



# MARYLAND FEDERATION

## NEWSLETTER

### Winter 2015



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### Chapter President's Corner

*Ed Reed, Membership Chair, Chapter 306*

#### Hagerstown November Meeting on SCAMS

On November 13, 2015, Hagerstown Chapter 306/NARFE hosted Washington County, Maryland, Deputy 1<sup>st</sup> Class Carly Hose who spoke on "Identity Theft" at the chapter's Monthly Membership Meeting.

Deputy Hose referenced the many scenarios related to SCAMS that affect ALL ages, not only the senior population; the current targeted population is the younger generation. She related how the given "Risk-Assessment" is always a consideration of those who wish to "Relieve us of our money and valuables." We were encouraged to be suspicious of any phone, text or e-mail that may try to gain access to our personal information. The best action to prevent a problem is to simply not answer any communication if you do not recognize the name or number. Ms. Hose also encouraged all attendees to report a suspected scam or other illegal action; it is up to us individually to keep our guard up and our hard earned assets out of the scammer's pockets. She noted that The Federal Trade Commission works to prevent fraudulent, deceptive and unfair business practices and provide information to help spot, stop and avoid them.

Deputy Hose concluded by encouraging all of us to MONITOR our own credit reports on a regular basis and ALWAYS be alert with your CREDIT/DEBIT CARDS. Be aware of who is handling your cards and only carry the ones you know you will be using at that time. Your wallet, handbag and purse are also targets. ●●



L-R: Shown with Deputy Carly Hose (2nd row) are 1st row: Dan Laspe and James Dray 2nd row: Russell Wingert, Dorothy Buhrman and Ed Reed, all five acting co-presidents of Chapter 306.

# Federation Directory

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## Chapters and Presidents

126	Western Charles/Indian Head,	Ed Rice	1466	Calvert County .....	Greg Stottlemeyer
126	Co-Presidents .....	Ron Bush	1519	Glen Burnie, Co-Presidents	Don Bender
251	Annapolis .....	Carla Duls	1519	.....	Bob Minghini, Sr.
258	Western Montgomery County	Charles Garfinkel	1522	Susquehanna .....	Harold Forst
306	Hagerstown .....	Russell Wingerd, VP	1734	Howard County .....	Burdelle Dowdell
357	Takoma Park .....	Vacant	1747	Greater Bowie/Crofton .....	Jerry Kursban
409	Frederick, Co-Presidents	Kathy Siggins	1770	Bel Air .....	Wayne Whiting
409	.....	Elinor Abrell	1887	Wheaton/Glenmont, Co-Pres.	Earl P. Mink
410	West-Mar .....	Donnie Gibson		.....	Ron Shansby
422	Laurel .....	Barbara Hemming	1888	White Oak .....	Stuart Sklamm
969	St. Mary's County .....	Joe Luskus	1892	Aspen Hill .....	Linda Cohen
1122	Northern P.G. County .....	Richard Bennof	1936	N.W. Baltimore Metro, Co-Pres	Barbara Cuffie
1127	Rockville .....	Jennifer Ramsey	1936	.....	Bessie Johnson
1143	Leisure World .....	John Moens	1972	Waldorf/La Plata .....	Neil McGrath
1260	Southern P.G. County .....	Bettie J. Hill	1990	Catonsville .....	Catherine Hiebler
1363	Bay Area .....	Jo Anne Groves	2166	Eastern Baltimore Area .....	Jerry Kerner
1372	Tidewater, Co-Presidents	Louise Woods	2262	Upper Marlboro .....	P.A. Jeffries
	.....	Gerry Phillips	2274	Ocean Area .....	Eleanor Kaul

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## PRESIDENT'S MESSAGE



Dan McGrath

As we move into winter, the Maryland Federation has just concluded a couple very successful training events. The first was our October 6 Board Meeting and the other our annual Training Day on October 29. Both events involved discussing and planning for: 1) our Senate and Congressional Candidates' Forums to be held in advance of the 2016 Federal elections; 2) announcing the Federation's new approach for our State Legislative Program for the 2016 Legislative Session in Annapolis; and 3) our continued emphasis on recruiting and retention at the Federation level with an eye to filling in gaps relative to chapter membership created by decisions at the National level to direct resources to other National Office Priorities.

At both aforementioned events, we had prominent state officials as luncheon speakers. At the October Board Meeting, it was Maryland Comptroller Peter Franchot; for the annual Training Day no other than Maryland Lieutenant Governor Boyd Rutherford. In addition, on Training Day, we were treated to an outstanding presentation by our morning keynote speaker, NARFE National Office's Grassroots Program Manager, Sarah Weissmann.

Looking more to the future, we have a couple important events on the calendar early next year, which you should encourage your chapter members to consider attending. They include: 1) On February 3, 2016 United Seniors of Maryland will have the annual Legislative Forum at the Senate Office Building in Annapolis. This event not only gives you a chance to hear from key State Officials, but to meet with your State Delegate(s) and State Senator. 2) The Region II Training Symposium April 4 and 5, 2016, in York, Pennsylvania.

In addition to hard copy documentation on the Region II Training Symposium that was handed out at the October 29 Training Day, Chapter Presidents received a call letter e-mail from Federation Secretary Pat Farmer dated October 27, 2015. Since our

National Officers and key staff will attend this event in York, in addition to the normal training, there will be detailed discussion on what is evolving out of the NARFE Strategic Planning Process. Please encourage as many chapter members to attend as possible. This is the type of activity for which it is appropriate to use chapter funds to send our members. This experience will prepare all attending to be in a better position to understand the NARFE's evolving entry into more aggressive Strategic Planning, and help set the stage for more informed participation in the resolution process that will lead to voting on important changes at the Reno National Convention, August 28 to September 1, 2016.

All of these activities are discussed in greater detail in articles appearing elsewhere in this newsletter.

One final item, **the Federation has several critical positions we need to fill**. They are: Newsletter Editor, Federation Webmaster, Zip Code Coordinator, and Sergeant-at-Arms. If you are interested in serving in any of these positions or just knowing more about serving the Federation in any capacity, please contact Pat Farmer, Secretary, or myself at your convenience.

As this Newsletter was going to press, National Headquarters posted NARFE's Strategic Plan on its website [www.narfe.org](http://www.narfe.org) under the Strategic Planning Banner. I encourage all members to read and study this document so we can fully participate in activities leading up to and during the 2016 National Convention.

*Season 's Greetings! and may you and all NARFE members end the year by recruiting one or more members by year's end....*

*Dan McGrath*

## LEGISLATIVE



*Gary Roundtree, Sr., Ph.D.  
1st Vice President  
Legislative Director*

### LEGISLATIVE REPORT

Gary Roundtree

I have recently been on the road for training relative to some of my other volunteer jobs, e.g. VA Service Officer and various Chaplin functions. In addition Sudha Haley and Paul Schwartz stepped up and took the lead at the October Board Meeting and Training Day. Their reports, appearing elsewhere in this publication, cover everything that needs to be said. I thank both of them for their outstanding efforts. ●●



*Sudha Haley, Ph.D., Chair  
Federal Legislative Committee*

### FEDERAL LEGISLATIVE COMMITTEE (FLC) REPORT

Sudha Haley

#### Maryland Federation Forums' Force Joins TUF Leaders

At the Oct. 29, 2015, Maryland Federation Training Day's Legislative session, the Team Undertaking Forums (TUF) Leaders: *President Dan McGrath, Vice-President Dr. Gary Roundtree, Paul Beatty, Ed Bice, Ron Bowers, Dr. Bruce Fowler, Jerry Kerner, Drs. Raj and Shakuntla Mahajan, Richard Myers, Paul Schwartz, Kathy Siggins, Stuart Sklamm, Charles Thomas and Louise Woods* were joined by other excited and inspired Federation chapter leaders and members.

To capitalize on their enthusiastic participation in the legislative session, a new alliance was created, the **Federation Forums' Force (FFF)**. The new FFF members (in alphabetical order) are: *Don Bender, Dr.*

*Carol Chisholm, Jim Cline, Joe Cook, Rosita Dee, Bob Doyle, Charles Garfinkel, Phillip Goldstein, Steven Groom, Cathy Hobbs, Mary Ruth Horton, Paul Hudes, Robert Kammer, Eleanor Kaul, Jerry Kursban, Hiram Larew, Neil McGrath, Bob Minghini, Norma Mueller, Ed Reed, Melvin Robinson, Maureen Ross, Martha Strombotne and Marcia Swanson.*

During the afternoon legislative training session, the FFF members discussed several important issues and provided input, insight and votes into the decisions regarding the planning and convening of the Federation's Senate and Congressional candidates' Forums. From their written and verbal contributions, and the participation of NARFE Headquarters, the Federation is marching forward to provide substantive Senate and Congressional Forums, before Maryland's early voting and primaries begin.

The FFF members will collaborate with NARFE HQ, Maryland Federation's leadership, and NARFE chapter leaders to inform NARFE members and potential members statewide, about the forthcoming Senate and Congressional candidates' Forums. The Federation will provide FFF members with a template of the **press release, letter to the editor, and the Forum's live streaming website**, to distribute among chapter leaders and members and potential members.

During the legislative training session, each FFF member was asked to vote on several Forum planning issues. In their responses, votes were split between allowing a surrogate such as a Chief of Staff, Director of Legislation, or spouse, or allowing only the candidate to participate. A slight majority voted for **ONLY** the candidate and **NO** surrogates to participate. Therefore, the Federation will honor the majority votes, and inform the Candidates' campaigns that **ONLY candidates and NO surrogates** may participate in the Forums.

The FFF members overwhelmingly voted that the **Senate candidates' Forum should be on one day, on a Saturday**. They also wanted to split the time for

*(continued on page 5)*

the Forum between the Democrats and the Republicans. Therefore, we would need to divide the Forum into two parts, with the **Democratic candidates from 1 to 2:30 p.m., and the Republican candidates from 2:30 to 4 p.m.** For this entire Forum, the FFF voted to keep the audience the same.

A slight majority of FFF members want our Federation to **collaborate with nonpartisan groups, especially seniors, who could be potential members,** as long as their issues are aligned with NARFE issues. Many FFF members felt very strongly that **taking the lead while convening a Forum should allow us to focus on NARFE issues through our moderator's questions.**

We will be requesting some of our **FFF members, who include our TUF Leaders, to help out with research about the Senate and Congressional candidates.** The FFF members would assist in preparing the candidates' voting records, NARFE-related legislation they have previously sponsored, other specific legislative information, previous statements, and their vision and priorities as our next Senator and Congresspersons, related to NARFE issues.

**The FFF members wrote down a list of questions for the moderator.** Several questions were similar in nature, but worded differently and pertain to similar NARFE issues. They are summarized below. All the questions below, and others that the Federation would generate, would be vetted with NARFE headquarters and the Federation's Board, before being presented to the moderator.

- How do you plan to support NARFE issues and specifically the national mission of NARFE in Maryland?
- The FY 2016 House and Senate budget resolution assumed savings from additional cuts to the federal community. The House budget resolution specifically included more than \$318 billion in cuts. What cuts are you willing to make to federal benefits to help balance the federal budget?
- Do you believe federal employees on average are compensated fairly and how will you help to stop the cuts and protect federal retirees' benefits from being targeted as a Pay-For

offset?

- When Sequestration returns, how will you protect federal employees and retirees' pay and benefits?
- The Chained CPI would result in lower Social Security benefits and federal annuities, while the CPI-E (for the elderly) measures costs experienced by Americans age 62 and older, and accounts for about 12 percent of their spending. Switching to CPI-E would increase yearly benefits. How will you convince colleagues across the aisle to vote for CPI-E to measure COLA?
- For the Federal Employees Health Benefits Program (FEHBP) the government provides a contribution equal to 72 percent of the weighted average of all plan premiums, and caps the contributions at 75 percent of any plan's total premiums. What legislation would you introduce to oppose reducing the government's contribution towards FEHBP premiums?
- What legislation would you introduce to provide federal tax relief on federal pensions and Social Security?
- What is your position on public financing of campaigns in the context of "Citizens United?"
- What value do you place on the contributions of the federal workforce in Maryland, and how do you believe we can maintain a high quality and adequately staffed federal workforce?
- When government employees are unfairly attacked, what will you do to protect and enhance the image of federal employees and retirees?
- Why should NARFE support your candidacy over your opponents?

The FFF is eager for your input. If any of these questions from the FFF members do not include your issues, please send your questions to any of our newly formed Federation Forums' Force members listed above, or your chapter Presidents. All the questions will be sent to the Federation Board to be vetted and included for the Forums' moderator.

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L-R: Dr. Bruce Fowler, Dr. Raj Mahajan, Lt. Governor Boyd Rutherford, Dr. Shakuntla Mahajan, Dr. Sudha Haley, Kathy Siggins, and Stuart Sklamm.at October 29 Training Day.

Franchot discuss Maryland's short-term budget considerations; not a good sign for NARFE's hope to see a reduction in state taxes on our pensions. On October 29, we heard Maryland Lieutenant Governor Boyd Rutherford discuss a vision for Maryland that includes an appreciation for the long-term impact on Maryland's economy of our efforts to see a reduction of state taxes on our pensions. He understood that losing retirees and their buying power to other pension friendly states negatively impacts Maryland's overall economy.



MD Lt. Governor Boyd Rutherford



*Paul Schwartz*  
*State Legislative Committee Chair*

### **STATE LEGISLATIVE COMMITTEE (SLC) REPORT**

Paul Schwartz

Every organization must ask itself: Why do we exist? What is our purpose? How should we proceed? NARFE is no different. Clearly, the purpose of NARFE, our mandate so to speak, is to protect the rights and benefits of federal workers and retirees and, to a great extent, those of seniors as well. The challenge we face as we move forward with our legislative agenda for 2016 is a challenge faced by most initiatives. It is the difference between the long-term impact on our state's economy versus the short-term impact on our state's budget. It is the difference between a successful state legislative agenda and an unsuccessful one.

As most of you are aware by now, the State Legislative Committee's (SLC) primary focus for 2016 will, indeed, be on reducing taxation on pensions, your pensions. We even have a name for this initiative: O.P.M. No, it is not the Office of Personnel Management. Our O.P.M. stands for "Our Pensions Matter." They matter because as life expectancy increases so too do health care issues.

Last year, as you may recall, our focus was on tax incentives for long term care insurance. That is still an issue, but only one element of the larger problem of the continual rise of health care costs for seniors. Continually rising health care costs is why you need more money in your pocket; reducing taxation on your pensions is our method of doing just that.

What sets this effort apart from previous initiatives is that this time we have a partner as we proceed with our agenda. That partner is our own Governor Hogan who made a campaign promise to reduce taxes on pensions. We in the SLC intend to do whatever we can to help him bring that promise to fruition.

How we intend to do this is by using the power of our numbers; not monetary numbers, but voter numbers. We want to use the power of our Maryland NARFE chapters to raise our voices to our  
*(continued on page 7)*

NARFE recently hosted two events with two luncheon speakers who epitomized this dichotomy.

On October 6, we heard Maryland Comptroller Peter



Peter Franchot, MD State Comptroller

representatives, to reduce our tax burden and prevent the migration of Maryland seniors to other more tax-friendly states. We want our legislators in Annapolis to understand the need to keep the buying power of seniors in Maryland, and to help them offset the rising costs of health care with a tax incentive on their pensions.

What we want is for our NARFE members to MOBILIZE and be participants in a well-organized

letter writing campaign. More details on this campaign will be provided over the coming months.



## MEMBERSHIP



Jo Anne Groves

*Jo Anne Groves*  
*2<sup>nd</sup> Vice President*  
*Membership Director*

### MEMBERSHIP REPORT

How can we keep NARFE viable and keep a strong presence with our legislators? Right now, we have 31 NARFE chapters in the State of Maryland, a state with many retired and active Federal employees. We are well aware of the need to continuously expand our thinking and offer options other than joining chapters to potential members. Joining an echapter or being a member of NARFE National are certainly valuable options and perfect for those who, for some reason, cannot or do not desire to attend chapter meetings.

However, we must also keep our chapters going. They contain the grassroots ideas of our organization and from them we draw our hardworking volunteers.

During our recent training session we learned: June 2013 we merged Chapter 1261, Delmar, into 2274, Ocean Area; September 2013 we merged Chapter 264, Hyattsville, with 1122, Northern Prince George's County; July 2015 Gaithersburg Chapter 581 merged with Chapter 258, Bethesda Chevy Chase, to form the Western Montgomery County Chapter 258. We were able to save Chapter 1260, Southern Prince George's County from closing thanks to

chapter members stepping up to fill vacant positions.

Currently, Chapters 1936, Northwest Baltimore Metro, and Catonsville Chapter 1990 are working on a merger, and I have been to meetings at two different chapters recently, Chapter 357, Takoma Park, and 1122, Northern Prince George's County, to encourage them not to merge/close or to help them with the mergers.

If the above chapters merge, we will be down to 28 Maryland chapters. **WE MUST HAVE VOLUNTEERS AND KEEP OUR CHAPTERS OPEN.**

During our recent training session at Bowie, the Membership Breakout session attendees discussed ways to keep our chapters open, to make chapter positions easier to manage, and to keep members interested.

Chapter leaders should inspire trust and respect; respond to members' interests; recognize when help is needed from the Federation or HQ; encourage members to take an active role in our legislative agenda; groom new leaders; and most importantly, **COMMUNICATE.**

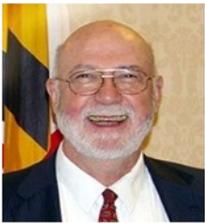
We developed some possible options to help chapters to stay open and to make it easier for chapter leaders. Although filling all positions is desirable, all positions do not have to be filled for a chapter to function.

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Chapter leaders should try some of the following way to run a chapter:

- Have regular meetings, maybe every other month, if necessary;
- Have an interesting speaker;
- Have food;
- Try shared responsibilities, i.e., co-presidents, two treasurers;
- Try some joint chapter meetings;
- Publish newsletters every other month;
- Buy a recorder for the secretary's use;
- DO SOMETHING FUN!!!

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*Dick Strombotne, Chair  
Membership Retention Committee*

## **MEMBERSHIP RETENTION REPORT**

Dick Strombotne

### **Lapsed Member Mailing Results**

There is more good news about Maryland NARFE's lapsed members mailing program for this newsletter. As you will recall from previous newsletters, Maryland NARFE started this program of monthly, personalized mailings to lapsed members in February 2011. From February 2011 through the month of October 2015, Maryland NARFE has sent 6,146 letters urging the lapsed members to rejoin NARFE and 501 have rejoined. The success rate for the entire period is 8.15 percent.

For the 12 months ending October 2015, 840 letters were sent and 81 lapsed members rejoined. The corresponding success rate is 9.6 percent. Even better, these 81 members rejoined for 129 years of membership.

Every month, NARFE HQ reports membership data for each state federation, each Region, and for NARFE as a whole. One of the data types in the monthly membership reports is the ratio of renewing members to dropped members. This ratio is reported for previous years, for the year to date, and the last month. For the year to date, *i.e.* through October

2015, the ratio for Maryland was 42.4 percent and the ratio for the rest of NARFE, excluding eNARFE Chapter 2363, was 37.5 percent.

### **NARFE Membership**

Through October 31 of this year, NARFE's total membership has decreased by 11,979 from 236,790 last December, a 5.1 percent drop to 224,911. Excluding membership in eNARFE Chapter 2363, NARFE's total membership has dropped by 7.7 percent from 211,947 to 195,554. eNARFE Chapter 2363 has increased by 17.7 percent from 24,943 to 29,357 in the same time period.

There are some preliminary indications from the monthly Gain-Loss reports from NARFE HQ that the rate of NARFE's total membership decline has been slowing. Specifically, the report for October indicates that the membership loss for the first 10 months of 2015 is 75 percent of the loss for the first 10 months of 2014.

### **Maryland Federation of Chapters Membership**

For the first ten months of 2015, total membership in Maryland NARFE declined by 7 percent from 14,937 at the end of 2014 to 13,886. As of October 31, 2015, there were 13,157 voting members in the Maryland Federation of Chapters.

### **Recruitment Campaign**

Maryland NARFE matches the \$10 recruiters award from HQ for any member in a Maryland chapter who recruits a new member to NARFE. This special recruitment campaign runs from September 1 through December 31. In the first three months, 32 Maryland members in eighteen chapters recruited 44 new members. Five members in St. Mary's County Chapter 969 recruited twelve of the 44 new members. They include Mary Geneva Leon who recruited five of them and Pamela Hrip who recruited three. Six members recruited two new members each.

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*(continued on page 9)*

## REPORTS, NEWS, EVENTS AND INFORMATION



*Evelyn Kirby*  
*Region II Vice President*

### REGION II UPDATE

Evelyn Kirby

First, I wish you and yours the best of holiday seasons and good health and safety to go with that. I am so proud of all the good works you are doing as NARFE members. Then, I'll devote all my space to the most pressing business for all in NARFE: helping the Association survive. I'll do that by sharing highlights from the November 2016 meeting of the National Executive Board (NEB) as drafted by Sabatier Consulting, process facilitators for that session. It accurately depicts information shared and analyzed.

The 12 Board members responded to the challenges put before them by carefully reviewing and discussing actions that can immediately begin to address survival issues. Thinking and strategy behind the NEB's decisions will be in a longer document to be issued soon.

**Current Situation.** NARFE continues to be at a very perilous stage in its evolution. Our November meeting followed up on a critical step that the NEB took in the spring of this year to address the problems NARFE faces today and will face in the future. We took action in the spring to put in place the process to create a Strategic Plan for NARFE. Before the November meeting, the strategic planning team submitted a draft strategic plan, which all of the NEB members reviewed carefully prior to the meeting. The plan laid out in full detail and confirmed what we have known for years: the financial situation for NARFE is very weak and demands that actions be taken to preserve the future of the organization. The critical driver of NARFE revenues, and thus its financial health, is membership. The number of NARFE members has been declining at a rapid rate and the rate of decline

is accelerating. At the same time the money coming in to NARFE is declining because we are collecting less in dues, the money going out for necessary expenses is growing. Bottom Line: It is very critical that we change/update some areas.

**Securing the Future.** To grow and improve its financial situation NARFE needs new members to join NARFE. The segment of the population for whom NARFE membership has the strongest appeal is the Baby Boom generation. NARFE needs to sell membership to this group. Market researchers and marketers have identified and confirmed a clear behavior profile for boomers. Features of that profile relevant to NARFE are that boomers are not "joiners," but they will pay for services that they perceive to support their personal interests. NARFE's marketing team has done research and is modifying its offer to appeal to boomers. Once the membership declines are stabilized, NARFE can focus resources on growing its membership and on accelerating its new and existing programs to build non-dues revenues.

**Regions.** The NEB voted to reverse an earlier NEB decision to move from 10 to five regions and to remain at 10 regions. The role of RVPs has been cited by numerous federation, regional and chapter leaders as critically important in supporting their work in the field among the membership.

**Non-Mandatory Chapter Membership.** After reviewing the current situation for NARFE and fully discussing the organization's options, the NEB voted to prepare a bylaw change to eliminate the necessity for a member of NARFE to belong to a chapter. The impetus for this is that mandatory chapter membership has discouraged boomers from joining NARFE and it has contributed to non-renewals by current members. Extensive research by the marketing team showing that this is the case has been confirmed by the rapid growth of eNARFE. Lapsed members who have ignored renewal offers are likely to join eNARFE when it is offered to them. New members are more likely to join eNARFE than a chapter. This move to non-mandatory chapter  
*(continued on page 10)*

membership is an important step to support the growth of NARFE membership, which is at the heart of the future of NARFE.

The NEB does not believe that this is the death knell for chapters. Current chapter members are likely to continue their chapter memberships when they renew. All members will always have the option to join a chapter at any time. In fact, if NARFE membership as a whole grows, its financial situation stabilizes and its non-dues revenue sources accelerate their growth, chapters with motivated and active members will benefit from increased activities to support members by the national organization. Strong chapters could get stronger.

**One Member One Vote** The NEB also voted to prepare resolutions ensuring that each member has a vote (one member one vote) and to prepare a resolution to change the bylaws so that every member can run for national office. This change is related to the move to non-mandatory chapter membership and is intended to ensure that no members are prevented from getting the full benefits and privileges of NARFE membership.

**Executive Director**. In looking forward, key to NARFE's growth is consistency in managing the business aspects of the organization. Bringing in an executive director to act as the chief executive of the organization and lead efforts that will bring in new revenues to NARFE can position us to better secure the future. The NEB agreed to support recruiting, hiring and supporting an executive director. This person will have proven, successful experience as an association executive; recognize the opportunities for NARFE's growth and positive development in the future; and have an eagerness to take up the challenges of reversing NARFE's current direction.

**NEB v. BOD**. The NEB voted to remain as the National Executive Board and not to change its identification to a board of directors.

**Dues Setting**. The NEB will write a resolution that will empower the NEB to set dues but restrict changes in dues to once in every two-year period.

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Eleanor Kaul

*Eleanor Kaul*  
Chair

## **Federal Employee and Education Assistance Fund**

NARFE partnered with the Federal Employee and Education Assistance (FEEA) Fund, a private, nonprofit 501(c)3, to establish the NARFE-FEEA Scholarship Program. Children, grandchildren, great-grandchildren and stepchildren of NARFE members are eligible to apply for a \$1,000 scholarship. NARFE-FEEA scholarships were awarded to Maryland winners in 2013 and 2014.

The 2016 scholarship program begins February 1, 2016, and ends April 30, 2016. The official scholarship application will appear in the February 2016 issue of the *narfe* magazine. It will also be available during February, March and April 2016 by downloading from the NARFE website – [www.narfe.org](http://www.narfe.org). To make a donation to support our children, see the monthly *narfe* magazine for the form to make a tax-free contribution. Make the check payable to NARFE-FEEA Scholarship.

NARFE also partnered with FEEA to establish a disaster fund to aid federal employees who are victims of declared natural disasters. Cash grants of a maximum of \$500 are available to members in good standing who have been injured, incurred property damage, or have other needs during and after a declared national disaster. The grant does not have to be repaid. The monthly *narfe* magazine has a form to make a tax-free donation. Make the check payable to NARFE-FEEA Disaster. Visit the NARFE website [www.narfe.org](http://www.narfe.org) or call FEEA at 303-933-7580. ••





*Pat Farmer*  
*Secretary*

**SECRETARY'S REPORT**

Pat Farmer

I have retired from my second career as an editorial assistant and columnist with the community newspapers of the Baltimore Sun Media Group and its predecessors for which I have worked for over 10 years. This will give me more time to spend with my husband and on my volunteer activities, including NARFE/MD.

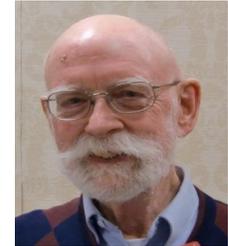
Having been hospitalized in late August/early September for five days and recuperating for the month of September, I wasn't at my best in preparing the Federation Directory for the October 6 Board Meeting. I would like to thank Charles Garfinkel, President of Western Montgomery County Chapter 258 for providing me with all the corrections of Chapter 581 to 258. Please take a look at the October 2015 Federation Directory and send your additions and/or corrections to me at [buttonspaf@aol.com](mailto:buttonspaf@aol.com).

In my role as board member and NARFE/MD representative to the Maryland Gerontological Association, I participated in November in an MGA dinner retreat at which board members discussed plans for the organization's future, going over what works, what doesn't and what changes need to be made to keep the organization viable. Board members will continue strategic planning at the January 2016 Board Meeting. I will keep you posted on any upcoming MGA activities. To learn more about the organization, go to [mdgerontology.org](http://mdgerontology.org).

I hope to see many of you at the February 2, 2016 Board Meeting. Please consider attending; you will learn more about the activities of the Maryland Federation and get a bigger picture of your NARFE organization. ●●



Saj Durrani



John Stackpole

**RESOLUTIONS COMMITTEE REPORT**

*Saj Durrani and John Stackpole, Co-Chairs*

The Resolutions Committee has not received any Resolutions so far, but the deadline for receipt by the Federation Secretary is March 3, 2016. The Secretary has received one Resolution to date, and it will be processed in due course along with others that are received by the deadline of March 3, 2016.

If you need instructions or any other details about the procedure for submission of Resolutions, please contact one of us and we would be glad to help.

●●

**ALZHEIMER'S RESEARCH FUND  
QUILT RAFFLE**

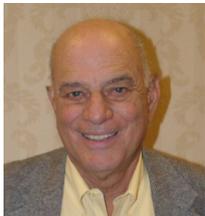
*Barbara Jacobs, Chair*  
*Federation Alzheimer's Research Committee*

We are very pleased with the enthusiastic response for the Alzheimer's quilt raffle project. The sale of tickets at \$2 each has raised several hundred dollars! The quilt is a beautiful, handmade reward for someone contributing to this worthy cause.

The drawing will be held at the Mini-Convention next spring at Bowie. In the meantime, please present the opportunity for your members to participate. Tickets were handed out at the last two Federation meetings for Chapters to take back to local meetings. If you do not have tickets, contact Barbara Jacobs, Federation Alzheimer's Research Chair.

*(continued on page 12)*

In an emergency, if you do not have a ticket, just send the name and phone number of the person along with the money to Barbara Jacobs for the drawing. If you have tickets, please send tickets with name and phone numbers and money (checks), made out to NARFE Alzheimer's Research, to Barbara Jacobs, 8071 Phrine Road E, Glen Burnie, MD 21061.



## UNITED SENIORS OF MARYLAND

*Dave Roseman. Representative  
United Seniors of Maryland*

Dave Roseman

### ANNUAL FORUM FEBRUARY 3, 2016

The annual United Seniors of Maryland Forum is scheduled for Wednesday, February 3, with registration starting at 8 a.m. It will be held in the Miller Conference Center in the Maryland State Office Building in Annapolis. The program will begin at 9 a.m. and end at approximately 2:30 p.m.

Tickets for the Rally are \$15 per person. As usual, the fee also includes a buffet breakfast, a box lunch and one year's membership in the United Seniors of Maryland.

The Rally program will include a presentation by Governor Hogan or a representative of the governor; the leadership of the general assembly with majority and minority officers from both the Maryland Senate and House being present.

You will also caucus with your representatives from both of these legislative arms of the Maryland government. You will have the opportunity to tell your legislators what your priorities for the current legislative session are and what you would like to see the General Assembly do this year.

In addition, the Rally will have many sponsors in attendance from a variety of fields from health care, law, communications, and others. You will have enough time to view/look at the vendors' tables and

pick up valuable information and handouts/giveaways from the vendors. Also sharing room with our sponsors and vendors will probably be candidates or representatives of candidates running to represent Maryland in either the Senate or House of the U.S. Government.

It is also important to note that members of your NARFE State Legislative Committee have been actively working to get legislation introduced that would increase the pension exclusion to cover more of your Federal pension. Attendance at this rally by NARFE members will give you all the chance to lobby for your own proposals. Without your grassroots participation we will not be successful. Therefore please remember that it's in your own self-interest to attend.

For more information concerning the Rally and for information on how to obtain tickets and pay for them, please go to the USM website at [www.unitedseniors.net](http://www.unitedseniors.net).



## FINANCIAL



*Dick Strombotne  
Treasurer*

Dick Strombotne

### TREASURER'S REPORT

**Reimbursement checks.** When you receive reimbursement from Maryland NARFE for travel or other purposes, please deposit the check promptly. If you are currently holding a reimbursement check, please either deposit it or return it to the Treasurer before the end of the year.

**Change of assets.** From December 31, 2014, through November 27, 2015, Maryland NARFE's net assets have increased by \$4,605 to \$87,876.47.

**YTD Revenues and Expenditures.** Major revenue sources for the year to date (11/27/15) are National

*(continued page 13)*

Membership Dues at \$48,392, State Convention at \$9,162, and Chapter per Capita Dues at \$4,437. It is notable that revenues of \$7,008 in National membership dues came from eNARFE Chapter 2363 members who live in Maryland and joined, renewed or reinstated membership in NARFE.

Major expenditures have been for State Convention at \$27,851, Federation Board meetings at \$7,786, Executive Board at \$6,590, the two legislative committees at more than \$3,000 each, membership recruitment at \$2,600, almost \$3,800 for training, almost \$1,800 for chapter assistance, and almost \$1,200 for newsletter, with lesser amounts for web site, administration, national convention and mini-convention. The detailed financial report for FY 2015 will be available at the February 2, 2016 Federation Board meeting.

**Budget Outlook.** In December 2015, revenues are expected to be about \$6,400 from national membership dues and chapter per capita dues. Expenditures are projected to be less than \$2,000. Consequently, the projected surplus for the year is projected to be about \$9,000. ●●

### WANTED:

#### **Maryland Federation Positions: Newsletter Editor, Webmaster, Zip Code Coordinator, and Sergeant-at-Arms.**

As stated in the President's Message, the Federation is urgently in need of the above positions. If you are interested in serving in any of these positions or just knowing more about serving the Federation in any capacity, please contact Pat Farmer, Secretary, or Dan McGrath, MD Federation President, at your earliest convenience.

### **FEDERATION WEBSITE AND FACEBOOK PAGE**

*Linda Adams, Chair ECC, FederationNewsletter Editor*

During my tenure as Newsletter Editor and Electronic Communications Chair (ECC), I have been working with great people in the Federation and the ECC members to keep Chapters interested in communicating with their members digitally. Many new members of NARFE or current members are used to communicating by digital means. We completed training for Social Media Coordinators (SMCs) to help Chapters move into the digital world and many are doing just that. I am the SMC for Chapter 409 and enjoy posting items to the Chapter Facebook (FB) page. Flash Gordon, ECC member, posts his newsletters to his FB and I'm hoping to do just that in the very near future. Geneva Leon has a great FB page for St. Mary's County and I always like to see her photos as I'm sure her members do too. Many Chapters have FB pages and these should be linked in your newsletters to let members *know* that you have a FB page. If you have a website, also link that in your newsletter so when you send your newsletters electronically to members, they can easily visit your website or FB page. I have created links on the Federation newsletter linking members to both the Federation website as well as the Federation FB page. Both are linked within the masthead of the newsletter.

Please let your members know about the Federation FB page, which is a terrific way to receive information about events and happenings with the Federation and NARFE Headquarters. Elroy Thomas is the Federation SMC and does a fantastic job. Please "like" the FB page clicking on the "like" button to receive information from the Federation. The Federation website has links to various magazines that provide ongoing information to government employees and retirees. The information is constantly being updated by the website and we hope you will use this as an asset for your members.

Also please include the Federation "Want Ad" in your newsletters to help recruit for these important positions. ●●

# AROUND THE FEDERATION

## NEW CHAPTER PRESIDENTS



Dorothy Burman, Chapter 306, Acting Co-President

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Charles Garfield, Chapter 258, President

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P.A. Jeffries, Chapter 2262, President

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Bessie Johnson, Chapter 1936, Co-President

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*Presidents Photos and Alzheimer's  
Donation Photo by Melinda Scott, MD  
Federation Photographer*



Earl Paul Mink, Chapter 1887, Co-President



Ron Shansby, Chapter 1887, Co-President

### Chapter 2274 Alzheimer's Donation



L-R: Dan McGrath, MD Federation President on behalf of Ocean Area Chapter 2274 President Eleanor Kaul, presented a check to Chapter 1519 Co-Presidents Bob Minghini and Don Bender acting on behalf of Barbara Jacobs, Federation Alzheimer's Chair.

Kathy Siggins, Co-President Chapter 409 at an Alzheimer's and NARFE table at a local car show. Kathy is holding a *narfe* magazine and working on recruitment!





**National Active and Retired Federal Employees Association**  
**Maryland Federation of Chapters – Chartered April 5, 1956**  
**Maryland Federation Newsletter**



Protect Your Retirement

Maryland Federation of Chapters  
Dick Strombotne  
310 High Gables Drive, Apt. 205  
Gaithersburg, MD 20874-7424  
**RETURN SERVICE REQUESTED**

Come Visit  
The Maryland Federation Website  
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With Links for Easy Browsing!

**Nonprofit Org.**  
**U.S. Postage**  
**Suburban, MD**  
**Permit # 5715**

## ***CALENDAR OF EVENTS***

### **2016**

JANUARY 23	REGISTRATION DEADLINE FOR FEBRUARY BOARD MEETING
FEBRUARY 2	FEDERATION BOARD MEETING, BOWIE, MD
FEBRUARY 3	USM LEGISLATIVE FORUM, ANNAPOLIS, MD
MARCH 3	DEADLINE FOR RECEIPT OF RESOLUTIONS BY FED SECRETARY
MARCH 6	SPRING NEWSLETTER DEADLINE
APRIL 4 & 5	REGION II TRAINING, YORK, PA
MAY 2 & 3	MINI-CONVENTION, BOWIE, MD
JULY 26	NATIONAL CONVENTION PREPARATION MEETING, BOWIE, MD
AUGUST 28-SEPT. 1	NATIONAL CONVENTION, RENO, NEVADA