfast Forum.
5. The VFC provides training for Chapter Officers every two years. 2008 was the year for me as 2<sup>nd</sup> VP to plan, coordinate, and implement training for Chapter President, Vice President, Secretary, Treasurer and any member who wanted to know more about NARFE and possibly be interested in serving as an officer in the future. The training sites were Richmond, Portsmouth, Roanoke and Manassas. The instructors for the training were: William Martin, 1st VP; Carolyn Wilson, 2<sup>nd</sup> VP; Robert Miller, VFC Secretary; and Samuel Harris, Treasurer of Tuckahoe Chapter 1727. David Smith welcomed attendees at each session and gave the latest NARFE information from Headquarters and the VFC including the VFC and National Conventions. Training regarding the on-line HQS reports was given by Bill Martin and I believe everyone now has a better understanding of the reports and how they can be a very helpful tool to the Chapter. There were 151 attendees plus the instructors and 43 out of 56 Chapters were represented. More than half of the attendees had been an officer for a few years. The attendees who were new to their office expressed how much they had learned and were especially thankful for the exchange of information between participants. Training for National Legislation, State Legislation, Membership, Service, Alzheimer's and Public Relations will be conducted at the convention.

If re-elected at the 2008 VFC State Convention, I look forward to serving as your Federation 2<sup>nd</sup> VP for another year. Feel free to contact me at 804-722-4346 or [NARFE1472@comcast.net](mailto:NARFE1472@comcast.net).

## VFC ANNUAL REPORT – 2008

### Robert H. Miller, Secretary

This past year has been challenging, yet satisfying in serving you in the Virginia Federation. I have had the opportunity to meet many people around the state especially during the February-March officer training sessions.

Talking “One-on-One” about NARFE to prospective members who I meet at other venues and then following up with a NARFE literature mailing has been one of my activities in 2007-08. We must continue to keep membership recruitment and retention as our goal this next year.

This past year the Secretary took and compiled minutes of the meetings of the Board of Directors and the VFC Executive Committee and compiled reports from Board members for the 2008 ANNUAL REPORT. At the conclusion of the VFC Convention last April. I forwarded the required reports on our convention as well as officer roster to NARFE Headquarters.

Three resolutions adopted by the VFC Board of Directors were forwarded directly to NARFE Headquarters to obtain review and comment from other NARFE federations prior to the NARFE National Convention in Louisville, KY September 7-12.

The 2008 “Call to Convention” includes two resolutions from the VFC Board of Directors and two resolutions from chapter 893, Springfield. A proposed bylaw change received after the January deadline may be presented for consideration at the VFC Convention.

“Virginia Federation of Chapters 2008 Voting Strength and Federation Dues” as of December 31, 2007, was distributed in February to chapter presidents and secretaries on the basis of National’s M-110 membership statistics. About the same time, the VFC Treasurer sent a dues notice to chapter treasurers.

The Secretary participated in VFC Chapter Officer Training (Presidents, Vice Presidents, Secretaries, Treasurers) held in February (Richmond, Portsmouth) and in March (Roanoke, Manassas) and attended several Chapter meetings in northern Virginia

As a member of Chapter 232, Alexandria, I participated in the VFC State Legislation meeting last June, and met northern Virginia legislators during the General Assembly session in Richmond also at meetings in their districts.

Special thanks to President David Smith, 1st Vice President William (Bill) Martin, 2<sup>nd</sup> Vice President Carolyn Wilson, and Treasurer Darlene Myer Rhodes as well as Area Vice Presidents and Committee Chairs who helped me serve the Federation this past year.

If reelected at the 2008 VFC State Convention, I look forward to serving as your Federation secretary for another year. Feel free to contact me at 703-683-3025 or email: [vivmiller801@netzero.net](mailto:vivmiller801@netzero.net).

VFC ANNUAL REPORT - 2008

Darlene Myer Rhodes, Treasurer

FINANCIAL REPORT

July 1, 2007 - March 31, 2008

DESCRIPTION	BUDGET (\$)	ACTUAL (\$)
Revenues	Annum	Jul 1 - Mar 31
NARFE 10% Funds	\$53,000	\$37,579.49
Chapter Dues	\$35,500	\$22,622.00
Accounts Receivable	N/A	\$12,009.00
Reimbursed Expenses	\$553	\$552.10
Miscellaneous Income	\$243	\$242.53
NARFE Matching Funds	\$1,200	\$1,200.00
Interest	\$2,100	\$625.99
2008 Convention Advance	\$1,000	\$0.00
2008 CD - Chap Leader Training	\$5,146	\$5,145.46
2008 CD2 - Chapter Leader Training	\$5,147	\$5,146.04
Prior year Carryover	\$21,534	\$0.00
<b>TOTAL REVENUES</b>	<b>\$125,423</b>	<b>\$85,123</b>

DESCRIPTION	BUDGET (\$)	ACTUAL (\$)
Expenses	Annum	Jul 1 - Mar 31
Executive Committee	\$17,596	\$8,699.40
IPP and Appointees	\$11,825	\$3,014.41
Field Operation	\$27,040	\$11,074.29
Program Operation	\$24,943	\$10,857.69
Convention Advance	\$1,000	\$1,000.00
Chap Inc-Dues Withholding	\$415	\$415.00
Awards/Gifts	\$1,000	\$0.00
Retention Training	\$354	\$353.82
Training for Chapter leaders	\$12,000	\$11,453.59
Directories	\$1,000	\$370.65
Electronics Comte	\$200	\$0.00
Equip Rental/Repair	\$500	\$0.00
Hotel	\$3,500	\$2,984.50
Member Recruitment	\$7,000	\$4,397.12
Miscellaneous Expense	\$2,000	\$288.17
Newsletter	\$2,300	\$1,135.92
Pre-Retirement Activities	\$200	\$0.00
President's Spec Comte	\$500	\$255.12
President's Special Mtgs	\$11,400	\$5,180.72
VFC Data Base	\$250	\$0.00
Web Site	\$400	\$83.16
<b>TOTAL EXPENSES</b>	<b>\$125,423</b>	<b>\$61,564 (49%)</b>

**NET GAIN/LOSS**

**\$23,559**



**VFC ANNUAL REPORT – 2008**  
**Darlene Myer Rhodes, Treasurer**

**ACCOUNT BALANCES**

As of March 31, 2008

CODE	DESCRIPTION	Balance	Receipts	Disbursements	Balance
		30-Jun-06	Jul 1 - Mar 31	Jul 1 - Mar 31	31-Mar-08
1000	Wachovia Checking (1)	38,682.90	72,487.62	71,563.56	39,606.96
1010	Legal Defense Fund (05/08)	8,803.76	155.59	0.00	8,959.35
1042	General Fund CD3 (02/08) (2)	5,069.20	76.84	5,146.04	0.00
1043	General Fund CD4 (11/07) (2)	5,084.15	61.31	5,145.46	0.00
1044	General Fund CD5 (5/08)	6,104.04	128.27	0.00	6,232.31
1045	General Fund CD6 (05/08)	8,150.07	188.62	0.00	8,338.69
1047	General Fund CD2 (09/08)	0.00	10,000.00	0.00	10,000.00
1030	General Fund MM (3)	7,569.50	15.36	0.00	7,584.86
	<b>Total General Funds</b>	<b>79,463.62</b>	<b>83,113.61</b>	<b>81,855.06</b>	<b>80,722.17</b>
1000	Political Account Checking (4)	4.00	5,365.00	5,365.00	4.00
1020	Political Account MM (4)	7,055.00	1,374.55	4,000.00	4,429.55
	<b>Total Political Fund</b>	<b>7,059.00</b>	<b>6,739.55</b>	<b>9,365.00</b>	<b>4,433.55</b>
1005	Convention Checking	0.00	26,933.75	1,392.11	25,541.64
	<b>Total Convention Fund</b>	<b>0.00</b>	<b>26,933.75</b>	<b>1,392.11</b>	<b>25,541.64</b>

(1) The checking account balance on 31 Mar 08 includes \$1,142.15 earmarked for future VFC communication upgrades-- this revenue was generated by VFC sponsored travel to Branson, MO. in December 2004.

(2) CDs redeemed to cover costs of Chapter Leader Training held in February and March, 2008.

(3) Separate MM account w/check writing privileges.

(4) VFC State Political Accounts. One is a Money Market (MM) account which earns interest on accumulated contributions from individual NARFE members until time for the disbursement to legislators' campaigns. At that time, funds are transferred to the checking account. Checks are distributed to the respective VFC AVPs to arrange for hand delivery to recipients. Maintenance of these accounts is in accordance with the state laws and guidelines provided by the State Board of Elections (SBE). VFC State Political Account quarterly reports are required and transmitted electronically to the SBE by the VFC Treasurer. The report for the period ending 31 Mar 08 was transmitted electronically to the SBE on 5 Apr 08, although it was not due until 15 Apr 08.

(5) The 2006 Form 990 was filed with the IRS in November, 2007.

(6) During this period, a review of financial accounts for Fiscal Year 1 July 2006 – 30 June 2007 was conducted by a Certified Public Accountant (CPA), who reported the VFC financial accounts to be presented fairly in all material respects.

**VFC Annual Report – 2008**  
**Ann M. Collins, Immediate Past President**

The Virginia Federation of Chapters (VFC) Executive Committee and Board members have continued to meet the current challenges of the 21<sup>st</sup> century in serving our chapters and members. Their leadership and hard work are recognized and appreciated.

As the Immediate Past President, I am a member of the VFC Board and Delegate-At-Large for the VFC Convention. Highlights of my NARFE activities for the past year:

- Served as a voting member of the VFC Board of Directors (four meetings past year).
- Served as VFC Congressional Liaison for VA-11<sup>th</sup> District.
- Served on the Board of Directors, Virginia Coalition on Aging (term exp 12/2008)
- Participated in Region X Federation Presidents' Conference in August, Pipestem, WV.
- Designated speaker for VFC NARFE at the Fall 2007 NVAN Legislative Breakfast.
- Appointed by the NARFE National President and participated, as a member of the *Committee on Enhancing NARFE for the 21<sup>st</sup> Century*, in an October conference call followed by a 2-day committee meeting at NARFE headquarters in November.
- Attended the Fall 2007 Joint Virginia Coalition for the Aging and Elder Rights Coalition Legislative Forum, Richmond.
- Prepared and presented a 30-minute powerpoint briefing entitled "This is NARFE" at the meeting of the Civilian Liaison Committee (15 attendees), held during the October 2007 conference of the Association of US Army, Washington Conference Center, Washington, DC.
- Featured in the November 2007 *NARFE Recruiter's Journal & Quarterly* article entitled "Snapshot: Virginia's Outreach Effort."
- Participated in crafting three amendments/resolutions to the NARFE ByLaws/Standing Rules for consideration and approval by the VFC Board of Directors at the January 2008 meeting; the Board unanimously adopted all three amendments/resolutions for forwarding directly to National.
- Served as Silver Representative, VA-11<sup>th</sup> District, and NARFE representative at the National Silverhaired Congress Session, Washington, DC, February 2008.
- Attended VFC-sponsored chapter officer training in March 2008 at Manassas, VA.
- Prepared and presented a 50-minute powerpoint presentation entitled "Laws Can Change -- So Can Your Retirement Benefits" at the Joint Spring Professional Development Conference for the Association of Government Accountants (AGA) and the American Society of Military Comptrollers (ASMC), March 2008, Chesapeake Conference Center, Chesapeake, VA. There were 170 attendees.
- Installed officers and/or gave remarks at chapter meetings at Annandale 1159 (2 visits), Vienna 1116; Alexandria 232 (2 visits); Woodbridge 1270; and NOVA Metro 1665.
- Attended bi-monthly NOVA Caucus meetings, served as Caucus Nominating Committee Chair, and installed newly elected Caucus officers.

I look forward to being with many Virginia chapter delegates at both the VFC Convention in April at Roanoke as well as the National Convention in September at Louisville, KY. In the meantime, I urge all Virginia chapter leaders and members to continue to raise the awareness of NARFE in everything you do -- a well-known identity will make a difference -- NARFE will become a household name in Virginia, yet!

## VFC ANUAL REPORT

### Sharon H. Rose, Area I Vice President

Area I is composed of four chapters. Peninsula Chapter 482 with 884 members, Williamsburg Chapter 885 with 324 members, Middle Peninsula Chapter 1757 with 126 members, and our newest chapter, Northern Neck Chapter 1823 with 278 members.

The VFC Board agreed to transfer Northern Neck from Area VIII to Area I to help redistribute the workload among Area Vice Presidents. I am delighted to have Northern Neck in the Area I family. They appear to have a healthy, enthusiastic, innovative membership. The membership numbers noted above represent a decrease from 2006 calendar year (CY), except for Williamsburg Chapter 685 which enjoyed a healthy 6.85 % increase and Middle Peninsula Chapter 1757 with a 3.28% increase. As with most of the VFC chapters, it is mainly due to nonrenewals. Chapter 685's influx was due to new retirees settling in the Williamsburg area.

In CY2007, as Area I Vice President, I attended the VFC Convention in April 2007 and all the VFC quarterly board meetings. I conduct Area I Council meetings after each VFC Board Meeting to ensure pertinent information flowed from the VFC to the Area I Chapters and to facilitate opportunities for the chapter presidents to interact and exchange information.

I have visited each chapter (except 823) at least twice during the year. I have also attended a VFC State Legislative meeting in June to develop a proposed 2008 State Legislative Plan for VFC Board approval. In July, I attended a Membership Meeting hosted by Bill Martin, VFC 1<sup>st</sup> VP, for Areas I, II, and IV. That meeting was very informative, particularly in the understanding and use of the M-112 reports.

All chapters have made effort to encourage attendance and to increase membership. Chapter 682 tried nightly meetings, lunch meetings and attendance drawings with limited results. Chapter 1757 changed meeting location to a private room at a local restaurant with excellent results. Attendance has been in the 18-22 range since the change. Great for a 126-member organization! Chapter 685 initiated a dinner meeting, which was well attended and they plan to have more.

All Chapters ended CY2007 with a full slate of officers and appear to be healthy. Membership retention continues to be an issues. Stemming this downward trend in membership continues to be our focus in the coming year.

\* \* \*

## VFC ANNUAL REPORT

### Betty L. Warren, Area II Vice President

The Chapter Presidents in Area II during 2007-08 have worked hard throughout the year to hold on to their members and to recruit new members. I have enjoyed visiting all the Chapters during the past year and they are commended for their efforts. There are five chapters in Area II, located in two very different cities in the Tidewater Area and Eastern Shore. Each chapter is made up of individual members who are unique to the area.

## VFC ANNUAL REPORT

### **Betty L. Warren, Area II Vice President (continued)**

Area II Chapters published a quarterly newsletter that informs members of items of importance regarding legislation, chapter activities, meetings dates and speakers. All chapters were successful in scheduling interesting programs for their monthly meetings. VFC officers attended several chapter meetings to address issues in their respective areas. All chapters in the Tidewater area participated in the VFC Officer Training with a commanding attendance. The chapters also participated in the Federal Employees Health Benefits Health Fairs.

**Metro Chapter 5** chapter programs are excellent focusing on speakers with subjects to enhance their recruitment and attendance. An active Program Chair proved good results, as the meeting attendance has doubled. The Chapter is planning to host an Area II Health Fair so that members can be better informed. All Federal Employees Health Benefits providers are invited. President Lynne Pipis is working hard in trying to get more members to attend chapter meeting and become more involved.

**Tidewater Chapter 66** has a new President Vera Merritt. The chapter meetings are well attended. After many years, the chapter has a Legislative Officer, Bettye Mitchell (new member). Betty is keeping the members informed of legislation federal and local issues. President Merritt is maintaining chapter membership.

**Virginia Beach Chapter 974** has a new President Winston Walke. Winston is looking for chapter growth and more members to attend chapter meetings and to become more involved. The monthly meeting programs are exciting and informative. The good programs and appointment of Co-Membership Chair Alex and Priscilla Adkins (new members) and Alzheimer Chair M. Elizabeth Allston (new member) Winston should meet the challenge.

**Eastern Shore Chapter 1175** President Richard C. Turner agreed to stay around for another year. Richard is looking for more chapter growth and is trying to increase meeting attendance.

**Seaside Chapter 1827** Ron Butler is another President who agreed to stay around for another year. Ron is working hard trying to recruit new members and trying to get more of his members to attend Chapter meetings.

I have enjoyed being Area II Vice President over the past two years. Thanks to all members of Area II for their help and support.

## VFC ANNAL REPORT

### Robert H. Boyd, Area III Vice President

Jack McMurchy, President of the Petersburg chapter, agreed to hang in there for another year. Jack has been around for a while and has been offering the chapter new directions and has gained chapter membership.

Colonial Heights chapter President Mr. James Barr has agreed to stay on for another year. James is moving the chapter to focus in a little different direction, and he wants the chapter to become more politically active. James and his group have continued to increase membership.

Donald Holman also agreed to stay around for another year as President of the South of the James chapter but by the time you read this he hopes to have a replacement. Don has been working hard in trying to get more of his members to attend chapter meetings and to become more involved.

Imperial Plaza chapter President Bettye Thornton has a year under her belt and has agreed to another year. *"If you are looking for energy this lady has it"*. That was a quote from last year's annual report and it is still true. This is a small chapter with only about 50 members. Bettye is looking for chapter growth and she has taken the job as chapter President very seriously. Although the chapter lost 3 members this past year Bettye has been able to get new faces to work for the chapter in various fashions. I think she is looking for her replacement.

The Richmond Chapter's President Michael Muldowney is another President who agreed to stay around for another year. Michael is working hard in trying to increase meeting attendance, and has changed the meeting location to a more central location and he is also having a luncheon meeting with the chapter paying most of the cost of the meal.

Carroll Graham at the Tuckahoe chapter is another President who is going for it again. As a matter of fact, all the officers of this chapter have been around for a few years. *"Carroll believes that one of his challenges is to find other chapter members who will step forward and assume leadership rolls"*. This also was a quote from last year so I guess Carroll still has his challenge and I wish him good luck.

Midlothian's President Pat Hoffert also has agreed for a year's extension. Pat has brought a new look and new excitement to the chapter and she is looking for more chapter growth. Pat, with the leadership of her membership chair Marge Bartell, has excelled in membership retainment through the use of dues withholding!

As a parting shot I think the COMMITTEE FOR ENHANCING NARFE FOR THE 21<sup>ST</sup> CENTURY and NARFE National have blown it! I thought the committee was to provide the National Executive Board (NEB) with some strong directions towards the future leadership of the organization and it looks like they just failed! They did tell National that there was ten years worth of data basically none of which has been acted on. They also said there is a great disappointment with the NEB over the past 15 years for not being more aggressive in initiating action sooner.

I am hopeful that at the National Convention the delegates and the leaders of NARFE will take their heads out of the sand and look up to the future. Mi publicación ultimo ADIÓS – QUE SERA SERA

## VFC ANNUAL REPORT – 2008

### Joseph D. Lee, Area IV Vice President

Greetings and best wishes to the officers, chairs, members of NARFE/VFC. It is a sincere honor and privilege for me to have served as Area IV Vice President. I thank each of you for your cooperation, support, guidance and direction. Still in the learning phase, but I look forward to challenges now and in the future.

Organizational Structure: Area IV consists of five chapters with a total membership of about 1,000 members:

Chapter 63 Portsmouth, Raymond L. Ballard, President – Continuing  
Chapter 1293 Churchland, Joseph D. Lee, President ----- Continuing  
Chapter 1682 Cheseapeake, Bill Swann, President ----- New  
Chapter 1607 Brentwood, Walter Broadnax, President-----Continuing  
Chapter 1743 Suffolk, Joseph F. Silberholz, President-----New

Membership/Retention: Two chapters participated in the Health Fairs in Portsmouth. At the Norfolk Naval Shipyard (NNSY) in November 2007, Chapter 1293 distributed over 850 NARFE magazines and about 2400 brochures, pamphlets, forms, and membership applications related to benefits, history, and political actions affecting NARFE. Chapter 1697 participated in the Health Fair at the Naval Hospital, Portsmouth, and distributed about 275 magazines and about 800 brochures, pamphlets, and membership applications.

Political Actions: Henry Stafford, Congressional District Liaison for Chapter 1293 and myself met with Tammy Bebout, Administrative Aide for Rep. Randy Forbes at the Isle of Wight Library in August 2007 to discuss GPO, WEP, and Premium Conversion. We focused on the unfairness these programs place on the Federal community, particularly retirees. The State Legislative Plan was also provided and reviewed for future action. Ms. Bebout felt that Rep. Forbes would give his full support for the items that come under his jurisdiction.

Norma Lee and I met with Sherill Moody, Administrative Aide for State Delegate Johnny Joannou, and presented a VFC State Political Fund check to her in support of Del. Joannou's reelection. The donation was well received and appreciated. A letter acknowledging the donation was sent to VFC President Dave Smith. We reviewed the VFC State Legislation Plan with Ms. Moody and requested support.

Special Programs/Training: Chapter 1743 Suffolk President Joseph Silberholtz obtained a booth using VFC Matching Funds for the Peanut Festival held in Suffolk, October 11-14. With a backdrop of the NARFE Display Board (lighted), Chapter Banner, and American flag, some 26 members staffed the booth at scheduled times, including Norma Lee and myself, and distributed NARFE magazine, brochures, pencils, and membership applications. The biggest draw was free peanuts, which Chapter 1743 obtained without cost. Filling over 200 cups of peanuts by each shift was the hard part!! Weather was favorable this year and made the Festival much more enjoyable.

Area IV chapter officers attended the VFC Officer Training Session for Presidents, Vice Presidents, Secretaries, and Treasurers at Portsmouth on February 18.

## VFC ANNUAL REPORT

### James Nobles, Area V Vice President

It is hard to believe that another year is ending, my how time flies when you are having fun. I have enjoyed the year, even though it did not start with me as the Area VP. I was not a candidate for VP, but Dave Smith asked me to serve until they could get some one else, which I did. The problem was that no one agreed to serve, so I have continued for the rest of the year. During this time I have been working with an individual who has agreed to run for Area VP, and will make a good one.

Area V includes five chapters: Chapter 110, Lynchburg; Chapter 1011, Danville; Chapter 1068, Bedford; Chapter 1882, Martinsville-Henry; Chapter 2079, Southside.

During the year we have emphasized membership and continue to do so. Within NARFE we are in a critical time because of the loss of such a large number of members over the last few years. If we expect our benefits to continue as they are it is imperative that we increase our membership and keep it on an upward swing.

Without a strong NARFE organization our benefits will be decreased, and that is something that I do not even want to think about. Let's put our shoulder to the grind stone and do the work that is necessary to change our annual losses to significant gains.

Our other emphasis during this year has been the VFC Convention will be in Roanoke April 21-23. It has been my pleasure to serve as Co-Chair with George Hawkins the Area VI AVP. We believe that this will be one of the best that we have ever had and I encourage you to attend. We were hoping for at least 300 registrants, and it looks as if we will reach that goal, which is great. The Convention Committees and George Hawkins have done an outstanding job of planning and pulling it together under the expert leadership of our 1<sup>st</sup> VP, Mr. Bill Martin. I don't believe that you will be disappointed. Looking forward to seeing you at the Convention.

## **George W. Hawkins, Area VI Vice President**

Serving as Convention Co-Chair and as Facilities Manager, the 2008 VFC Convention has taken more of the time I allocate to VFC/NARFE than any other activity. With considerably more allocated time from me and a lot of other people and a bit of luck, we will have a successful convention this year.

Two of the chapters in Area 6 are small, i.e. 100 members or less, and experience problems typical of chapters of that size, particularly if they serve a relatively large area. These are primarily getting members to serve as chapter officers and committee chairs and small attendance at chapter meetings. These problems are exacerbated by the high gasoline prices and the distance members must travel to attend chapter meetings.

For example, Joe Schauer, who served as President of the Southwest Highlands Chapter 2330 until his resignation at the last chapter meeting on March 11, had a 160 mile round trip to make when attending chapter meetings in Abingdon. Do the math. Assuming 25 miles per gallon and regular gasoline at \$3.20 per gallon, Joe had a \$20.00+ expense for gasoline alone each time he attended a chapter meeting. Once the convention ends, I will be working with Joe Chase, Chapter Vice President, in an effort to keep that chapter going.

Wilderness Trail Chapter 1837, which meets in Wythville, faces some of the same problems. Richard Johnson has served faithfully and excellently as President and Newsletter Editor of that chapter for several years.

If anyone has ideas on how we can get members to attend chapter meetings and be willing to serve as chapter officers and committee chairs, please share them with me.

The New River Valley Chapter 1134 and the Roanoke Valley Chapter 111 are larger, 200+ and approximately 500 members respectively, serve somewhat smaller areas, and have less problems getting members to attend chapter meetings and to serve as officers and committee chairs. Members of these two chapters have been very supportive in hosting this years convention and getting the job done.



## VFC ANNUAL REPORT – 2008

### Luther L. Santiful, Area VII Vice President

Area VII comprises five chapters located in Charlottesville, Harrisonburg, Page Valley, Winchester and the combined chapter of Staunton, Augusta and Waynesboro. The geographic dispersion is such that chapter visits necessitate more than the normal amount of planning but the local flavor of the varying locations more than compensate for the added effort. During the course of the year, I visited all chapters except one and some more than once. All of the chapters are functioning well with the requisite number of officers and committee chairs. Chapter leadership ranges from long serving officers to new ones installed following the November elections.

Memberships increased in Area VII; however, all chapters did not contribute to the increase. Each chapter is aware of the shortcomings and has put a plan in place to recruit and retain more members. Congratulations to the Harrisonburg, Staunton-Augusta-Waynesboro, Winchester and Page Valley Chapters for their contributions to the composite Area VII membership increase of 1.14% during 2007. Harrisonburg and Winchester Chapters deserve credit for the quality of programs at monthly meetings that bring out large percentages of their respective memberships. Members often express their appreciation for the efforts of chapter officers to vary programs in such a way that NARFE issues are fully covered while consideration is given to other issues of concern to them. Members understand that NARFE cannot thrive in a vacuum or operate to the exclusion of other important concerns.

A productive Area meeting was held in Harrisonburg that turned out to be an educational experience for those in attendance. William Martin, VFC 1<sup>st</sup> VP, discussed membership recruitment and retention in a detailed way that proved to be of significant benefit, especially to new officers and members. James Blubaugh, Page Valley Chapter President shared his chapter's experiences in reaching out to legislators. Page Valley continues to lead the way in consistently contacting local, state and national elected officials on matters of concern to NARFE. The letters and email messages are followed up with face-to face meetings, when appropriate. Blubaugh also encouraged the assemblage to look for ways to enhance NARFE's presence by paying attention to broader issues of concern to the membership. Patricia Taylor, VFC Public Relations Chair, continued the Blubaugh theme of better communications with members and communities. She explained the advantages of chapter newsletters, including ways to finance the development and distribution. Lastly, Richard Murphy, Area VII State Legislative Coordinator, gave a comprehensive overview of the 2008 Virginia Legislative Session and its impact on issues of concern to NARFE members. Each presenter distributed handouts that attendees could use for reference as well as share with others.

This report covers my inaugural year as Area VII VP. It has been a rewarding experience for me not only in serving Area members but also in getting to know many former public servants.

## VFC ANNUAL REPORT- 2008

### Don Shiffert, Area VIII Vice President

I was appointed in July 2007 by VFC President Dave Smith to fill the term of Art Klotz who had to resign for personal reasons. As I visited the eight chapters in Area VIII was to let them know I was available when they needed help. I also encouraged the chapters to support NARFE PAC and the State Political Fund.

Membership in 2007 saw a small decrease of nineteen members. Area VIII is for the most part an area with a smaller federal population to draw from. Six of the chapters saw a small membership decrease while two showed a gain.

Attendance at chapter meetings is a problem for most of the chapters in Area VIII. Some chapters are located in an area where members have to drive quite a distance to attend meetings which may have an affect on attendance. All chapters have a newsletter to keep their membership informed. In addition I started an Area VIII newsletter after each of the quarterly VFC Board meetings to help chapters stay informed with what the VFC is doing.

A major emphasis was helping a few chapters fill officer positions. All Chapters now have a full slate of officers and committee chairs. Most of the chapters have luncheon meetings and one meets in the evening. All have good meetings with excellent programs and speakers.

Contributions to Alzheimer's, continues to be an area where Area VIII chapters are doing an excellent job. All of the chapters made contributions to Alzheimer's with Chapter 2343 leading the way for the second straight year.

## VFC ANNUAL REPORT – 2008

**Charles T. Delaplane, National Legislation Chair**

Legislatively speaking, in the current 110<sup>th</sup> Congress there has been little positive progress realized on benefits/ improvements which NARFE has been seeking, but there have been no negative actions adopted, either. So currently we stand with benefits protected, our top priority. H.R. 82 and S. 206 would repeal the Government Pension Offset and Windfall Elimination Provision but would be so expensive – more than \$60 billion over 10 years - that they are highly unlikely to be enacted in this Congress. And although a large majority of House members cosponsor repeal, “highly unlikely” probably applies to the next Congress as well, given outlays for the wars in Iraq and Afghanistan and the current state of the U.S. economy. Less-expensive reform bills on both offsets have been introduced, but have not gained much traction.

As to premium conversion (H.R. 1110 and S. 773), expense is also a factor - \$12 billion or more over a decade. But premium conversion has majority support in both the House and Senate, and there is a bipartisan move under way in the House to adapt to the broader civil service a similar measure recently enacted for safety/security personnel. Reportedly, this idea will be pursued as an attachment to a related bill, with more chance of success than stand-alone bills like the current premium conversion proposals.

Voting rights for the District of Columbia, one of the quirkiest parts of NARFE’s legislative program, passed the House but failed in the Senate last summer. Had it passed both Houses it would have headed for a White House veto; it remains to be seen whether this measure will be more favorably regarded in the next Congress (and Administration).

introduced, such as tax credits for Alzheimer’s caregivers, redeposit authority for service credit for FERS employees, and an increase from 22 to age 25 for health insurance coverage for dependents. I would be surprised if any of those were to be enacted – most of the House and nearly one-third of the Senate are concentrating on getting re-elected, and generous “district work-periods” are scheduled. But you never know.

As to NARFE-PAC, contributions from our members in the first year of the 2-year Congressional cycle were skimpy, amounting to \$11,026 from 338 members, out of a December 31 membership of 20,443. So the average gift was \$32.62, with 1.7 percent of the membership contributing. Just one chapter – Metro Northern Virginia Chapter 1665 – achieved double digit participation, with 10.7 percent of its members contributing. I will have March 31 data with me at the Convention, together with NARFE-PAC forms and pins for purchase. Remember: the new contribution level for pins is \$20.

## VFC ANNUAL REPORT

**William A. Schmidt, State Legislative Chair**

The five items in the VFC 2008 Legislative plan, adopted at the July 2008 VFC Board meeting, were somewhat ambitious. We were only partially successful in achieving our aims.

1. Again this session we were unsuccessful in having the official votes in the subcommittees of the House of Delegates included in the information presented on the General Assembly Web site. While the practice of allowing subcommittees to dispose of bills without bringing them to the full committee makes the overtaxed committee process more streamlined, it fails to provide for sufficient accountability of elected legislators to the citizens who elected them. A Democrat amendment to the house rules which would have made such a change was rejected on the first day of session in the House of Delegates by the Republican majority on a party line vote.

2. The Senate twice rejected the Homestead amendment that could have made it possible to reduce real estate taxes on homeowners by 20%. A Senate bill was defeated in the Senate Finance committee on a tie vote. An identical bill that passed the House with a unanimous vote was passed out of the Senate Committee but defeated on the floor of the Senate. Every Republican and two Democrat Senators voted to send the Homestead exemption back to the Privileges and Elections committee to make corrections to some serious defects in the bill. This Constitutional amendment was intended to allow localities to exempt property taxes up to 20% of the value of residential or farm property that is the occupant's primary residence. However, the wording in the bill was open to various interpretations and what started as a property tax relief bill became a bill that would allow for great disparities in relief granted and totally undermine the purpose of the bill. Failure now puts off the adoption of an amendment until at least 2010.

3. The General Assembly did pass credit freeze bills through both houses. HB 1311 and SB576 each passed both houses. Other credit freeze bills were incorporated into these bills before passage. The Governor has proposed a replacement bill that appears to address all of the points in both bills; the Governor sent the replacement bill to the General Assembly for consideration at the Veto session in April.

4. Real estate taxes: Eligibility income levels for disabled persons and seniors were raised to \$67,000 in Powhatan, Newport News, Richmond, Charlottesville and other localities in that part of state. The General Assembly passed a bill to permit the use of current projected income levels rather than previous fiscal year income for the determination of eligibility for seniors and disabled persons to receive real estate tax exemptions.

5. A few bills addressing issues discussed in the 2005 JLARC 10 study were passed this session. The General Assembly sent to the Governor bills to provide for an adult fatality review board and directed the Agency on Aging to develop and maintain a 5-year plan to address issues of the impact of an increased population of seniors on state agencies and to report to the Governor and the General Assembly annually.

6. The VFC-supported budget amendment to provide \$140,000 for Virginia Triad support was in the final version of the budget sent to the Governor.

**William A. Schmidt, State Legislation Chair (continued)**

**VFC Political Fund** - The State Legislation Committee made recommendations for the disposition of the VFC Political Fund during the 2007 elections for the 140 members of the General Assembly.

After reviewing the candidates for State Senate and House of Delegates in the November 2007 election, eight candidates were recommended for support at the July VFC Board meeting and the eight were approved by the Executive Committee. Since the VFC Fund had less than \$10,000 at the time the VFC Executive Committee decided that eight larger donations to Senate and House friends and to representatives in leadership positions would best serve the interests of the VFC. Eight \$500 donations were made to three candidates in Senate races and five candidates in House of Delegates races. The recipients were:

**Senate**

**Walter Stosch(R)** has been a good friend to VFC issues for the last several years. During the 2007 session he was instrumental in getting our minimum wage issue through the Senate; he carried the bills to increase the real-estate tax relief for seniors in the Richmond region and his bill to increase the minimum threshold for paying income taxes will be a great help to those with smaller pensions.

**Albert Pollard(D)** was a candidate to fill the open seat vacated by Senator Chichester. He served in the House of Delegates during the 2000 through 2006 sessions and worked well with Oscar Honeycutt on VFC and NARFE issues.

**Jeanmarie Devolites-Davis(R)** has been a friend to NARFE and has supported our issues.

**House of Delegates**

**Philip Hamilton (R)** is the Chair of the Health Welfare and Institutions Committee as well as a senior member of the House Appropriations Committee. He has been a significant help in carrying bills that are important to seniors and specifically VFC through the House of Delegates.

**Harry Purkey (R)** is the Chair of the Finance Committee and was highly recommended by Oscar Honeycutt for VFC support. Chairman Purkey will have an impact on all tax bills.

**Johnny Joannou (D)** was one of the group of Senators and Delegates who successfully fought hard and won the property rights issue which was part of the VFC plan in 2007.

**Lacey Putney (I)** is the Chair of the House Appropriation Committee. As committee chair he will be in charge of preparing the budget and leading the House members in any conference committee to iron out budget differences with the Senate. We will need his support or at least his understanding of our issues

**Vivian Watts (D)** has carried many bills to benefit Seniors. She is well thought of by all of the aging groups that we interact with. She has been supportive of VFC issues and deserves our support.

Senate candidates, Albert Pollard and JeanMarie Devolites-Davis, did not prevail in the November contests. Albert Pollard did subsequently win election to the House of Delegates in a January special election. Del. Pollard replaces Robert J. Wittman, who was elected to serve out the term of Congresswoman Jo Ann Davis of the 1<sup>st</sup> district.

The VFC Political Fund is the best way to make ourselves and our issues known to the members of the General Assembly. While \$500 may be considered a sizeable contribution, most contested races this past election cost the candidates upwards of \$600,000 to \$800,000 for a Delegate race and over \$1 million for a Senate race. Running for elective office is a very expensive process. Large campaign coffers do not assure a victory, but small ones go a long way toward a loss.

## VFC ANNUAL REPORT – 2008

### William A. Schmidt, State Legislation Chair (continued)

Please consider making a large donation to the VFC Political Fund at the convention. Forms will be available and we can not start too soon to increase the fund. While 2008 is a federal election year, we need to be ready for the 2009 election of the House of Delegates. We are only a strike of the pen away from having our taxes raised or our services reduced. Actively participating in the election process and making donations to candidates are the best way to protect our interests.

## VFC ANNUAL REPORT - 2008

### Dennis K. Martin, Membership Chair

The VFC Board of Directors set an 2007 membership goal of a 5% increase in membership. To support this goal the Board also set a goal of a 5% increase in those members who have dues withholding. Two thousand and fifty six new members were recruited into the Virginia Federation of NARFE which was the largest in the nation. However, the VFC membership for 2007 ended with a total membership increase of only 78 for the year. This was far below the VFC goal of an increase of 5% in membership. The total number of dues withholding for the year increased by 73, for a 4.2% increase for the year.

Reviewing the membership statistics for the year and comparing them with last year's, it appears we are making some progress in retention. The number of non-renewals decreased by 80 but still remained to high at 2,476. This negated all the efforts of recruiting new members. Second notices also decreased by over 340 which reflects positively on the dues withholding initiative.

Six chapters achieved the VFC membership goal of an increase of 5%. First was Loudoun, chapter 1133, with a 12.33% increase, second was Petersburg, chapter 28, with an 8.79% increase, third was Bedford, chapter 1068, with an 8.00% increase, fourth was Tidewater, chapter 66, with an increase of 6.71%, fifth was Colonial Williamsburg, chapter 685, with an increase of 6.58%, and sixth place was Page Valley, chapter 1793, with an increase of 5.97%.

Twenty seven chapters met or exceeded the VFC goal of a 5% increase in dues withholding. The top chapter, far out distancing the field, was Fauquier, chapter 1549 with a 42.9% increase. In second place was Page Valley, chapter 1793, with a 33.3% increase.

While 2007 was a moderately successful year, it is hoped that 2008 will be even more successful. Only through active participation of the members at the chapter level can the VFC maintain its current size and expand.

## VFC ANNUAL REPORT – 2008

### Pat Taylor, Public Relations Chair

It's hard to believe another VFC year is winding down. My first year as PR Chair has been a wonderful experience for me. It's great to get to know the members of your own Chapter and members of other chapters in your Area, but it's even better to get to know "NARFE folks" from all parts of the state and to meet some of our National Officers.

I've visited several chapters, with more visits already scheduled during April and May, and I've had the opportunity to attend a Region X meeting in Pipestem, WV; an Area VII meeting in Harrisonburg; and two training sessions, one in Portsmouth and one in Manassas. I've attended the quarterly VFC Board meetings, and I've worked health fairs. All of these events have given me tremendous opportunities to learn what other chapters are doing - and to learn what "isn't working" in some chapters.

One thing I have learned from all of the above noted events is that we need to spread the word about NARFE. We're missing so many opportunities to let more folks know about us! Sometimes I feel as though we're a "secret" organization because so many people say they've never heard of NARFE! As the VFC PR Chair, that is almost blasphemy!!! What can we do??

First, most members may be retirees, but we aren't "old"! We are still viable folks - folks who are out going places and making a difference in our communities. So let's don't think or act OLD. Let's show everyone that we are "alive and kicking" as the old saying goes. Let's get "active" and get things moving!!

How do we do that? Think "outside of the box" - stop doing the same things your chapter has done for years. Think of new ways to reach members. Plan programs in advance; don't wait until the last minute or you may not get the speaker you want. Get your chapter newsletter up and running - or try to improve the one you currently have. Try to get more members to contribute articles; let them help decide what will be of the most interest to their fellow chapter members. Keep submitting articles to local newspapers. I know this is almost futile in larger, more populous areas, but write something up and submit it anyway. If a reporter doesn't have to do the work, they will often use the article and a picture in the local news section of the paper.

So what else can we do? I hope I've come up with an idea that should get NARFE, and the VFC in particular, some good PR. I contacted the local PBS station (WHRO) in my area with an idea and got a positive response on co-sponsoring a debate between the candidates for the US Senate seat being vacated by John Warner. The WHRO representative and I have been working on a proposal to be presented to potential sponsors, and we're having great success! We're working on a potential venue and trying to arrange for the production equipment needed for the broadcast. Again, we are finding interest and support. Before the end of April we should have a proposal to take to each candidate's campaign headquarters, to let them see that we have put together a viable debate opportunity for the Tidewater area of Virginia.

I'm excited about the entire project. This is what I called "thinking outside of the box". We simply must stop thinking that monthly meetings will help us reach new members and help keep our current members. We must reach out to the general public to let them know what NARFE is, what we do, and that we are a viable force when it comes to contacting our representatives (both state and national) to seek their source of our agenda! In short, think BIG! And remember, more can be accomplished when chapters come together to work on a project. The idea of a caucus in each area, similar to the one in northern Virginia, is an idea worth pursuing. I hope we can set up similar groups in all areas of the state in the next few months.

As you can see, I've enjoyed serving as the VFC PR Chair, and I'm looking forward to serving another year. And I'll definitely be keeping you informed about the proposed debate and, hopefully, to finding more ways to get the word out about NARFE and the terrific folks that are members!

## VFC ANNUAL REPORT - 2008

### **Barbara Nugent, Pre-Retirement Seminar (PRS) Coordinator**

During the past year I had the opportunity to participate in a number of pre-retirement events and found it very rewarding. Participation in these events placed me in the top tier of Virginia recruiters for the year.

Following are the pre-retirement seminars I participated in by providing NARFE information, as well as other opportunities to recruit new members:

May 2, 2007, Chesterfield TRIAD where there were 1200 people in attendance. Assisting me with a NARFE table were Donna Freeman and Peggy Brannon who are members of Colonial Heights Chapter 1472.

May, gave a NARFE pre-retirement presentation at Defense Supply Center Richmond.

July 18 and 19, two classes were given at AP Hill Army base in Caroline County, VA. This was the first time a PROS class had been given in many years and I gave NARFE presentations.

July, August, October and November, I made six NARFE presentations (one for middle management) at Defense Supply Center Richmond.

September, staffed the NARFE booth twice at the State Fair.

October 18, had a NARFE booth at the Jefferson Hotel, Richmond, for the Federal Human Resource Personnel Conference.

November 19, had a NARFE table for IRS personnel in the Federal Building, Richmond. Annette Jackson (Petersburg Chapter 28), a retiree of IRS, accompanied me.

January 16, 25, and February 27, made a NARFE presentation at Defense Supply Center Richmond.



## VFC ANNUAL REPORT - 2008

Sue and Jim Righter, Co-Service Chairs

We have enjoyed being invited to speak at these chapters since our last annual report:

### 2007

May 16	Chapter 356	Manassas
June 12	Chapter 1293	Chesapeake
Sept. 4	Chapter 1682	Chesapeake
Sept. 11	Chapter 1837	Wytheville
Sept. 19	Chapter 90	Fredericksburg
Oct. 8	Chapter 682	Newport News
Nov. 6	Chapter 1823	Warsaw
Nov. 13	Chapter 1116	Vienna
Nov. 15	Chapter 2343	Falls Run

### 2008

Jan. 2	Chapter 1159	Annandale
Jan.16	Chapter 0028	Petersburg
Jan. 24	Chapter 1665	Arlington
Feb. 12	Chapter 0489	McLean
Mar. 7	Chapter 0111	Roanoke

A list of topics for presentation is available at [www.vanarfe.org](http://www.vanarfe.org), click on service. The contact information for Service Centers in Virginia has been updated, as well, at the same web site.

Last July, at the board of directors meeting, we made a presentation raising the possibility of e-chapters, either at the local or state level, for active federal employees and for retirees who cannot make chapter meetings. This possibility is under continuing study.

A NEW BLOG WEBSITE for chapter and federation service officers has been created by NARFE. The Service Officers Bulletin Board can be accessed at [www.narfe.org/sobb](http://www.narfe.org/sobb) only by chapter and federation service officers.

## VFC ANNUAL REPORT – 2007

### Wilton L. Ward, Alzheimer's Chair

Congratulations!! Your Alzheimer's research donations in calendar 2007 totaled \$60,048.81 (revised), exceeding the VFC goal of \$52,000 by 15.5 percent and setting a new high record for the VFC. Donations came from 53 chapters, averaging \$1,133 per chapter and \$2.99 per member. The total includes 70 donations for \$4,471 sent directly to the Alzheimer's Association (AA) in Chicago instead of through the VFC Chair. Chapters received credit for these donations.

The top five chapters in contributions and per member were:

Chapter	Dollars	Chapter	Dollars per member
Woodbridge	6,454	Falls Run	45.75
Winchester	5,498	Imperial Plaza	20.10
Falls Run	4,026	Louisa	11.94
Springfield	3,850	New River Valley	10.97
Fairfax	3,406	Seaside-VA Beach	9.55

Nationally, NARFE donations since the inception of the program in 1985 totaled \$7,352,871.51 through February 29, 2008 (available total in mid-March). The Virginia Federation of Chapters continues to lead all Federations in total donations. We had a great year in 2007 because many, many more members went the second mile and beyond in their individual donations and in their support for special fund raising projects.

**Thank you! You did good!**

VFC donations for the first quarter of 2008 are significantly less than in 2007. Hopefully, this trend will be reversed in the coming months. The 2008 goal will be set at the VFC Convention.

Some of my 2007 activities as your Alzheimer's Chair include: receiving 634 checks from chapters and forwarding to AA Chicago along with monthly reports. Since April 2007, I have spoken at six chapter meetings, visited one chapter meeting for a check presentation, and handed out reports at the quarterly VFC Board meetings. Also, I have continued to promote the NARFE-Alzheimer's program at other organization meetings and in personal contacts.

Since the beginning of our Alzheimer's research program, 37 medical projects have received NARFE funds, including researchers at Johns Hopkins, Duke, Mayo Clinic, and University of Virginia. These researchers have added significantly to the scientific information about Alzheimer's and serve as a base for continuing research. Drugs now available to Alzheimer's patients and those under development are the result of research funds from many sources. NARFE can be proud of its donation of over \$7.3 million. Research is a long range effort and increased funding is essential to meet the goal of a time without Alzheimer's disease.

It has been a privilege and a most satisfying journey to serve as your Alzheimer's Chair for the past six years. It is time for a change. President Smith will announce the new Alzheimer's Chair at the VFC Convention.

## **IT'S A WONDERFUL NAIFE— By Judy Park**

### **WOULD IT BE A WONDERFUL LIFE WITHOUT NARFE?**

**Frank Capra gave the hero George Bailey an opportunity to see how different things would be had he not been born.**

There's a moral in that timeless tale for all of us, and there is perhaps no better time than now, at the end of what has been a disappointing Congress, to look back and take stock of just how different things might be for federal workers and annuitants had NARFE not been founded more than 80 years ago.

The preamble of the Association's Articles of Incorporation concisely states its original and ongoing purpose:

*In order that the retired employees may receive from the Government of the United States remuneration to which their long and faithful service entitles them; to aid them in securing their rights under the retirement law; for the promotion of their general welfare; and to secure legislation perfecting the retirement law; the National Association of Retired Federal Employees has been formed.*

#### **Obtaining Health Benefits**

For the first several decades of its existence, NARFE's legislative oversight and advocacy efforts primarily focused on the government's commitment to provide career civil servants and their dependents with an adequate retirement income from the Civil Service Retirement System. That rather narrow legislative agenda began to broaden in 1960, when the Federal Employees Health Benefits Program (FEHBP) was enacted. While the new law made affordable health insurance coverage available to federal workers, the coverage was not extended to those already retired. But NARFE was there and succeeded in getting health benefits for annuitants with enactment of the Retired FEHBP Act the following year. Yet, even then, retirees were not permitted to change plans or options during the annual FEHBP "open season" until NARFE mounted a successful campaign for change in 1969. And more than a decade later, annuitants would have been denied health insurance rebates for premium overpayments had NARFE not intervened.

#### **Keeping FEHBP Premiums Low**

It is human nature to bemoan the annual hikes in FEHBP premiums, but, over the years, NARFE's resistance against plans to shift a greater share of the premium burden from the government-employer to FEHBP enrollees has kept today's premiums from being even higher. And in one year, 1998, NARFE played a strategic role in developing the new "Fair Share" premium-sharing formula, which saved the average FEHBP enrollee family more than \$300 in the first year alone.

#### **Assuring Medicare Eligibility.**

At the same time, NARFE was there when Medicare came into being in the 1960s to make certain that those already retired could take advantage of the new program's coverage and future retirees could rely on their FEHBP plans as Medicare substitutes or supplements. In 1988, NARFE was there with mitigating amendments when Congress passed the Medicare Catastrophic Coverage Act. Had it not been for NARFE, the law's new supplemental Medicare premium, based on one's taxable income, could have forced federal retirees to pay up to seven times as much as Social Security beneficiaries for

### **Taking stock of how different things might be for federal workers and annuitants had NARFE not been founded more than 80 years ago**

benefits they already had through their FEHBP plans. And, the next year, it was NARFE that initiated a massive grass-roots movement of some 45 organizations leading to the repeal of that costly and controversial Act.

#### **Expanding Survivor Annuities**

What would life be like for the survivors of federal workers and retirees without NARFE? There would be no survivor benefits for second spouses or those married after the worker retired had NARFE not achieved enabling legislation in the early 1970s, and followed up by achieving a law that allowed widows and widowers to remarry after age 55 without losing their survivor benefits and FEHBP coverage. Then, in 1993, the Association saved survivors from an ill-conceived budget proposal that would have reduced future survivor annuities by some 10 percent.

#### **Protecting Cost-of-Living Adjustments**

Since automatic inflation adjustments—now commonly referred to as cost-of-living adjustments or COLAS—were first introduced into the federal retirement system in the early 1960s, there have been numerous proposals to withhold, delay or eliminate this annual boost in the annuities of federal retirees and survivors. Some of the plans have been approved and resulted in changes in the way COLAs are computed and the time schedule on which they are paid. However, more often than not, NARFE has succeeded in beating back the most severe reductions

# IT'S A WONDERFUL NARFE

## Featuring a Cast of Thousands

and maintaining COLA equity between Social Security and federal civilian and military retirees. Although still not perfect, the COLA is a valuable component of federal retirees' income security. Had NARFE not been around to protect this retirement asset from congressional chicanery, the annuity of the federal worker who retired 20 years ago would be 70 percent less than it is today.

### **Ensuring Financial Stability.**

In fact, the very retirement programs on which federal workers, retirees and their families depend are currently as fiscally stable and reliable as the government itself because of NARFE. The Association has backed plans to ensure the financial stability of the initial Civil Service Retirement System



**A lot remains to be done. But NARFE members, past and present, have always risen to the occasion when there was a need.**

(CSRS) and was willing to put both funds and membership expertise behind a year-long study and consulting process, which resulted in a blueprint for the new Federal Employees Retirement System (FERS), which was enacted in 1986. Recognizing the need for a new retirement plan to supplement mandated Social Security coverage, NARFE sought one that would continue to include funding and defined benefits from the Civil Service Retirement Trust Fund while adding an employee-managed defined contribution plan through the Thrift Savings Plan (TSP). And as the new program was being initiated, a federal debt crisis brought to light the need for legislation guaranteeing full restoration of any retirement funds borrowed, or interest lost, to avoid exceeding the statutory debt limit ceiling. NARFE won quick enactment of a "make whole" provision of law, which has been properly followed on a number of occasions when borrowing has occurred from the CSR Fund and/or the TSP. When too many major industries are renegeing on their retirement promises and bankruptcies have been rampant, there has never been a month in which the federal retirement systems have not issued their obligated annuity checks.

### **Challenging Discriminatory Tax Policies**

Take a look at annuitants in states where NARFE has been responsible for allowing them to keep more of their retirement income by getting the states to eliminate or lessen the taxation of annuities. In the late 1980s, NARFE member Paul Davis filed suit against the State of Michigan, challenging the state's taxation of federal annuities while exempting the pension income of the state's own retirees. Davis, backed by NARFE, took his case all the way to the U.S. Supreme Court, which, in a landmark 1989 decision, ruled that a state cannot discriminate in its taxing of federal and state or local retirement dollars. That decision set off a round of legal and legislative challenges in states across the nation. In some 23 states, these NARFE-lead efforts eventually resulted in thousands of annuitants receiving considerable tax refunds and thousands more benefiting each year from savings in state taxes. Then, in the mid-1990s, federal retirees were able to celebrate again when 10 years of legislative efforts with the RESIST coalition resulted in the enactment of a new federal law prohibiting a practice known as "source taxing," whereby a state would tax the retirement income of non-residents on the theory that the retirement monies being taxed had been earned while the annuitant resided in the taxing jurisdiction.

### **Developing Federal Long-Term Care Insurance.**

Demographics and a changing society brought about emphasis and interest in affordable long-term care insurance, and after years of congressional debate and false starts, NARFE took the lead in the development and enactment of a Federal Long Term Care Insurance Program for federal workers and retirees in 2000.

Certainly, like George Bailey, NARFE has had its share of setbacks, disappointments and even hair-pulling crises. As there was for George, so there is for NARFE a lot that remains to be done. But, like the family, friends, neighbors and others who rallied to George's side, NARFE members, past and present, have always risen to the occasion when there was a need. And in the end, when we take the opportunity to step back and see what life would be like today for federal retirees and survivors had NARFE never been founded, we can only conclude, it's a wonderful NARFE.

## VFC BOARD OF DIRECTORS

(May 2007 – April 2008)

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State Legislative Representative*	J. Carroll Graham	NA
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	Sidney Sachs	NA
VFC Net Coordinator*	Robert L. McConahy	NA

\*Non-Voting Board Members. Reports are not provided, except for the Pre-Retirement Seminar (PRS) Coordinator.



## **VIRGINIA FEDERATION OF CHAPTERS**

[www.vanarfe.org](http://www.vanarfe.org)

The Virginia Federation of Chapters of NARFE was established April 9, 1955. Eighteen national members representing ten chapters and fewer than 1,000 members in the state established the tenth state federation of NARFE.

The Virginia Federation has 56 member chapters with membership about 20,000.

The state is divided into ten areas to which chapters are assigned by geographical location for more efficient operation. Ten Area Vice Presidents, six Committee Chairs, five Executive Committee members, and the Immediate Past President serve on the Federation Board of Directors.

The Board of Directors meets at least three times yearly at a central location to conduct business of the Federation.

The Federation Constitution conforms to the overall objectives of NARFE, with its By-Laws and Organizational Handbook outlining the specifics of its mode of operation.

The Federation trains chapter officers and program chairs on a recurring basis. Training sessions are held throughout the state to minimize travel requirements.

For more information, contact:

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