



NARFE
MISSOURI FEDERATION
ANNUAL CONFERENCE
May 4-5, 2022
Oasis Hotel – Springfield, Missouri

At pre-conference gatherings Wednesday morning, three training sessions were held – Presidents & Vice-Presidents; Service Officers and; Secretaries & Treasurers.

A Call to Order by Host Committee Chair Bill Deal of Chapter 11 kick-started this year's conference, the first to meet in-person since 2019. Bill welcomed members and recognized the Committee. After a moment of silent reflection, Chapter 11 President Connie Cronin said a few words followed by Springfield Mayor Ken McClure.

Federation President Emerson Kretzer accepted the gavel, then Walter Cowart, Rules Committee Chair read the rules. Emerson's message to the gathering focused on recruitment and the benefits of being a NARFE member. He told attendees that Missouri has fewer than 3,000 members. He also reminded the group that one of the main purposes of our organization is the protection of pay and benefits for active federal employees and retirees. Emerson then spoke of several pieces of legislation important to us – COLA indices, Part B Premiums and Postal reform.

Gary Andrew, Federation Secretary announced the approval of minutes from last year's conference, the first to be held virtually.

Federation Treasurer Marcy Nelson delivered her report. In attendees' packets was a copy of the Financial Statement covering April 1, 2021-March 31, 2022, the Budget Report covering the same time period, a Proposed Budget covering April 1, 2022-March 31, 2023 and Officer Expenses for April 1, 2020-March 31, 2021. In the coming fiscal year, the board intends to meet in-person twice and virtually twice. Per Capita Dues for chapters were set at \$0.

National Secretary/Treasurer Kathryn Hensley gave the Keynote Address. Following is a bullet point of a few of the areas in which Kathryn spoke:

- Working in a pandemic
- National NARFE elections in August
- New NARFE website launched in 2021
- FedHub - the online community
- Advocacy for federal pay and benefits
- Legislative actions: GPO/WEP reform and Postal reform

- Mid-term issues: fuel, groceries, Build Back Better plan, crime including gun violence
- FedCon22 – the first in-person meeting in four years

Background information on many of the topics Kathryn mentioned can be found in the NARFE magazine or on the organization's website – www.narfe.org.

In a question and answer follow up, Kathryn responded to queries covering the AMS/NES communication systems, the Bylaws template, cost-sharing for recruitment, the need to hire a database manager (the hiring process is close to selecting a candidate) and problems accessing the website. Kathryn admitted that with all of the upgrades taking place, access could be problematic.

Emerson expressed the importance of stepping up to be a chapter officer. Chapters are closing in large numbers because no one wants to be an officer.

Sponsors for our conference were introduced to say a few words about their supporting organizations. From Blue Cross/Blue Shield was Sandy McColl; from AETNA was Susan Allgood, a NARFE member and; from GEHA was Kelly Bremmer.

John Sellars, Executive Director Emeritus of the History Museum on the Square presented an engaging PowerPoint on the history of Springfield. John began his presentation talking about the five Native American nations that settled the Springfield area, three of which were the Osage, Delaware and Kickapoo. He then proceeded forward with a timeline encompassing diverse areas showing how the city grew. One of these was transportation. The Butterfield Stage Line ran from 1858-1860 from St. Louis to the West Coast. The railroad established North Springfield fueling a rivalry with Springfield. The two cities finally merged in 1887. The last streetcar saw final operation on August 8, 1937. In industrial production, the Springfield Wagon Company was the wagon manufacturer for the country, building a wide variety of wagons from 1870-1947. Its main competitor-Studebaker. John also regaled attendees with stories about Wild Bill Hickcock. Finally, John told us about how Route 66 got its route and number, a tale of politicians and power brokers.

The first day ended with a wonderful banquet. Attendees were entertained by the singing duo of Juanita Lee and Kenny Key. Juanita is a NARFE member from Chapter 11. The evening wrapped up with a live auction of a variety of donated gifts. Bob Kollmeier, a professional auctioneer made the bidding lively and competitive.

DAY 2 – Thursday, May 5

The morning session opened with a report by Region V Vice-President, Cindy Reneé Blythe. She informed attendees that information on the national election could be found in the NARFE magazine and on the website. There are four candidates for president. Secretary/Treasurer Kathryn Hensley is running unopposed. Cindy is running once more for Regional Vice-President; she too is unopposed. She said this would be her last term as Region V VP.

Cindy announced that the contract of Barbara Sido, NARFE Executive Director, was not renewed by the National Executive Board (NEB). Her employment will end on or about May 15. Further with regard to the Executive Director position, a Bylaw change, BC-22-04, is to be voted

on by the membership in the August election. It would reverse the membership decision of 2018 to create a contract position of Executive Director and instead establish an employee position decided by the NEB who would also decide that person's duties and responsibilities.

The Postal Service Reform Act of 2022 was signed into law. It will preserve postal service retirees' choice of Medicare B enrollment and protect all retirees from unintended premium increases.

As chair of the Building Committee, Cindy reported that the sale of the NARFE building in Virginia is at a standstill. The Committee made recommendations to the NEB in favor of selling the building, but the NEB has yet to move on this issue.

FedCon22 is scheduled for August 21-23 in Scottsdale, AZ. At the same time, it will incorporate a meeting of Federation Presidents and an NEB meeting. FedCon focuses on leadership skills, advocacy and other pertinent issues to keep NARFE moving forward.

Cindy's final subject for the morning – membership. NARFE now has 152,605 members. This topic has been discussed time and again at Federation board meetings and chapter meeting. One way to recruit new members is to tell them of the successes NARFE has contributed to in protecting pay and benefits and how the organization has rallied against laws that would erode those same pay and benefits. For NARFE to be a viable organization, it must embrace new technology.

Cindy fielded questions from the attendees, most focused on the Executive Director issue.

Marsha Padilla-Goad, Director of Grassroot Advocacy Department, NARFE presented a PowerPoint on Legislative Advocacy. Her presentation was via video conferencing. She said a few ways to support advocacy is through phone calls, virtual meetings, in-person meetings or letter writing. One can also meet candidates on the campaign trail. She told attendees that advocacy is not a one-time event. Members must be persistent, patient and must persevere.

Members' voices are critical; only members know what is impacted by policy. Congress wants to hear from their constituents. She said to engage with lawmakers and their staff in a way that is comfortable. Get to know the staff, particularly the scheduler. The scheduler will get you through the door.

Padilla-Goad then listed a few prime advocacy priorities: 1) WEP/GPO Repeal or Reform (HR 82/S 1302-Social Security Fairness Act; 2) WEP Reform (HR 2337-Public Servants Protection & Fairness Act); 3) COLA Reform (HR 4315); 4) Equal COLA Act (HR 304).

Next on the agenda were committee reports. Bob Hegedorn of the Audit Committee reported that the audit of the treasurer's records was completed. Marcy Nelson of the Budget Committee reported that the Proposed Budget was approved. Craig Pettibone of the Legislative Committee had nothing to add about issues beyond what was already said by Emerson and Marsha. He did however encourage members to get involved. He told the attendees to identify candidates who would support NARFE issues. He also informed the group of a House bill that would bring back a few of President Trump's Executive Orders. Laura Cowart of the Membership Committee asked members to contact an active federal employee or a retiree known to you and encourage them to join NARFE. She also advised that the recruitment period starts in September.

At this point in the meeting, *Linda moved to accept the committee reports. The motion was seconded by Joanne Collins and was passed.*

Dave Bowman, Sr. Director, Membership Department at NAFE spoke to the conference via video call. His topic was “Why FedHub”? FedHub is NARFE’s online member community. He listed a few elements as to why it is an organizational asset:

- Enhance digital marketing & communication
- Create multiple paths to find NARFE
- Improve communication with prospective members
- Increase member retention
- Source for tools and support for the field (recruiting & leadership)
- Target active federal employees with relevant content and benefits
- Emphasize value

FedHub also acts as a lead generator, creating communication avenues such as direct mail, digital marketing and partnerships with associations and publications. It also gives NARFE national visibility and brand awareness using ads and logos.

The NARFE website can assist chapters and Federations with member recruitment and retention. It contains materials for events, for example health fairs. NARFE also has Design Services to aid with messaging in local publications.

Dave then gave a demonstration of a few areas in FedHub to illustrate its usefulness.

Patricia Barrett and Cindy Roderique presented the Alzheimer’s Report. At this point in the conference, a sum of \$1,331 had been raised through auctions and donations. The Silent Auction brought in \$441 and the Live Auction brought in \$890. Prior to the conference, the chapter collecting the most donations was Chapter 683, Hannibal. A certificate was awarded to them for their efforts. A special recognition for distinguished service was given to Lois Nowlin, Federation Alzheimer’s Association Coordinator. Chapters mentioned who donated goods to be auctioned were Chapter 11-\$696; Chapter 1843-\$289; Chapter 2071-\$170; Chapter 12-\$150 and; Chapter 1240-\$125. These figures represent the value of the goods donated. As of this morning, \$238 was collected to go to Alzheimer’s from the 50/50.

Marsh Padilla-Goad presented Part 2 of her Advocacy PowerPoint, this time focusing on NARFE-PAC. NARFE-PAC is the political arm of NARFE. It raises and spends money to elect members to Congress who support NARFE issues. It also helps build strong relationships with lawmakers. NARFE-PAC has raised \$1.85 million and disbursed \$1.35 million. NARFE-PAC relies on state and local leaders to provide recommendations to receive funds, coordinate fundraisers, educate the federal community and solicit funds. When deciding if candidates receive funding several factors are considered: Does the candidate support NARFE issues?; does the candidate have a relationship with NARFE?; is the candidate recommended by the Federation?; is a NARFE-friendly candidate facing a tough race.

Missouri chapters have 224 contributors (177 National Only); 20 sustainers (4 National Only) and; have contributed \$17,068 (\$9,532 National Only) in the current 2021-22 cycle.

Chelsea Krueger, BSN, RN, Wellness Nurse Consultant, Blue Cross/Blue Shield presented a PowerPoint on "Healthy Aging-Love Your Body. She began with an overview of how our bodies age including the effects on the brain, memory and thinking. After age 40, our brain volume decreases 5%.

Major topics covered by Chelsea included the Cardio System; Bones, Joints & Muscles; Osteoporosis; Arthritis; Low Back Pain; Kyphosis (exaggerated spine curvature); Exercise Guidelines (stretching and balance) and; relationships with medical professionals.

In discussing many of the topics mentioned above, there were several consistent 'what you can do' suggestions to ward off ailments or accidents and to keep fit. They were: healthy diet, daily physical activity, mental activity, be social and get quality sleep. She also emphasized seeing your doctor on at least an annual basis, get preventative screenings and vaccinations and properly take medications.

Installation of officers was performed during the lunch break. The Missouri Federation board for 2022-24 are: Emerson Kretzer-President, Sherry Haskins-1st Vice-President, Laura Cowart-2nd Vice-President, Marcy Nelson-Treasurer, Kay Crayton-Secretary, 1st CDL-Craig Pettibone, 2nd CDL-Linda Kurz, 5th CDL-Joanne Collins, 7th CDL-Paul Mosbaugh.

Laura Cowart and Bob Hegedorn were recognized as past presidents.

Elbert Williams, NARFE-PAC Coordinator gave his report. The Federation has contributed \$3,285 in the last quarter. To date, contributions are \$17,068 with an additional \$9,582 from Missouri National Only members. 65% of the goal or \$1.19 million has been collected nationwide. There have been no fundraisers or disbursements in Missouri. Figures can be found on the MONARFE website.

The Time & Place report announced that next year's annual meeting will be held virtually.

Elbert Williams gave the Election Results. There were 69 ballots received. There were no 'no' votes for the officers or the Congressional District Leaders. President Kretzer received 63 votes; 1st VP Sherry Haskins, 2nd VP Laura Cowart, Treasurer Marcy Nelson and Federation Secretary Kay Crayon all received 61 votes each. The Bylaw proposal also passed.

Gary Andrew, Federation Secretary presided over the Memorial Service, the first to take place since 2019. Names were read from the various chapters while candles were lit to

memorialize those Federation members who passed away in the past three years. Also mentioned was a former national officer, Rich Wilson. Over 200 names were read during the service.

Closing out the conference, Brent Davis, VP Consumer Lending and Stephanie Robb, Director Lending Services from BluCurrent Credit Union gave a PowerPoint on “Understanding My Credit Report, Credit Score and Identity Theft”. There are three credit scoring companies: Equifax, Experian and TransUnion. A consumer can get one free report from each of the “Big 3” companies once a year. A report may be requested through an 800 number or at an official website, annualcreditreport.com. When you receive a report and you spot an error, you may dispute it with the company or the furnisher of the credit. To remove errors, you must contact the credit furnisher or lender. To dispute a fraudulent account, you must contact the reporting agency.

A company known as FICO (Fair Isaac Corp.) developed the model for credit scoring. FICO scores range from 300-850. The score is designed to measure the risk of default based on factors of a person’s bill paying history. The score formula is as follows: 35%-Payment history, 30%-Debts owed, 15%-Length of credit history and 10%-Recent credit history.

Negative information on your credit report may remain on a report for a number of years. Late or missed payments may stay on the report for up to seven years. A collection or charge-off account may be removed after seven years from the first missed payment. Bankruptcies stay on a report for seven to ten years depending on the type of bankruptcy. Hard inquiries (potential lender) can remain on a report up to two years.

Robb then spoke about identity theft, a crime that occurs every two seconds. She suggested to the attendees a few ways to avoid becoming a victim of identity theft. They are: 1) Use strong passwords or PINS; 2) Don’t give out sensitive personal information; 3) Don’t respond to calls or emails requesting personal information; 4) Secure your financial and confidential documents; 5) Review your monthly statements.

One other form of protection is a Security Freeze. This action taken with the “Big 3” blocks unwanted access to your credit reports.

Respectfully submitted by

Gary Andrew

Secretary, Missouri Federation