



NARFE

SHARPENER

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Bits 'n Pieces

Report on Meg

Meg has been discharged from Heritage Harbor Rehabilitation and is now residing at Manresa. She has decided to look into assisted living to see if it meets with her needs. One good point is that she can have her car there, so she will be able to move about the area more freely. Hopefully we will see her at a monthly meeting before too long.

December Luncheon

The December luncheon was enjoyed by all in attendance. The group was entertained by **The Blues Sisters** with a variety of holiday songs, and there were games with prizes, which also added to the holiday spirit. Of note was **Alice Johnson's** ability to remember all of *The Twelve Days of Christmas* and all the names of Santa's reindeer, including Rudolph. Now where would Christmas be if Rudolph had been forgotten? Good job, Alice.

There was also an ugly sweater contest, won by **Barbara Muller**. Barbara did well that day with her sweater win and her F&G ticket being drawn. There was also a Christmas sock contest. Santa, our own **Bob Doyle**, also made an appearance, adding an abundance of good cheer and humor. He participated in a song contest where **The Blues Sisters** sang the first line of a song, and Santa selected a member to provide the second line. If the member was successful, a prize was awarded. Lunch was a turkey/dressing roll, mashed potatoes and gravy, green beans and rolls, followed by a choice of lemon meringue or chocolate pie for dessert. So why don't you decide to join in the fun and plan to attend the January 28th luncheon. You can

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Message from...

NARFE President Richard Thissen

"As the 113th Congress draws to a close, I am thankful it appears we will end it more quietly and less painfully than previous years with regard to federal employee and retiree issues. In the next few days, Congress is expected to pass a defense bill, in which NARFE was successful in including a provision extending agency authority to rehire annuitants without a salary offset. I am also hopeful that Congress will avoid a government shutdown by passing a spending bill that does not include any cuts to benefits for federal employees or retirees. However, we know our fights will resume in the 114th Congress and are readying ourselves for the battles ahead."

Ed: Please see article from NARFE NewsWatch on Retirement Changes, which echos President Thissen's concerns on the 114th Congress.

Inclement Weather Policy

'Tis the season



As in the past, in the event of inclement weather (*think snow, ice, etc.*), Chapter 251 follows the **Anne Arundel County Public Schools**. If they're closed, closing early, or opening late we do not meet that day(s). Fall back positions and/or alternative dates will be available from the Chapter President.

Next Meeting

The January meeting will be held on Wednesday, January 28th at the Elks Lodge, Annapolis MD. We gather at 11:30 and lunch begins at noon. The cost is \$20 per person, payable at the door. Checks should be payable to NARFE Chapter 251. Make your reservation with **Marilyn Tross** at 410-268-9684 or with **Doris Bussey** at 410-757-2477. Arrangements for a speaker had not been finalized at press time.

HELP US FIND a secretary for the chapter. The position would include taking minutes at Chapter meetings, 10 months of the year plus maintaining permanent chapter records. Computer literacy would be helpful but is not required. Job sharing for the secretary position is a possibility for the right candidates. Interested members please call 410-798-8999. Ask for Carla.

Report examines federal retirement changes aimed at deficit reduction

The Washington Post, as reported in NARFE NewsWatch.

The government could trim more than \$100 billion from its deficit over the next decade through spending cuts that would directly impact federal employees and retirees, according to an analysis done for Congress.

A Congressional Budget Office Report issued last week lists deficit reduction options, many of which it raised in similar past reports and that House Republicans and others have used in budget plans.

The nonpartisan CBO does not formally recommend policy changes, but its analyses carry weight because they “score” such measures as actual deficit reduction in the congressional budget process.

Congress and the White House could reduce federal deficits with cuts for federal employees and retirees, but the moves would be highly unpopular with the government workforce. (*Carol Porter/ Washington Post*)

Options specific to federal employees and retirees include:

- Basing the calculation of retirement benefits for those who retire in 2016 and later on the highest five consecutive salary years rather than the currently used three years, for a 10-year saving of \$3.1 billion.
- Shaving a half-percentage point off the annual federal employee raises indicated by a pay law’s formula — which has not been used in pay-setting decisions of recent years in any event — for a 10-year saving of \$53.6 billion.
- Allowing federal agencies to fill only one of every three vacancies, with certain exceptions, until the workforce is reduced by 10 percent, for a 10-year saving of \$49.4 billion; agencies would not be allowed to backfill with contractors.

Also, one option, changing to the “chained” Consumer Price Index, would impact federal retirement along with Social Security, military retirement and various other programs indexed for inflation. That measure is designed to take into account changes in what consumers buy as the prices of certain goods rise. Using that measure would hold down the rate of increase by a quarter of a percentage point each year compared with the current method, meaning spending \$116 billion less over 10 years, CBO said. The idea has been included in budget plans including a 2013 proposal from the Obama administration.

Richard G. Thissen, president of the National Active and Retired Federal Employees Association, said in an e-mailed statement that neither the current CPI measure nor the chained CPI accounts for the disproportionately high percentage of income that retirees spend on costs such as health care where inflation has been higher than the overall average.

“Inflation protection is a vital part of any federal benefits program, and NARFE welcomes a discussion surrounding the adequacy of the current measure,”

he said. “However, having this discussion within the context of deficit reduction strategies clouds the debate regarding the role inflation plays in the lives of our nation’s seniors, veterans and the disabled.”

Also included in the Report are options to increase the amount of money going into, and to decrease the amount of money going out of, Social Security, which covers about nine-tenths of current federal employees although only a quarter of retirees. It also includes various options for reducing spending on a range of programs including defense, agriculture, transportation, space, education and veterans, as well as options for increasing tax revenue.

Extract From the U.S. Office of Personnel Management -- Retirement Information and Services



Why wait until you receive the mailed copies of an annuity amount/change or your 1099R to see your new monthly annuity or tax information? Simply go to Services Online (SOL) (www.servicesonline.opm.gov) to see these documents. If you do not remember your password for SOL, simply follow the online instructions to get a new one. While on SOL, 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. This action will help OPM reduce their carbon footprint by you opting to receive your mailers and 1099R electronically. By doing so, you will be able to receive the information sooner and save it directly to your computer for easy access in the future. As always, OPM continues to keep your transactions on SOL safe, secure and easy for you to access at any time 24/7, 365 days a year.

Raffle Winners

Two Fun(d) & Games drawings were held at the December luncheon, making up for the drawing missed in November.

Paul Hyland and our assistant treasurer, Barbara Muller, were the winners.

Congratulations to you both, and thank you for supporting the chapter. The 50/50 Raffle winner was again Melvin Shoemaker. Melvin, we are so happy that you are out of the hospital.



6 times you should use a credit card instead of a debit card

By Jason Steele, from NARFE NewsWatch

In the wake of the Great Recession, debit cards became increasingly popular among many who wanted to avoid the possibility of incurring debt. In fact, debit cards have several important qualities that credit cards lack, and there are times that even the biggest credit card fans should use their debit cards. Likewise, there are also some instances that debit card users should consider breaking out their credit cards.

Here are six times that you are better off using a credit card instead of a debit card.

1. RENTING A CAR

One of the most valuable perks offered by most credit cards is rental car insurance. These policies cover renters in most situations, and typically have a reasonable \$500 deductible. On the other hand, there are no debit cards offered with rental car insurance policies. Furthermore, those trying to rent a car with a debit card need to purchase their own insurance, and submit a large deposit in the form of a hold on their account.

2. STAYING IN A HOTEL

Like rental car companies, hotels will require debit card users to submit a deposit in order to rent a room. In this case, the deposit is required to cover any damage to the room, as well as any incidental purchases such as room service. But when using a credit card, there is merely a temporary authorization placed on the cardholders account. While this temporary authorization will use up some of the cardholder's credit limit, it is far less of an issue than with a debit card, which freezes a cardholder's available bank funds.

3. WHEN PAYING YOUR BALANCE IN FULL

When people give up on credit cards and switch to debit cards, they are giving up the possibility of earning rewards in exchange for eliminating the chance of incurring debt. Yet when credit card holders pay their balance in full each month, they never have to pay interest or get into debt. Rewards credit cards that offer valuable points, miles and cash back can be seen

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enjoy a good meal, the company of good friends, and keep abreast of the latest news from NARFE which just might affect you. And the luncheon is in the middle of the day, so you can drive there and back home in daylight. We hope to be able to meet you on the 28th.

as a significant discount on a purchase. For example, some credit cards offer as much as 5% or 6% cash back at select categories of merchants. In addition, these cardholders receive a free loan for as long as 55 days.



4. ORDERING SOMETHING TO BE DELIVERED IN THE FUTURE

When you order goods over the phone or the Internet, or you pay for services that have not been delivered, the method of payment you use makes a big difference if you never receive what you paid for. Debit card users have no recourse with their card issuers when they legitimately authorize a charge for goods and services that are never received.

Instead, they must pursue a refund directly with the merchant or take them to court. But with credit card charges, the cardholder has the ability to request a chargeback when the goods or services ordered are not delivered as promised. When a chargeback is requested, card issuers immediately issue a temporary credit, which is made permanent once the cardholder's claim is documented.

5. WHEN YOU NEED AN EXTENDED WARRANTY

When purchasing consumer electronics, many shoppers are asked to pay extra for an additional extended warranty. Yet most credit cards include extended warranty policies that cover purchases for an additional year beyond the manufacturer's warranty. You will not find this feature in a debit card.

6. WHEN YOU'RE TRAVELING

Even travelers who don't rent a car or stay in a hotel can still find plenty of valuable features in popular credit cards. For example, cards might include trip cancellation and trip interruption policies, which covers basic expenses when travel plans go awry. In addition, many cards offer lost or damaged luggage insurance, which covers losses that airlines do not. And finally, many credit cards offer travel assistance hotlines to help travelers arrange medical or legal assistance, or co-ordinate roadside automobile repairs.

Finally, it bears repeating: When you use a credit card for purchases, it's ideal to spend no more than you can pay in full each month. If you carry a balance from month to month, it's important to come up with a plan to pay it down so you don't spend as much in interest charges over time. Because those can really add up. You can see how long it will take you to pay off your credit card debt using this free calculator, and you can also see how your credit card use is affecting your credit scores by getting your free scores on Credit.com.



NARFE

**Annapolis Chapter 251
PO Box 4242
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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 interests of nearly 5 million current federal employees, retirees, spouses and survivors. **NARFE IS NOT A LABOR UNION** but is registered as a 501(c)5 Tax-Exempt organization under current IRS guidelines.

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GET WELL/SYMPATHY COMMITTEE

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GREETERS

Polly Spates and Ellie Tarter

Service Officer

The following Service Officer is available to answer benefit questions or to provide additional information. Please leave a detailed message if you get voice mail.

Carolyn Violet
410-533-2716

**2015
Meeting Dates**

January 28	July/August-
February 25	no meeting
March 25	September 30
April 29	October 28
May 27	November 18
June 24 Picnic	December 16

The Board meets at noon at the Elks Lodge on the Wednesday of the week before each meeting. Every member is welcome to attend.