



NARFE

S H A R P E N E R

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President's Message

Many thanks to all who have already purchased **Fun(d) & Games tickets!** It's never too late to send in your money. If you would like to increase your monthly chances of winning the **\$100 cash prize**, you can request additional tickets by calling Secretary **Jim Duls** at (301) 261-7515.

Just a reminder that the Chapter 251 **Executive Committee** meets on the 3rd Wednesday of each month at noon at the Elks Lodge in Annapolis. All members are welcome to attend these meetings.

We will be collecting for NARFE Alzheimer's Research at our October meeting rather than participating in the local Walk to End Alzheimer's. Since 2011, the Chapter 251 lunch attendees have contributed over \$1,000 to the NARFE fund. I hope you will join with them by making a donation to this important cause during the month of October. Checks should be made out to **NARFE Alzheimer's Research** with **Chapter 251** written on the memo line. Mail your donation to Carla Duls, Alzheimer's Coordinator, NARFE Chapter 251, PO Box 4242, Annapolis, MD 21403.

Those in attendance at the September luncheon meeting were reminded by **Margaret Tearman** from Greenstreet Gardens that this is the time

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National News

(from NARFE NewsWatch).

Message From NARFE President Richard G. Thissen

In response to the recent announcement that the average Federal Employees Health Benefits Program (FEHBP) premium increase for America's retired and active federal workers will be 6.4 percent in 2016, with the average enrollee's share increasing 7.4 percent, President Thissen issued the following statement:

"For the sixth year in a row, the FEHBP premium increase will take a bite out of the already reduced paychecks of federal employees across the country. In the past five years, pay raises for federal employees have totaled a mere 2 percent. The 6.4 percent increase in health insurance premiums is slightly higher than various estimates of private-sector increases, and it could even mean reduced take-home pay for some federal employees, who are slated to receive a 1.3 percent pay raise next year.

"Unfortunately, federal retirees are facing an even worse situation. Not only are their health insurance premiums increasing by 7.4 percent, it is unlikely they will receive a cost-of-living adjustment (COLA) to their annuities next year. Additionally, many federal retirees are facing a more than 50 percent increase in their Medicare premiums, further diminishing their ability to make ends meet. In a year in which health insurance costs are increasing substantially, we can clearly see a need for a new formula to calculate COLAs, one that accurately reflects the health care costs of our nation's seniors.

"One positive note this year is the creation of the Self Plus One option within the FEHBP, which will allow two-member households to pay premiums more in line with their health care needs. NARFE members have long advocated for this change, and we are pleased it will finally be an option. NARFE is working to educate its members, and all federal retirees, that eligible enrollees must actively change from a Self and Family plan to a Self Plus One option; their agency or OPM will not automatically change their enrollment."

Next Meeting

The October meeting will be held on **Wednesday, October 28th**, at the Elks Lodge, Annapolis, Maryland. We gather at 11:30 a.m. with lunch served at noon. A brief business meeting begins at 12:30 p.m. followed by the program at 1:00 p.m. Checks should be made payable to **NARFE Chapter 251**. Make your reservation with **Marilyn Tross** at 410 268-9684 or **Doris Bussey** at 410 757-2477. If you can't join us for lunch, stop by later for the meeting and/or the program.

The speaker for the October luncheon will be **Maryland Assistant State's Attorney Karen Straughn** whose topic will be *Senior Scams*.

Raffle Winners

The **Fun(d) & Games** winner at the September luncheon was **Frank Arsenault**. Thank you for supporting the chapter.



Melvin Shoemaker won the 50/50 Raffle.

Congratulations to you both!

New Members

There were **no new members** reported for Chapter 251 in the September 8, 2015 membership report from National. In addition, five members were dropped for non-renewal. It is time for us to **RECRUIT!**

Don't forget the incentive being offered by National for every **NEW** member, active OR retired, recruited September 1 through December 31, 2015. Recruiters will be entered into a drawing for the Grand Prize, an Apple iPad Air 2, not just once, but once for every member you have recruited.

In September, October, and November, a winner will be selected for a \$25 Amazon Gift card. Again, you will be entered once for every recruit and you also remain eligible for the Grand Prize. Don't forget to put your ID number on the new member's application. Forgot your number? It is on the mailing label attached to your *Sharpener*.

President, continued from Page 1.

of year to plan for spring flowers. She told us that when we buy pumpkins, we should also buy bulbs to plant for spring blooms. After her informative presentation, she answered members' gardening questions and held a raffle for packages of bulbs.

Finally, **Carolyn Violett**, who has served Chapter 251 for many years as Service Officer, Membership Chair, and 1st and 2nd Vice President, is leaving Maryland to take up full time residence in Florida. She is resigning her position as 2nd Vice President/Membership Chair, but will remain as Service Officer for a few more months and is more than happy to assist anyone who would like to become Service Officer for Chapter 251. We will miss Carolyn but wish her much happiness as a full time Floridian. Thank you for your service to NARFE!

I look forward to seeing you at the October 28th meeting!

Carla Duls

CANDID CAMERA/SEPTEMBER MEETING



Margaret Tearman from Greenstreet Gardens.



Cam and J.B. Joyce win packages of bulbs.



Margaret answers Marilyn Tross' question.

IN MEMORIAM

We have recently learned from National of the passing of several Chapter 251 members: **William D. Evans** of Arnold, MD; **Annette A. Hartenstein** of Bethesda, MD; **Thomas W. McElhiney** of Arlington, VA; **Molly O. Molter** of Annapolis, MD; **Robert A. Smith** of Crownsville, MD; and **David E. Woodling** of Annapolis, MD.

Our thoughts and prayers are with their families at this time.

Legislative Update

The October 6 Maryland Federation Board Meeting included reports from both the Federal Legislative Committee (FLC) and the State Legislative Committee (SLC). **Gary Roundtree** from FLC exhorted the attendees to continue involvement in personal contacts to Federal legislators to show support for the bills helping NARFE members.

Sudha Haley of FLC discussed the Federal Candidate Forums to be co-sponsored by NARFE, League of Women Voters and other organizations to be held in the Spring of 2016.

SLC Chairman Paul Schwartz told the attendees about the recent letter from President

McGrath to Governor Hogan regarding the Governor's pledge to reduce state income tax on retirement income. This letter has kicked off the new SLC effort called "Our Pensions Matter" (or OPM) which will be the keystone of our 2016 Maryland legislative session activities. Paul noted that SLC will provide all Chapters with sample letters for Members to use to write to state representatives and other help over the next few months.

Bob Doyle, Legislative Chair
bdoyle47@verizon.net

NARFE Board Meeting - October 6, 2015

Chapter 251 Officers **Carls Duls**, **Jim Duls** and **Bob Doyle** attended the Maryland Federation Board Meeting on October 6th in Bowie. Attendees heard from **Federation Treasurer Dick Strombotne** that our budget was in surplus of about \$1600; part of this surplus comes from the funds sent by NARFE National HQ to the Maryland Federation for E-NARFE chapter members who live in Maryland (\$4 each for about 2240 members). Dick also reported that our membership reinstatement numbers from the lapsed member mailings were also positive.

Federation President Dan McGrath reported on the call for the next Federation Training session to be held on October 29, again in Bowie. Our luncheon speaker will be **Maryland Lt. Governor Boyd Rutherford**, thanks to a personal invitation

recently tendered to Mr. Rutherford by **Paul Schwartz** and **Ed Bice** of the State Legislative Committee. President McGrath also discussed planning for the next State convention and noted that Chapter representatives were encouraged to think of different sites, as a change from Ocean City.

Our luncheon speaker was **Maryland Comptroller Peter Franchot**, accepting an invitation from President McGrath. Comptroller Franchot expressed his support for continuing to reduce taxes and fees in Maryland where practicable, as Governor Hogan has pledged to do. He recognized the "billions of dollars of value" which come from the volunteer activity and philanthropy of Maryland seniors and stated his support for policies designed to keep Seniors in Maryland by "keeping money in our pockets."

From NARFE National...*from NARFE NewsWatch.*

2016 Medicare Part B Premium Increase and Its Effect on Federal Retirees

Medicare Part B premiums are expected to increase disproportionately in 2016 for federal retirees who are covered by the Civil Service Retirement System (CSRS) and who do not receive Social Security benefits. The current projection is a 52 percent increase, from \$104.90 to \$159.30 per month.

This is due to the effect of the so-called "hold harmless" provision, which states that the dollar increase in the Part B premium is limited to the dollar increase in an individual's Social Security benefit. With no cost-of-living adjustment (COLA) expected, an estimated 70 percent of beneficiaries will be held harmless, meaning their Part B premium will remain stable at \$104.90.

Unfortunately, the remaining 30 percent of Part B beneficiaries who are not held harmless, including federal retirees covered by CSRS and who do not

receive Social Security benefits, are projected to shoulder the full cost of the 2016 premium increase, resulting in a disproportionate increase.

NARFE's lobbyists are working to persuade Congress and the Administration to prevent this steep increase in premiums for CSRS retirees. We have also helped build a large coalition of 70 diverse organizations that sent a joint letter asking congressional leaders to advance a solution on this issue. We expect legislation to protect those not held harmless will be introduced soon.

NARFE has a letter members can send to their legislators alerting them to this unfair provision and asking for their support. NARFE has also developed an issue brief that explains the issue in greater depth. (The letter and issue brief can be accessed on the NARFE website.)



NARFE

**Annapolis Chapter 251
PO Box 4242
Annapolis MD 21403**

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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Senator Ben Cardin
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www.cardin.senate.gov

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443-262-9136
www.harris.house.gov

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Cong. Steny Hoyer
301-474-0110
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Cong. John Sarbanes
410-295-1679
www.sarbanes.house.gov

GET WELL/SYMPATHY COMMITTEE

Florence Miller – 410-798-0798
crinoline@verizon.net

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.