

National Active & Retired Federal Employees Assoc.
 NARFE
 Chapter 1734
 6477 Haviland Mill Rd,
 Clarksville, Md. 21029-1316

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Next Meeting
May 19th 2010



National Active and Retired Federal Employees Association
Serving over 1000 Federal annuitants and their families in Howard County

Howard County Chapter 1734 News & Notes

May 2010

NEXT MEETING: Wed, 19 May Business Meeting 10:00 Senior 50+

OFFICERS

President – Jim McConnell	301-854-3742	Service Officer – Stephen Huza	410-381-5319
Past President – Robert O’Brien	410-964-1894	Service Officer – William Kelly	410-465-4065
VP-Memb. – Burdelle Dowdell	301-596-2916	PR Chair – Stuart Hirsch	410-309-4997
VP-Fed. Leg. – Robert O’Brien	410-964-1894	Luncheon Chair – Burdelle Dowdell	301-596-2916
VP-State Leg. – Carole Graves	410-312-9140	Alzheimer’s Chair – Sue Neri	410-381-7140
Secretary – Natalie C. Yopconka	410-740-8837	Welcome – Joel Turner	410-964-2607
Treasurer – Herbert Johl	410-730-6788	Telephone Tree – Joy Cohen	410-740-0481
Sunshine – Natalie C. Yopconka	410-740-8837	Newsletter Editor – Sethanne Howard	410-730-8659
Auditor – Ed Kuespert	410-465-1384	Newsletter Mailing – Sue Neri	410-381-7140
Program Chair – Bob Wesloh	410-531-6961	Newsletter Mailing – Burdelle Dowdell	301-596-2916

IMPORTANT TELEPHONE NUMBERS

Sen. Barbara Mikulski	410-962-4510	e-mail: on web at www.mikulski.senate.gov
Sen. Ben Cardin	410-962-4436	e-mail: on web at www.cardin.senate.gov
Rep. John Sarbanes	410-295-1679	e-mail: www.sarbanes.house.gov
Rep. Elijah Cummings	410-685-9199	e-mail: rep.cummings@mail.house.gov
NARFE HOTLINE	703-838-7780	White House e-mail: president@whitehouse.gov

**NATIONAL ACTIVE AND RETIRED
FEDERAL EMPLOYEES ASSOCIATION**

News & Notes

**Chapter 1734
May 2010**

**Howard County
Maryland**

President's Message: Jim McConnell

Our chapter elections will be on Wednesday, 19 May 2010. As of this writing, we need candidates for the office of President, Secretary, and Treasurer. Two incumbents have agreed to stay on in their present offices, Burdelle Dowdell, VP Membership and Carol Graves, VP State Legislation. Frank Chase is a candidate for VP Federal Legislation. Contact me (jiminmd2003@yahoo.com or 301-854-3742) to be nominated for one of the offices. The pay is not excessive (\$0.00), but we do need you to help run the chapter. Your time and effort will be greatly appreciated.

The NARFE National Convention will be held in Grand Rapids, MI on Aug 29- Sept 2, 2010. We need chapter delegates to attend the convention, to vote on NARFE issues and to vote for the National Officers. The delegates will represent our chapter's interests. See the National Convention Section of the NARFE magazine for hotel and registration information. If you do register, notify me so that I can confirm that you are a delegate. In the past, the chapter has helped to defray the costs of the delegates. I see no reason not to continue that policy.

At least two candidates for national offices are from Maryland. Dick Strombotne is a candidate for National President and Charley Saylor is a candidate for National Treasurer. The following are goals for Dick Strombotne and Charley Saylor.

**Richard (Dick) Strombotne
Candidate for National President**

These are my goals for NARFE as your president:

Legislation. The earned benefits of federal employees and retirees are under attack. You need only read the newspaper or listen to talk radio. We are not alone. Our fellow public servants in state and local governments and the public schools are seeing cuts in benefits, hours, and jobs, with more ahead. This terrible recession is the main cause, but attacks on the very idea of government also contribute. My first legislative priority is to protect our earned benefits. I will reach out to the leaders of groups representing federal, state, and local government employees and retirees to work together to defend our common interests.

Membership. From 2006 through 2009, NARFE's membership dropped by ten percent and is now less than 308,000, down from 491,000 in 1984. In 2007-2009, NARFE recruited an annual average of 22,400 new members. My goal is to double the annual number of new members. It will take time and money. I will work to strengthen our retention efforts with financial incentives - expanding multi-year memberships and offering competitive national life memberships - to augment the retention efforts of chapters.

Communications. My goal is for NARFE to use the modern communications technology of the internet and social networking to facilitate communication among members, chapters, and federations within one year.

Financing. NARFE HQ is in dire financial difficulty. The huge operating losses of recent years have several reasons, chiefly the decline in membership. I will support a vitally needed national dues increase in 2011 that enables aggressive recruitment efforts, enhances membership retention, improves communication among members, increases leadership support to federations and chapters, and restores the budgets for NARFE magazine and matching funds.

Bio and Contact. Member since 1987. Life member since 1988. Active member of Gaithersburg, Maryland Chapter 581 since 1996, serving as vice president & president. Maryland NARFE, the second largest federation, Vice President, Legislative Director, and President until May 2009; currently Treasurer. Legislation Committee Chair, 2004; vice-Chair, 2002. Candidate for National Treasurer in 2008. Member, Employee Thrift Advisory Council, since 1999. Retired US Dept of Transportation, 1996. *Education: BA, Pomona College; MA & PhD, UC-Berkeley; physics.*

Contact me directly with questions, comments, suggestions, and offers to help my candidacy. Email: DickS.narfe@comcast.net. Phone: 240.632.9881. Mail: 310 High Gables Dr. Apt 205, Gaithersburg, MD 20878. Website: TBA.

I ask for your vote on September 1.

My Goals if Elected Your Treasurer
Charley Saylor
410-938-8783-csaylor2@verizon.net

As a candidate for the position of national treasurer I would like to share with you some of the goals I have set for myself concerning NARFE.

1. To have annual audits as successful as our present Treasurer, Dick Qstergren, has had for the last five years.
2. To work with the other members of the NEB to establish a phone bank that will provide the base for a strong retention campaign. We can also use this bank as a sounding board for informational purposes. I believe we can establish this bank from volunteers, but we could provide cost redeeming incentives. When I was vice president of the Maryland Federation and chaired their membership committee I organized a volunteer group to hand write addresses on envelopes that contained a letter and a homemade reinstatement application that was sent to members who had dropped out in the previous four months. The material also contained a prepaid postage envelope that was returned to my home address and that permitted me to track our successes.
3. To establish training seminars for our leaders and leaders-to-be; at our national conventions. These seminars would cover all eight offices plus a seminar on parliamentary procedures. As an example I began a symposium in Gettysburg, PA in 2008 and will repeat it in 2010 that covered all of the above and we can do it nationally with little cost, but with big benefits.
4. To increase revenue through methods other than dues such as more advertising revenue.
5. To listen not only to the suggestions from the NEB, but to solicit ideas from federations and chapters that other federations and chapters can use. Many federations and chapters have excellent ideas, but lack a platform to disseminate this information.
6. To help our president and legislative group develop strong relationships with our partners who share similar ideas and goals, always with the objective in mind to preserve our EARNED benefits and to be TREATED FAIRLY in all legislation, federal and state.
7. To help the federations share information concerning legislation from their state to prepare other states in what might be forthcoming.

CALENDAR OF ACTIVITIES

<u>Date</u>	<u>Time</u>	<u>Activity</u>	<u>Location</u>
19 May	10:00	Business Mtg/Elections	Senior 50+
16 June	11:30''''	Luncheon	TBD
29 Aug – 2 Sept		National Convention	Grand Rapids, MI

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Welcome New Members! We welcome all of the retirees, spouses, and especially current federal government employees who have recently joined or re-joined NARFE. Please attend our meetings and luncheons so that we can meet you and so that you can find out more about NARFE on the local level. It is the local Chapter level that drives the NARFE national agenda.

Business meetings start at 10:00 AM followed by a speaker. There is usually a social half hour starting at 9:30 AM. Business meetings are held in September, November, January, March, and May. Luncheons typically start at 11:30 AM and are held in October, December, February, April, and June. There are no meetings or luncheons in July and August.

Chapter meetings or luncheons are held on the third Wednesday, September through June, and are canceled whenever Howard County Schools are delayed or canceled due to weather. Dues and contributions to NARFE are not deductible as charitable contributions for income tax purposes.

Our chapter web site is
www.narfe.org/chapter1734

Five members of our chapter attended the recent NARFE Symposium in Gettysburg, Pennsylvania.

One of the attendees was Penny Zervos. She contributed the following.

I would like to thank the members of Chapter 1734 for the opportunity to attend the Federation Symposium in Gettysburg Pennsylvania March 23rd and 24th. I attended the following three presentations; 1) Service Officers, 2) Legislation, and 3) Parliamentarian. At the Service Officer seminar the duties and responsibilities of the Chapter Service Officer were presented which included how the Service Officer assists with the practical needs of chapter members, helps members expedite applications for benefits, helps members obtain information about the Federal Employees Health Benefits Program (FEHBP) and Medicare, helps

members obtain information about programs of other agencies, and is a liaison between members and OPM,. Also, a Service Officer Guide was provided as a resource to help chapter members, their families and survivors make proper contacts in areas of concern. At the Legislation session Federal Entitlement Programs were discussed. At the Parliamentarian workshop the correct Parliamentary Procedure to conduct a Meeting was presented.

Another attendee was Sethanne Howard who contributed the following.

Thank you for the privilege of attending the NARFE Symposium in Gettysburg, Pennsylvania, March 23rd and 24th. I also attended (or almost attended) three sessions. (1) Editors. This session discussed in detail the postal regulations concerning bulk mailing of non-profit organizations. Many of the smaller chapters maintain their own mailing lists. Because we have over 1,000 members, our chapter purchases them from NARFE HQ. (2) Web sites. This session was overfull, and I was unable to stand that long, so I had to leave; however, the next morning, the instructor told me a little of what was discussed. Many chapters have web sites that they maintain themselves – not using the rigid Web management system provided by NARFE HQ (which our chapter uses). Maintaining an independent web site typically costs money and time. (3) Parliamentary Procedures. This session was delightful. The instructor made Robert’s Rules of Order not only fascinating in and of themselves but also relevant to our chapter. We participated in the procedure for handling motions (which is the main function of a business meeting). We learned the parliamentary responsibilities of chapter officers.

I recommend this Symposium for all our members. The opportunity to meet other chapters and learn how they do things is invaluable.

State Legislative Report – Carole Graves

The 2010 Maryland General Assembly session ended on April 12. The top two priority bills promoted by the NARFE State Legislative Committee (SLC) both "died in committee" without a vote. These bills were:

Senior Tax Relief Act (closing the \$3200 senior tax deduction gap)

Income Tax Credit for Long Term Care Premiums (annual 150 annual tax credit)

The bills got a good hearing, with improved member turnout. SLC Chairman Bill Ferguson noted that this was an extraordinarily difficult year for new initiatives, with the General Assembly once again dealing with a significant budget deficit while keeping an eye on upcoming elections. He credited Ed Bice with Dick Strombotne with hard work in rounding up sponsors for NARFE bills and preparing detailed testimony to push our cause.

SLC also testified strongly in support of the Fairness in Taxation for Retirees Act, which also failed to come to a vote in committee. SLC also weighed in on other bills affecting seniors, including changes to personal and corporate income taxes, property taxes, uniform power of attorney, and false claims.

Ferguson believes SLC has established a good base for the coming election year. The committee worked hard in a tough year to maintain and improve its standing as a responsible voice for a significant constituency. Ferguson also notes that SLC established a strong cooperative relationship with the revitalized United Seniors of Maryland and continues to seek partnerships with like minded organizations. However, to be successful, NARFE needs more member involvement: more contacts to legislators, more appearances at committee hearings, and more people contributing to MD/PAC, the political action committee fund.

We now need a robust MD/PAC fund to participate in the coming election process. All state legislators are up for reelection this November. This is where every NARFE member can help by contributing to this effective means for making our interests known. MD/PAC contributes to the campaigns of legislators who have been supportive of our agenda. Dave Roseman, MD/PAC Treasurer, writes, " We need those of you who have been sitting on the sidelines watching and waiting for results to join the fray. ... We're not asking for large contributions; **we're asking for a lot of contributions.**" Send a check payable to MD/PAC to Dave Roseman, 6 Thornton Road, Gaithersburg, MD 20878.

The following article is courtesy of Stephen Huza.

ATTENTION - ALL WHO MAY HAVE CURRENT OR FORMER DEFERRED ANNUITANTS AMONG THEIR MEMBERS.

1. Virginian Representatives Moran (D) and Wolf (R) are about to reintroduce a bipartisan bill into Congress which addresses inequities in the treatment of Deferred Annuitants.
2. Deferred Annuitants must have had at least five years of service and left their contributions in at the time of early retirement, resulting in an annuity when they reach the qualifying age. They receive no added value for the length of time their contribution have been available to the Government during the deferment period. In addition, CSRS spouses are treated less favorably than FERS spouses or those of Members of Congress, should the Deferred Annuitant die during the deferment period.
3. The corrective bill assigns the added value of the contributions to the retiree, based on the change in salaries over the deferment period, and, in the specified circumstances, gives CSRS spouses parity. Not only do current deferred annuitants benefit by an enhanced starting annuity, but **THOSE RECEIVING ANNUITIES, WHO WERE PREVIOUSLY DEFERRED ANNUITANTS, ALSO BENEFIT.** Their starting annuity is recomputed at a higher value, and annual increments are applied to this upgraded amount to compute the new value of their annuity. The increase depends on the length of the deferment period. For example, if this was 20 years the annuity would more than double, but no extra payment is made for the time period from the start of the annuity to the time the bill became law.
4. A very attractive feature of the bill is that it is expected to result in a profit over the ten years following enactment. This is because the amount gained by more early retirees opting to leave their contributions in, is expected to exceed the extra paid out to annuitants who were formerly Deferred Annuitants. Clearly, in the long run, the bill will have a cost which should be modest by Government standards, and Congress tends to focus only on the next ten years.
5. **ACTION REQUESTED OF CHAPTER OFFICERS-** Since this issue is beneficial only to the minority of NARFE members who currently are or formerly have been Deferred Annuitants; it is being dealt with differently than mainstream legislative issues. Affected members are encouraged to join a nationwide Caucus which will lobby for the passage of this bill when it is introduced. They can do so by contacting the leader of the Caucus at Jamescowie@att.net phone 301 515 3005.

The requested contribution of chapter officers is to seek out any current or former Deferred Annuitants in their chapter and explain that they would benefit if they join the Caucus and lobby for the passage of the bill.



We are pleased to have

Sherri Wing

as
our speaker

10:00

East Columbia Library
Senior 50+ Center

Ms Wing is from the proposed Millers Grant Lutheran Village in Ellicott City. She may also bring someone from the Carroll Lutheran Village in Westminster, MD with her. The retirement village in Ellicott City will be modeled after the one in Westminster. They will have a site plan, floor plans, and other details about the Millers Grant Retirement Village. The new village will have apartments and cottages as well as skilled care and assisted living apartments.

<http://millersgrant.org/>