



NARFE

National Active and Retired Federal Employees Association

THE 2262 NEWSLETTER

Upper Marlboro Chapter

Meetings: Knights of Columbus
Sarto Hall
3611 Stewart Road
Forestville, MD 20747

Dates: Jan. 8, 2015
Feb. 5, 2015

Time: 11:00 AM

CHAPTER OFFICERS:

President – Robert Jacobs (1-301) 934-5451
1st Vice President – Ken Shaver (301) 812-0430
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Secretary – Bettie Littlejohn (301) 420-3924
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Dues and contributions to NARFE are not deductible as charitable contributions for federal income tax purposes. If Prince Georges' County Schools are closed because of weather we will not have our meeting. If school openings are delayed, our meeting will be at the normal time.

President's Comments

We are having a guest speaker at the January 8th, 2015 meeting on how to reduce your coal-powered energy use. Veronique Bugnion, CTO Clearly Energy, will talk to us about how we can stop paying for coal powered energy and switch to renewable energy that has no carbon emissions at all. It doesn't cost anything to switch and your current electric company handles it all. She will have some other energy saving tips as well for us to take home to use.

I trust you are enjoying the 1.7% raise and your new health plan cost didn't eat it all up. The active employees only got one percent so we retirees made out a little better. I read in the newspaper that the Teamsters are in trouble with their retirement program running out of funds over the next ten years. They are talking about having to cut benefits as a solution. Sadly, It seems promised benefits can be vulnerable to being lost. If it happens to them it could happen to government employees and retirees. Many reasons were given for the Teamsters situation, but the chief one is that they are reaching the point when they have more retirees then workers, because retirees are living longer. I hope they find a way to fix this without cutting too much and that this won't be a precursor for cuts to other retirement plans, including government ones.

The way the midterm election turned out might be a problem for us in NARFE. The Congress and President seem to be at odds with each other and we will have to keep a close eye on every move to be sure we are not the losers in the fighting. I urge you to keep abreast of it all and be ready to call, write or email Congress and the President if you get a message that would affect us adversely. You would think that with all the things that have happened to those active government employees that they would be joining NARFE in droves. They need our help and we badly need their numbers. If you have a chance to speak to active employees, please talk to them about what NARFE does, how it's our Legislative voice on Capitol Hill. NARFE is also your information resource, providing clear information and trusted guidance on complex federal benefits issues. Additional perks include the monthly NARFE magazine, access to a team of Federal Benefits Service specialists, legislative alerts, and member-only eligibility for scholarships, disaster relief grants and some discounts on products and services.

If you don't feel comfortable pushing for new members, there is still one very important thing you can do to help. Maintain your membership. When you get your renewal notice, don't set it aside and forget it. Please renew without delay so that your membership won't lapse. Retirees can completely avoid falling into lapsed membership by signing up for automatic Dues Withholding. I have mentioned this before, but believe the best way for us busy retirees to keep in sync with NARFE is to send the form to elect automatic dues withholding to NARFE and they will tell OPM when to start taking out the deduction. The deduction will only be \$3 and change each month and you will save \$6 plus not have to remember to send a check for your membership each year.

To keep our Chapter 2262 strong and running, we need volunteers to fill the officer slots. Also, it is a good idea to change leadership positions from time to time, both to gain experience and to bring fresh ideas to the chapter. NARFE provides training and we will work with you, too. Please come out and take part.

Some of our chapter members joined Southern Prince Georges County Chapter 1260 for the Christmas Party at the Waldorf Jaycees on December 11, 2014. We have been with them a number of years now and they put on a real nice party and I really appreciate them inviting us as they always have good food, lots of door prizes, dessert, fellowship and entertainment.

We still have a few details to work out with management regarding a yard sale in the rear parking area of Sarto Hall. It looks like mid April at this point, but watch out for details in the next newsletter. Start getting your stuff ready and

tell your neighbors as well to attend our event, either to buy or to sell. Your stuff may be someone else's treasure.

Caring for Older Adults

Some of us recognized the importance Long Term Care Insurance would have for us when we became aged and not capable of caring for ourselves. When it was offered to us as Federal employees, in the late 1990's or early 2000's, we joined and we had one less thing to worry about.

Unfortunately, the majority of seniors didn't subscribe to this insurance. As they age and need care that would be provided by Long Term Care Insurance, often their younger family members have to take on the responsibility for caring. That younger relative is usually a woman. Sadly, that need sometimes occurs when the caregiver is going to school or college with their own plans for their life taking precedence. This interruption can often be disastrous to the younger person's plans, since the senior relative may have dementia, balance or other problems requiring full time attention by the caregiver. The needs of the senior may be so intrusive the caregiver loses a year or more in attaining their own career objective.

In a recent U.S. News & World Report article on this subject, the next 30 years will show a doubling of the current number of people over 65. By 2040 the number of over 65 is expected to exceed 81 million. With more family members in need of care giving services, more Gen Xers and millennials will be providing those services. The point made here is families with seniors needing care will cause it to be harder for those who provide the care to carry out their jobs and other activities and responsibilities.

When did you last visit OPM's Services Online Site?

You don't have to wait until the end of December when you receive the mail notice of your new monthly annuity amount? Simply go to OPM Services Online (www.servicesonline.opm.gov) to see your new annuity amount. If you do not remember your password, simply follow the online instructions to get a new one. While on Services Online, why not do some annuity housekeeping by checking to make sure OPM has your correct mailing address, email address, and the proper Federal or state tax withholdings.

New Members

We welcome two new members to the chapter - Bronnetta Rawles and Nancy Robins. The chapter lost nine members since our last letter for non-renewal or transfer. We had four members reinstated so a good job was done by our membership chair. We hope all new chapter members will join us at our monthly meeting and participate in our activities.

A Little Fun

Two old friends met by chance on the street. After chatting for some time one said to the other, "I'm terribly sorry, but I've forgotten your name. You'll need to tell me".

The other stared at him thoughtfully for a long time, then replied, "How soon do you need to know?"

The National Active and Retired Federal Employees (NARFE) Association NARFE, one of America's oldest and largest associations, was founded in 1921 with the mission of protecting the earned rights and benefits of America's active and retired federal workers. The largest federal employee/retiree organization, NARFE represents the retirement interest of nearly 5 million current and federal annuitants, spouses, and survivors.

NARFE is an organization exclusively devoted to serving and protecting the earned entitlements, rights and benefits of Civil Service employees, retirees, and survivors. Membership is open to civilians in any agency of the Federal Government (or DC Government prior to Oct. 1, 1987), including retirees, current employees, spouses and former spouses of current employees and retirees, former employees eligible for deferred annuity and survivors of those eligible to join NARFE.