Recruiting & Retention Journal

A publication for NARFE leaders to enhance recruitment, retention and pre-retirement seminars.

This issue covers recruitment statistics for the months of October, November and December 2014

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www.NARFE.org



HQ MEMBERSHIP NEWS

Meet NARFE's New Marketing Team Member

— By Bridget Boel, Membership Director, bboel@narfe.org

the Journal and welcome Monica Williams, deputy director, membership marketing. With the Headquarters reorganization late last year, this new position was created to provide additional membership resources, enhance our efforts to recruit and retain members, and add additional expertise to NARFE's fundraising campaigns. Monica directly oversees the Recruitment and Retention staff and provides hands-on management of our direct mail, electronic and online promotions.

Monica brings a great deal of direct response expertise and a wide range of acquisition, retention and fundraising experience as both a consultant and staff member with nonprofit associations. Having served as NARFE's account supervisor with our marketing consulting firm, MGI, Monica joins us with a wealth of knowledge about NARFE's programs and an existing strong relationship with Headquarters' staff. This has allowed her to "hit the ground running" and add great value to the team from day one.

Monica's strength in analysis, database marketing, copy writing and creative problem solving have already served NARFE well. The Marketing Department is pleased to have added such a strong member to the team.

The Rule of Seven and How It Relates to NARFE Chapters

- By Monica Williams, Deputy Director, Membership Marketing, mwilliams@narfe.org

ecruiting new members should be simple, right? Surely, most of our members can find among their many connections one person who is like-minded and interested enough in the organization to join.

The truth is, recruiting is a challenge. Cultivating members takes time and perseverance and not everyone is comfortable with that task. However, all of our members can contribute to the membership process by sowing seeds.

Marketing expert Jeffery Lant is known in marketing/sales circles for the "Rule of Seven," which suggests that it takes a *minimum* of seven touches of a marketing message in order for someone to make a decision. There is wiggle room both up and down in this "rule," but the takeaway for us is that convincing someone to join NARFE is not a "one and done" effort.

With that in mind, members are our best marketing tools. They can provide many of the

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touches that eventually can turn a prospect into a member.

- Conversations are a touch. We all have a story to tell. "I joined NARFE because...." is a personal testimonial to the value of the organization.
- Copies are a touch. Share articles from narfe magazine with your friends. "I thought you'd find this interesting. I belong to NARFE and find the magazine invaluable."
- News is a touch. "Did you know that NARFE got Congress to back down on XYZ? Without NARFE's intervention, we would be (paying more, taking home less, etc...).
- Email is a touch. Forward a meeting announcement. "Thought you might be interested in our speaker this month. Can you join us?"

Social media is a touch. Anyone active in social media can post, share, like or tweet messages about meetings, important legislation, interesting articles or even personal "why I am a member of NARFE" messages.

Prospects also see online advertising and direct mail pieces from the national office. These efforts are all the more powerful when supported by ongoing support from the membership. "Oh yes, NARFE. I heard about them from (your name here)."

Raising awareness by regularly reminding prospects of NARFE's value, touting NARFE's accomplishments and demonstrating pride in the organization will go a long way toward helping a prospective member make the decision – when the time is right for them – to join.

Recruiters Rally for a Successful Membership Drive

- By Bridget Boel, Membership Director, bboel@narfe.org

he 2014 Membership Drive, originally planned for the month of September, was extended through December 31, 2014, as enthusiasm built among NARFE members. A new incentive was offered by Headquarters for that time period only – \$10 per new recruitment of an active or retired federal employee. A number of federations chose to sweeten the pot by offering to match the Headquarters incentive.

With results now in, it is clear that the Membership Drive was a great success. Nationally, NARFE saw a 13 percent increase in field recruitment when compared to the same time period in 2013. While this increase is impressive, it does not accurately reflect the impact of the incentive on new member recruitment. Since the six-months-free membership offer was available to recruiters during the fourth quarter of 2013, we cannot get a clear picture of increased recruitment success. For this, we need to look back to 2012.

When September 1 through December 31, 2014, field recruitment is compared to the same time period in 2012, we see a full 50 percent increase in the number of new recruits attributed to activity among our members.

Kudos and many thanks to all those who made the effort to increase our ranks! By the time this news greets you, the lucky winner of a new Kindle Fire tablet will have been randomly chosen from among you.

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1,395 Thank You's!

In 2014, 1,395 outstanding recruiters went out of their way to each recruit one or

more new members for NARFE! A complimentary lapel pin has been mailed to each recruiter in appreciation for his/her ardent support and faith in this great organization!

Dues: The Driving Force Behind Renewals

— Adapted from an article by Evelyn Kirby, Region II Vice President, as featured in the Winter 2014 issues of the Region II newsletters.

ow many times have we heard the lament, "NARFE dues are too high for what you get"? Do your members understand the full benefits of membership? They may need to be reminded every now and then.

Dues drive our mission by allowing us to have topnotch lobbyists at Headquarters who know the ropes on Capitol Hill and which legislators to approach. They give us funds to develop media campaigns and legislative tool-kits. They help finance member benefits services, information sharing and technical support. Dues help fund federation-wide support of chapter needs for training, information support, recruitment drives and more that advance our mission.

Dues fund chapter and federation mission actions such as publishing and distributing newsletters; hosting events with members of, or candidates for, Congress; supporting NARFE members who do mission-based business for office supplies, travel, mission success planning, and/or training and related expenses; recruiting at health fairs, community activities, senior expos, local media and otherwise. Periodic third-party audits plus audits when the president and/or treasurer change are necessary.

Dues pay for the monthly award-winning <u>narfe magazine</u>. Remember: If you and your spouse are both members, please continue to receive a magazine in each name. The number of copies sold determines advertising rates. The distribution numbers determine the income NARFE gets from ads and the percentage discount you get from our affinity partners.

Take the extra copy to the library, your doctor's office, the community hall, the local congressional office, or to your neighbors or friends. The magazine is a fantastic public relations and recruitment tool for getting the value, message and brand name of NARFE recognized.

So, counter these dues-related questions with confidence.

 What other organization can you belong to that works to protect your federal annuity and

Define How You Measure NARFE's Worth

... in legislative representation

Remind members that for mere cents a day, NARFE represents them on Capitol Hill through a team of highly skilled lobbyists.

...in the event of an annuitant's death

What is it worth having a professional assist you, your spouse or your family when an annuitant passes away? NARFE has service officers who provide this invaluable service to members in their time of need.

...in having someone assist you with your annuity

NARFE's service officers and federal benefits staff at Headquarters have assisted members with many problems they face when dealing with the Office of Personnel Management.

health insurance program?

- Explain how dues are structured. Emphasize
 the savings NARFE offers with <u>dues withhold-ing</u> where retired members automatically enjoy
 a 15 percent discount off national dues.
- Compare NARFE costs with other lobbying groups in DC. Many other organizations charge more for far less in return.
- Mention that narfe magazine is worth more than the cost of membership. In addition, members get online information and updates from National.

You also may want to publicize NARFE's legislative priorities and accomplishments throughout the year. Set up a timetable where you can monitor how often you disseminate information that may come in the form of breaking news from the NARFE website or periodic reminders of NARFE member benefits. Your assurance will be more credible than if you state them only at the time of renewal.

How to Convey Value to Your Members

How do you show the value of membership to your members? Your members can't see what happens behind the scenes at Headquarters. They can't see NARFE lobbyists hard at work for them. They don't have a picture of how our federal benefits staff work diligently to field calls and messages from prospects and members on retirement benefits. There is a need to assure them that NARFE works hard, works for them and that NARFE protects their retirement benefits!

1. Relay relevant information.

Familiarize yourself with legislative updates on the NARFE website and start a healthy discussion at meetings among your members. Keep them informed and updated on the progress NARFE is making in protecting their retirement and health benefits. Frequently list our legislative accomplishments.

2. Maintain a chapter newsletter.

Mail copies to members and prospects in your area. Fill it with news from both your local chapter and NARFE HQ. Check www.narfe.org every month for the latest news. Upon logging in, the website is conveniently divided into tabs: "Federal Benefits," "Legislation," "Member Perks," "NARFE Publications" and "Press Room," where you can easily find the information you need. Clearly mention your meeting date in the next chapter newsletter and list items of interest for the upcoming meeting. Expressly invite all current, lapsed and prospective members to attend.

3. Design and maintain a chapter website.

A great web page can create a virtual community for your members and is an invaluable resource for prospective members. NARFE HQ has a webhosting feature that allows chapter members with limited technical <u>expertise</u> to create their own NARFE chapter web pages via the <u>Online Activities Module</u> (OAM). Whether you use NARFE templates or build your own site, be sure to update content regularly. Nothing is more frustrating to members and prospects than to find outdated meeting dates and information.

4. Publicize NARFE!

Join local community programs and activities where you are likely to meet federal employees and retirees. Public relations chairs and NARFE leaders can get a lot of advice on how to advertise NARFE in the FH-9, the Public Relations handbook. Look for it on the F-18 (Requisition for Printed Supplies).

5. Leave something tangible in their hands.

Check the F-18 (*Requisition for Printed Supplies*) regularly for new literature from NARFE Headquarters that your prospects and members will appreciate. Also check out the NARFE white papers available on our website.

Tips From the Field

Update Your Local Libraries!

If you have a new chapter president or local contact person, please contact your local libraries (within your chapter area) to provide them the updated information. Federal employees and retirees are more mobile today; if they need to locate a local NARFE chapter, they may contact their local library to get the information they need. We have had people find us with information received from a local library, and have gained new members. — Adapted from an article by Peggy Johnson, as featured in the January-March 2015 issue of the Wisconsin Federation newsletter.

Play a Part in Boosting Membership!

I have addressed the topic of gaining prospects by asking members to submit to Headquarters the names, addresses and (if possible) the email addresses of potential members. Who are they? They are the friends, peers, neighbors and federal workers we encounter every day. Send this information to Headquarters so they can generate targeted correspondence with these potential members. As with any organization or business, it takes an effective marketing program to gain members. NARFE has such a successful program, and you are encouraged to help by providing this information. The Prospect Information Cards (M-2) may be obtained from Headquarters or downloaded from the NARFE website, www.narfe.org. Contact Headquarters: (800) 627-3394; email: rr@narfe.org — Adapted from an article by Frank Impinna, as featured in the October/November 2014 issue of the Arizona Federation newsletter.

When and How to Contact OPM

Lately, I have had several calls on what to do when there is a death of an annuitant. There are several ways to contact OPM — the Office of Personnel Management. You may call OPM on its toll-free number (888)767-6738. Lately, it has been difficult to get through. You also may go online to www.opm.gov and complete the information under life events/death/report of a death; complete the information and then click send. You also may send an email message to OPM at retire@OPM.gov and provide the information about the deceased annuitant. — Adapted from an article by Robert Sarnoski, as featured in the November/December 2014 issue of the Chapter 103 Reading/Berks, PA, newsletter.

Find Out What NARFE Is Currently Working On

- Visit the NARFE Legislative Action Center http://capwiz.com/narfe/home. Click on "Issues and Legislation" under "Policy Tools."
- Visit the <u>Legislation Page</u> on <u>www.NARFE.org</u>. Click on the "<u>114th Legislative Program</u>" on the left panel.
- Every issue of narfe magazine includes the NARFE Bill Tracker in the Washington Watch section of the magazine. The NARFE Bill Tracker is your monthly guide to the congressional legislation that NARFE is keeping an eye on. Check back each issue for updates.

New-Member Integration

— Adapted from an article from Strategic Membership Solutions by Belinda Moore, www.smsonline.net.au

he key to effectively retain members is a leader's ability to create and maintain the perception that they are better off as a member than a non-member. Therefore, when a prospect becomes a member, there must be a very noticeable difference in the perceived benefits they receive and the level of contact they have with you.

A prospect may have been used to receiving a certain amount of information from Headquarters as well as your chapter. That level of contact must now be higher once they convert to paid memberships. Therefore, great care must be taken in designing a membership relationship process for your new members.

Member retention is crucial and should be part of an ongoing process. The more engaged a member is, the more likely they are to renew. Some new members are lost in the first year or two of membership. There are a number of factors that cause this to happen, including:

- Lower commitment New members are less committed as they have little experience and knowledge of your services.
- The "gym" phenomenon Many new members have all the good intentions of getting involved, but other things take priority and, before they know it, it is the end of the year and they didn't really use the membership.
- The "fear factor" As with any newcomer entering into a group, there is always a "settling-in" process. The first step in that process is for the new member to get to know new, unfamiliar people. Walking into a room full of strangers at their first chapter meeting can be scary. Therefore, many never take that first step.

To prevent these factors from having a negative impact on your retention levels, it may be a good idea to develop a special program geared toward first-year members. A good program can have an impressive effect on renewal rates as it increases their loyalty and perceived value of their memberships.

A range of member engagement strategies carefully engineered into a well-structured chapter meeting can fulfill or exceed newmember expectations, ensuring their continued renewal year after year.

Talk to current members

Find out the five most common activities of your new chapter members in their first six months, e.g., logging in to the organization's website, reading their first magazine article, calling a specific department at Headquarters, etc. This would serve as a benchmark against which to monitor new-member activity. If you find that a new member has done only one of those things in the first six months, then you know you need to approach them personally. You may also consider providing incentives to encourage your new members to participate in these informal research sessions.

Plan the first year of communications

Look at the membership year from the perspective of a new member and picture the nature and depth of contact your new member will be receiving. Plan contact throughout the year that would make a new member eager to renew. Test it. Get feedback from seasoned members as well as new members to gauge what is working and what isn't.

'Drip feed' new members

Often, the welcome information sent to new



members will not be read, especially if the material is lengthy. People simply don't have time. Consider putting together a "drip feed" program of information. Schedule to send emails or hard-copy material (in addition to your newsletters) at different intervals throughout the year. By distributing information in smaller doses, new members are more likely to absorb all of the information.

Run a six-month survey

Six months into their membership, call the new members to ask if they are fully utilizing the benefits of their memberships and if they are satisfied. If they aren't, you have six months to change their minds. This is a preemptive way of identifying those most likely not to renew and taking proactive action.

Make it easy for new members to communicate with you

It is important to have available as many channels as possible through which members may interact with you. Examples of contact channels include telephone, mail, web, email or in person. Note that members may display unique comfort levels with each contact channel, i.e., one member may choose to communicate via telephone while another may feel more comfortable with email.

Engage, Engage, Engage

Use member ambassadors

At every chapter meeting, there should be members there whose only role is to ensure that other members and prospects are comfortable and have a good time. They should be quick to spot those who are by themselves and introduce them to others.

Get members to volunteer at meetings and events

Have a structured process in place to encourage members to volunteer. Don't just ask for volunteers without any additional explanation. You simply won't get a response. Instead, invite people to fill specific roles, such as speaking at events, serving as photographer, reviewing your chapter programs, inviting guest speakers, reviewing chapter newsletters, etc.

Get members to volunteer building an online community

Not all your members may want to attend events. So, encourage members to become online community facilitators where they can introduce the organization into forums targeted toward federal employees and retirees. Online activity begets more online activity and more publicity for our organization.

		Top Recruiters			
State Chptr Recruiter	Count	State Chptr Recruiter	Count	State Chptr Recruiter	Count
WA 0032 Margie Dennis	44	OR 0136 Linda Silverio	9	WA 1192 Donald A Binder	6
WA 1192 Johanna Caylor	18	WV 0166 Anna M Boggs	9	MD 1892 Linda Lee Cohen	6
OK 0184 James R Olden	13	CO 1085 Gregory Kann	8	CA 0050 Dee Shallenberger	5
VA 0682 Marie B Collins	13	VA 0066 Betty B Mitchell	7	CO 0081 Frank C Impinna	5
CA 0061 Yoggi Riley	12	MO 1229 Kenneth P Luber	7	IA 0148 Larry Moore	5
TX 1375 Philip R Kraus	12	WA 0043 Robert J Rust	6	IL 0399 W Ilene McQuality	5
MO 2071 Linda Kurz	12	WV 0171 Deborah L Hoback	6		
TX 1281 Stanley E Sartain	10	OH 0310 Sondra K Gartner	6		

RR Recruitment Credit to Members

Note: The list below was aggregated from membership applications submitted to NARFE HQ that contained Recruiter ID numbers.

Alabama	1	0065 Gerald Hall	3	Connecticut	
0318 Martha C Hatch	1	0065 Michael P Crahan	2	2069 Gerald J Naves	1
0443 Barbara E Boomershine	1	0065 Leslie J Ching	1	2009 Geraid Thaves	'
0443 Cheryl W Patterson	1	0065 Michael T Radke	1	Delaware	
0942 Willie R Ingram	2	0065 Alihandra Totor	1	0085 Patricia G Schwinegruber	1
1901 Evelyn R Kennamer	3	0068 Marsha A Catlett-Weimer	1	1174 Kathleen A Propsner	1
1901 Eddra J Jones	1	0352 Harold Ray Harrington	3	1690 Walter T Berwick	1
1901 Patricia E Warren	1	0397 Vivian K Nathanson	1	1690 Walter I Berwick	1
1901 I atricia L VValleri	'	0397 Rose Wilkins	1	1090 Nichard Morganie	'
Alaska		0455 Weldon Trott	2	District of Columbia	
2076 Betsy Bonnell	2	0455 Robert N Davidson	1	1795 Mischa E Carter	1
2070 Botoy Bornion	-	0478 Nicholas Shestople	2	2052 Sheila A Traynham	2
Arizona		0579 Mary Ellen Harris	1	2052 Linwood N Watson	1
0055 Dianne Williams	1	0608 Christine L Latorra	2	2002 Ziiii Vood IV VVatoon	•
0321 Don R Howell	1	0608 George C Thode	1	eNARFE	
1235 Beverly Disbrow	1	0706 Samuel R Curiale	1	2363 Sheryl P Christina	1
1395 Debby L Maendl	2	0877 Linda Ingram	1	2363 William T Coakley	1
1395 Thaddeus J Andreski	1	1087 Julie A Hall	1	2363 Daniel Croucher	1
1395 Ruth Fowler	1	1087 Sylvia Morales	1	2363 Jean B Ember	1
1400 Jerome M Goebel	1	1317 Judy L Lynn	1	2363 Marilyn P Hamilton	1
1400 Billie Holloway	1	1324 Norman Overbay	1	2363 Alma E Horvath	1
1469 Walter L Mohler	1	1335 Jeanette L Schmidt	1	2363 Kyle Rockett	1
1686 Virginia J Ginter	1	1496 Deborah A Weaver	3	2363 Leonard E Smith	1
1686 Richard Yee	1	1496 Forney A Lundy	1	2363 David Snell	1
2106 Laurie Carr	1	1496 Richard C Ostergren	1	2000 David Officia	'
2106 Martha O'Marah	1	1539 Nancy Young	1	Florida	
2100 Martia O Maran	.	1596 Daniel H Mahoney	1	0033 Donzleigh Dowie	2
				_	_
Arkansas		1689 Linda Grimm	1	0033 Mary F Perry	2
Arkansas 0966 Dwight M Rimmer	1	1689 Linda Grimm 1982 Margaret L Day	1 1	0033 Mary F Perry 0086 Kenneth A Carter	2
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0966 Dwight M Rimmer 1156 Sarah A Carter 1156 James Kuzilik 2061 Thomas M Horne California 0003 Doris R Mitchell 0004 Kenneth Anderson 0004 Jeanette C Castor 0004 William B Doll 0016 Howard K Fitzpatrick 0016 Robin L C Leong 0016 Melanie McCrossin 0016 Shirley J Morton 0016 Margaret J Regan 0016 Helen L Zajac 0016 Lea D Zajac	1 1 1 2 2 1 1 2 1 1 1	1982 Margaret L Day 2323 Velma S Ashford Colorado 0081 Frank C Impinna 0081 Hortense R Haney 0081 Eva Heller 0256 Philip C Leathery 0355 Marjorie A Hines 0355 Gilda Gene Schelly 0821 Lois G Kemerer 0821 Robert Krull 1040 Paula H Simmons 1040 Terrel Agy 1072 Ruth Harvey 1072 Sandra L Schlesier	1 1 5 3 2 1 1 1 1 1 3 1 2 1	0086 Kenneth A Carter 0086 Donald W Nyman 0086 Mary Jane Yarrington 0095 Caroljoy Reeves 0109 Terry Zitek 0162 Marilyn Babok 0717 Steven L Shoub 0776 Charles Lutz 0776 Stephen Moran 0837 Sydney Bennett 1018 Janet M Russo 1107 Cynthia S Place 1140 Dawn Johnson 1140 Philip Noto 1154 Jack I Davis 1154 David A Galgani	1 1 1 1 2 1 1 1 2 1 1 1 1 2 1 1 1 1 1 1
0966 Dwight M Rimmer 1156 Sarah A Carter 1156 James Kuzilik 2061 Thomas M Horne California 0003 Doris R Mitchell 0004 Kenneth Anderson 0004 Jeanette C Castor 0004 William B Doll 0016 Howard K Fitzpatrick 0016 Robin L C Leong 0016 Melanie McCrossin 0016 Shirley J Morton 0016 Margaret J Regan 0016 Helen L Zajac 0016 Lea D Zajac 0046 Gladyce E Nelson	1 1 1 2 2 1 1 1 1 1 1	1982 Margaret L Day 2323 Velma S Ashford Colorado 0081 Frank C Impinna 0081 Hortense R Haney 0081 Eva Heller 0256 Philip C Leathery 0355 Marjorie A Hines 0355 Gilda Gene Schelly 0821 Lois G Kemerer 0821 Robert Krull 1040 Paula H Simmons 1040 Terrel Agy 1072 Ruth Harvey 1072 Sandra L Schlesier 1076 Ralph J Ellis	1 1 5 3 2 1 1 1 1 1 3 1 2 1 1	0086 Kenneth A Carter 0086 Donald W Nyman 0086 Mary Jane Yarrington 0095 Caroljoy Reeves 0109 Terry Zitek 0162 Marilyn Babok 0717 Steven L Shoub 0776 Charles Lutz 0776 Stephen Moran 0837 Sydney Bennett 1018 Janet M Russo 1107 Cynthia S Place 1140 Dawn Johnson 1140 Philip Noto 1154 Jack I Davis 1154 David A Galgani 1414 Suzanne W Tower	1 1 1 1 2 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1
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2273 Merle Joy	2	2181 Richard A Mackey	4	2229 Linda F Taylor	1
2364 Jane Hart	1	2181 Gordon Garcia	1	,	
		2181 Frank Walker	1	Louisiana	
Georgia				0041 Patricia Ashton	3
0101 Susan L Evans	1	Indiana		0041 Charles Matthews	1
0219 Earnestine Bridgeman	1	0151 Ella M Johnson	2	0099 Kathryn B Michon	1
0380 Ingrid Dove	2	0151 Philip J Link	1	1398 Kim E Janneck	1
0548 Alva C Rawles	2	0330 James Dewitt	2	1398 Sylvia E Keller	1
0548 William Walinow	2	0503 Nelson Hayes	1		
0548 Ben E Tuggle	1	0562 Tonia L Sherrod	1	Maine	
1020 William Berry	1	0847 Larry E Dent	1	1796 Betty Hahn	1
1033 William A Sewell	1	1777 Donald Savage	4	1804 Claire R Breton	2
1419 Fred A Martich	3	1777 Sylvia B Savage	2	2132 David W DeMerchant	2
1435 Charles E Hasty	3	1777 Roger A Dannenfelser	1		
1750 Bonnie J Herndon	1	1777 Rebecca L Giles	1	Maryland	
		1777 Callie Potts	1	0258 Marilyn A Hayden	1
Hawaii				0258 Bernard T Resnick	1
0311 James M Tamura	1	lowa		0409 William I Gay	1
1518 Satsuye Tanaka	2	0148 Larry Moore	5	0409 Sheila Nichols	1
1657 Lindamary Kaneshiro	1	0148 Joseph A Dygas	1	0422 Elizabeth J Dorsey	1
1657 Gloria A Samala	1	0207 Bruce A Coleman	1	0422 David Walser	1
1681 Lucy M Ige	1	0791 Beverly K Woodside	1	0581 Nancy B Gallo	2
		1864 Earl E Carroll	1	0581 Lawrence E Lange	1
Idaho				0969 Bernard J Goldsborough	4
0083 Morris W Davis	1	Kansas		0969 Sandra T Simmons	3
0763 Donald Shadley	2	0027 Bonita J Lages	1	0969 Carole A Romary	2
		0027 William Lages	1	0969 Thomas K Wood	2
Illinois		0280 John F Ourada	3	0969 Patricia A Beavan	1
0006 Lenore Rayborn	1	0280 William C Vinyard	1	0969 Joel L Ekhaus	1
0338 Merton I Sachs	1	0383 Joan A Martin	1	0969 Mary R Horton	1
0348 Dale A Benz	1	0537 Kenneth H Rose	1	0969 Florence B Lanham	1
0361 Kenneth Laaker	4	0621 Beverly E Montgomery	1	0969 Mary Geneva Leon	1
0361 Carlene L O'Brien	2	1162 Louise A Lloyd	1	0969 Paula M Luskus	1
0361 Bernard Koch	1	1794 Janice Neuschafer	1	0969 William A Pilkerton	1
0399 W Ilene McQuality	5	2032 Ron Katt	1	1143 Richard Rothstein	2
0399 Mary S Beckmeier	1	2098 Tommy Darrell Williams	1	1143 Samuel I Girson	1
0399 Kirk D Edgecombe	1	2231 Daryl M Ford	1	1260 Mary A Washington	1
0399 E John O'Brien	1	2231 Sharon K Stevens	1	1372 Evelyn M Kirby	1
0402 James A Baker	1	Was to also		1372 Sally Nichols	1
0441 Michael Wynn	1	Kentucky		1372 Helen C Wallace	1
0604 Robert Rothenberg	1	0097 Ethel V Hanna	3	1466 Grace L Palmer	1
1019 Barbara V Bodnar	1	0097 Juanita M Monaghan	2	1734 Barbara M Welsh	1
1019 Dean D Hemmer	1	0097 Paula G Bayer	1	1734 Maurice Zeitler	1
1019 Sabia M Hinkle	1	0097 Linda M Heaton	1	1887 Margaret M Evans	1
1019 Bernadine Richter	1	0097 Kenneth W Overhults	1	1887 H Klein	1
1067 Ida Fay Churovich	1	0262 Judy G Fletcher	1	1888 Paul B Hudes	1
1067 Linda Glasgow	1	1050 Sally L Watkins	1	1888 Raymond Johnson	1
1097 Malcolm J Todd	1	1050 Lela Williams	1	1892 Linda Lee Cohen	6
1106 John Altar	1	1512 Lisa M Flaherty	1	1892 Nina M Chace	1
1309 James H Glover	3	1587 Joseph Horcher	1	2166 Jerry Kerner	2
1771 Norman I Barber	1	1760 Norma Moore	1	2262 P A Jeffries	1
1771 John J Byrne	1	1760 Carol E Steffen	1	2262 Carrie A Johnson	1
1771 Lida J Nicholson	1	1828 Janice Taulbee	1	2274 Ruby G Hale	1
2177 Carl R Ekena	1 '	2229 Reva Lathrem	1	ı	

Massachusetts	1	Nevada		1914 Charles Newkirk	1
0189 George Manoogian	1	0142 Eileen R Way	3	Nouth Coupling	
0343 Charles J Daley	1	2031 Susan K Harper	1	North Carolina	
0360 W Gene Holt	1			0337 Sharrill Jennings	1
0430 Edward M Dzengeleski	1	New Hampshire		0566 Carolyn London	1
0484 Bernice C Ellis	1	0408 Christine O'Neal	2	1005 Carol C Smothers	1
		0408 Diane E Bielizna	1	1830 Thomas Jordan	1
Michigan		1055 Leisa Legg	1	1894 George W Mercer	1
0089 Jewel D Hale	1	1694 James P Crawford	2	2107 Evelyn A Ellis	1
0173 Arthur E Roberts	2			2266 Donald A Snow	1
0285 James L Kimmery	1	New Jersey		North Dekete	
0572 Jean E Rowe	1	0858 Joseph Murone	1	North Dakota	
1593 Mamie Cokley	2	1000 Arnie Endick	1	0119 Francis Gross	1
1593 Kathleen Bailie	1	1533 Thomas Rule	1	0119 Devon C Johnson	1
1673 Tina M Freeman	1	1664 John Williamson	1	0195 De Layne M Brown	1
				0195 Beverly Eng	1
Minnesota		New Mexico		2168 Curtis Loucks	1
0150 Michelle Mary Benson	2	0080 Elizabeth Moorhead	1	Ohio	
0391 Jim Anderson	1	0080 Florence L Pugh	1	Ohio	
2213 Dennis L Barnack	1	0182 Carol Main	1	0226 Dorothy Rollins	1
2328 Karen Thygeson	1	0698 Dennis Clark	1	0265 Don Beam	1
		0698 C Dee Gragg	1	0265 Norma Fite	1
Mississippi		1179 Wanda J Krause	2	0310 Sondra K Gartner	6
0209 Donald Peterson	1	1381 Juan A Garcia	1	0315 Esther N Seitz	1
0670 Thomas L Price	1	1387 Thomas J Anderson	2	0470 Bernice Clouden	1
1501 Jack Fowler	1			1030 David O Baldwin	1
1572 Nancy L Yonkers	1	New York		1927 Michael D Webb	1
2345 Rhett Hamiter	1	0124 Timothy R Montroy	2	2232 Loretta O Brandon	1
		0124 Diane Allocco	1	2232 Jo Frances Reed	1
Missouri		0124 W A Cooper	1	2232 Annie M Stacey	1
0011 Laura N Cowart	2	0124 Christine T Eggleston	1	2264 Karen Kupchik	1
0011 Clifford B Rawley	1	0124 Suzanne M Jenks	1	Oklahoma	
0011 Linda L Shelton	1	0124 Joni L Montroy	1		2
0020 Marion L Gray	1	0153 Sandra M Delphard	3	0183 Anita Kinyon	
0112 Elbert G Williams	1	0153 Dennis C Gawron	3	0183 Lanelda J McDaniel	1
1229 Kenneth P Luber	7	0153 Lorraine D Gervasi Maciuba		0184 James R Olden 0577 William Freeman	13 1
1229 Mary M Hixson	1	0153 Joseph Pasek	2	0946 Joyce M Woodring	3
1240 Jeanette M Rosenkoetter	4	0200 Donald J Nicholson	1	0946 Dorothy R Branson	2
1240 Thresa Ann Wilson	1	0267 Arnold Zdrojewski	1	0946 Ronald J Cannefax	1
1944 Janell E Coleman	1	0339 Gerald J Docteur	1	0946 Marilyn A Componation	1
2071 Linda Kurz	12	0421 Joseph M Harnedy	1	0947 Barbara J Loruse	1
Montana		0439 Ann Converso	1	1176 Robert W Edwards	1
		0439 Kathleen A McHugh	1	1346 Laura S McCormick	1
0459 Janice J Erfle	1	0439 Patricia Sheridan	1	1722 Marvin Resnick	1
Nebraska		0444 Carl J DiSalvatore 0471 Mark J Bernstein	4	2184 Elizabeth Inman	1
	4		· 1	2 TO T Enzapolit IIIIIan	·
0144 Sandra J Nee	1	1264 Angela M Johnson	1	Oregon	
0144 George Swanson 0199 Jessie E O'Neil	1	1264 Mary F Licker 1294 Barbara Fowler	1	0079 Ruthann C Couch	1
1239 Dixie Lederer	1	1620 Kenneth L Bogart	1	0079 Darlene Rae Raish	1
1239 Dixie Lederer 1239 James R Pryor	1	1696 Michael Dugan	1	0134 Evan C Shriner	1
1370 Thomas Sanders	2	1712 Beverly K Gilbert	1	0136 Linda Silverio	9
1370 Susan K Dorland	1	1712 Geverly K Gilbert 1712 Geraldine L Kearse	1	0261 Dwight Bolen	1
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1113 James T Finlayson	1	Tennessee	ĺ	0682 Charlotte W Tyeryar	1
		0108 Larry Minniear	1	0737 Constance T Bails	2
Pennsylvania		1382 Leila M Johnson	2	0737 Thomas R Burger	1
0031 Crescida R Cox	1	1382 Carolyn J Cribbis	1	0737 Donna J Shackelford	1
0031 Leslie N Powell	1	1382 Doris M Landerman	1	0737 William Shackelford	1
0114 Kenneth Askew	1	1382 Julia Metcalfe	1	0974 Betty L Warren	2
0143 Joseph Wasiulewski	1	1678 Glenda Huff	1	0974 Cathy A Stubblefield	1
0377 William J Staarman	1	1719 Chester L Bush	1	1116 Kathy R Arpa	1
0404 Neil Dougherty	1	2018 Tania Fak	1	1116 Margarite C Dvorscak	1
0412 Janice M Odell-Winter	1	2010 Tallia Lak	'	1116 Margaret J Murphy	1
0413 Charles E Griffiths	1	Texas		1241 Jerry B Carpenter	1
0458 David Sheffield	1	0244 Audrey S Smith	1	1241 David H Leroy	1
0664 Priscilla Drumgoole	2	0300 Jo A Hatfield	1	1241 Cheryl M White	1
1063 Bennett R Bard	2	0349 William S Mecay	1	1270 Tamara S Flanagan	1
1063 William J Lennartz	2	0586 Nancy M Marek	1	1270 James R Little	1
1063 Janice W Holbrook	1	0586 Mary F Wenberg	1	1270 Doris McAdams	1
1063 Martha L Smith	1	0672 John Creswell	2	1293 Ronald Hitt	1
1102 Nancy M Turha	2	0672 Dorothy A Creswell	1	1293 James S Jones	1
1130 Marilyn B Sandusky	1	0672 Lynn Geyer	1	1472 Barbara M Nugent	1
1465 Terree A Goldstein	2	0981 Sheila Bellows	1	1472 Carolyn Wilson	1
1723 Elizabeth Tighe	1		1	1549 Raymond G Brandenburg	1
1782 Diane M Caldwell	1	1191 Steve Armstrong	1	1823 Beverly Thomas	3
1782 William E Hurrle	1	1201 Ben Weiger	.	1885 Clifton Wilks	1
1816 Barbara Baughman	1	1248 Betty F Wilkie	2	2265 Betty Gamble	1
1816 Linda M Shiley	1	1248 Terry Bigham	.	2343 Jackie Richards	2
1997 Dixie L Hetrick	1	1281 Stanley E Sartain	10	2343 Sandra R Reed	1
2093 Ronald Hott	2	1281 Lucy Martinez	1	2040 Gariara IV Noca	
2124 William F Runco	1	1290 Diane S Geer	1	Washington	
2259 L F Cuevas	2	1375 Philip R Kraus	12	0032 Margie Dennis	44
2200 L 1 Oucvas	_	1430 Jeanne M Krumrey	2	_	77
		4500 D. L. Al		0043 Robert I Rust	6
South Carolina		1583 Dale Abram	1	0043 Robert J Rust	6 1
South Carolina	1	2111 Peggy Jander	1	0131 David H Seesholtz	6 1 1
0087 Annie L Gilchrist Settles	1		.	0131 David H Seesholtz 0163 Joan Rodrigues	1
0087 Annie L Gilchrist Settles 0121 Joe A McCarty	1	2111 Peggy Jander 2308 Roscoe Lynn	1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross	6 1 1 3
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu		2111 Peggy Jander 2308 Roscoe Lynn Utah	1 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter	1
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker	1	2111 Peggy Jander 2308 Roscoe Lynn	1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good	1
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox	1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey	1 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus	1 1 3 1 1
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter	1 1 1 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont	1 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor	1 1 3 1 1 1 18
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter	1 1 1 1 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau	1 1 3	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder	1 1 3 1 1 1 18 6
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain	1 1 1 1 1 1 2	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont	1 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder 1192 Nancy C Crosby	1 1 3 1 1 1 18
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain 1082 Barbara Bryan	1 1 1 1 1 1 2	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau 1913 Francene Ellis	1 1 3	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder	1 1 3 1 1 1 18 6
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain 1082 Barbara Bryan 1180 Virginia N Pratt	1 1 1 1 1 2 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau 1913 Francene Ellis Virginia	1 1 3 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder 1192 Nancy C Crosby 1247 Elizabeth L Parazoo	1 1 3 1 1 1 18 6
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain 1082 Barbara Bryan 1180 Virginia N Pratt 2258 Robert Chase	1 1 1 1 1 2 1 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau 1913 Francene Ellis Virginia 0005 Lynne B Pipis	1 1 1 3 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder 1192 Nancy C Crosby 1247 Elizabeth L Parazoo	1 1 3 1 1 1 18 6 4
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain 1082 Barbara Bryan 1180 Virginia N Pratt	1 1 1 1 1 2 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau 1913 Francene Ellis Virginia 0005 Lynne B Pipis 0007 Deborah K Balducchi	1 1 1 3 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder 1192 Nancy C Crosby 1247 Elizabeth L Parazoo West Virginia 0166 Anna M Boggs	1 1 3 1 1 1 18 6 4 1
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain 1082 Barbara Bryan 1180 Virginia N Pratt 2258 Robert Chase 2258 Paul Russo	1 1 1 1 1 2 1 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau 1913 Francene Ellis Virginia 0005 Lynne B Pipis 0007 Deborah K Balducchi 0028 Marjorie Dixon	1 1 1 3 1 1 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder 1192 Nancy C Crosby 1247 Elizabeth L Parazoo West Virginia 0166 Anna M Boggs 0171 Deborah L Hoback	1 1 3 1 1 1 18 6 4 1
0087 Annie L Gilchrist Settles 0121 Joe A McCarty 0934 Jay D Bilyeu 0960 Sally M Depreker 1013 Susan Cox 1013 Patricia C Painter 1013 William Frank Painter 1082 Sarah H Cain 1082 Barbara Bryan 1180 Virginia N Pratt 2258 Robert Chase 2258 Paul Russo South Dakota	1 1 1 1 1 2 1 1 1	2111 Peggy Jander 2308 Roscoe Lynn Utah 0973 Barbara Carey Vermont 1913 Mary E Nadeau 1913 Francene Ellis Virginia 0005 Lynne B Pipis 0007 Deborah K Balducchi 0028 Marjorie Dixon 0028 Shirley M Shands	1 1 1 3 1 1 1 1	0131 David H Seesholtz 0163 Joan Rodrigues 0181 Lanny Ross 0196 Nona J Carter 0237 Anna B Good 0239 Frances E Titus 1192 Johanna Caylor 1192 Donald A Binder 1192 Nancy C Crosby 1247 Elizabeth L Parazoo West Virginia 0166 Anna M Boggs 0171 Deborah L Hoback 0171 Geneva A Lares	1 1 3 1 1 1 18 6 4 1
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