



National Active and Retired Federal Employees Association

Maryland Federation Newsletter



FALL 2009

George Hawkins, Membership Chair, Virginia Chapter 1134

NARFE Membership Matters

There has been a chain of events that have occurred over the last few years that I believe we need to keep in mind. I believe they indicate why we need to always be aware of what is happening and be ready to oppose those actions that will adversely affect our earned retirement benefits.

In 2004 Peter G. Peterson's book *Running On Empty* was published. On page 39 he has this to say, "In 1994 I served on President Clinton's Bipartisan Commission on Entitlements and Tax Reform, whose interim report flatly declared: 'In 2030, unless appropriate policy changes are made in the interim, projected spending for Medicare, Medicaid, Social Security and *Federal Employee Retirement Programs* (italics mine) alone will consume all tax revenues collected by the federal government. Who listened? Neither party; Not in Congress or anywhere else.'"

In the December 9, 2008 NARFE Legislative Update we are told, "As first explained on pages 37-38 of the December *NARFE* magazine, which most members received before Thanksgiving, federal workers and annuitants enrolled in BC/BS Standard Option in 2009 would be responsible for paying 100 percent of the billed amount, up to a \$7,500 catastrophic limit per procedure for surgery performed by out-of-network physicians and 100 percent of the bill, up to a maximum of \$800, for anesthesia provided by an out-of-network anesthesiologist." NARFE with the help of the House Subcommittee on the Federal Workforce and its Chairman, Danny Davis, were able to get that changed.

On April 2, 2009 before passing their fiscal 2010 budget resolution, the House of Representatives defeated a substitute amendment offered by Representative Paul Ryan (R-WI) which would have *cut* appropriations for

entitlements like Social Security, Medicare and Medicaid by \$1.3 trillion over ten years. Included in the proposed \$1.3 trillion *cut* was a \$10.263 billion reduction over ten years in appropriations for federal civil service retirement and health benefits. The amendment was defeated 293 to 137, but we must keep in mind that 137 Representatives voted *for* the amendment.

In a policy agenda released on June 4, 2009, House Minority Leader, John Boehner, (R-OH) and Minority Whip, Eric Cantor, (R-VA) recommended that the federal civilian annuity calculation be based on the highest five years of salary instead of the highest three years. The nonpartisan Congressional Budget Office (CBO) estimates that "the average new Civil Service Retirement System (CSRS) retiree would receive about \$1,250 less in 2008 and \$6,530 less over five years than under current law." In addition, the

Boehner/Cantor paper recommended that federal civilian employees not be afforded their earned annuity until they reached age 62, under any circumstance.

On July 23, 2009 the Senate added several civil service reforms to S. 1390. However, to get the reforms passed those supporting them had to remove several of the changes, such as permitting Federal Employees Retirement System workers to credit unused sick leave toward retirement. A filibuster by Senator Tom Coburn, (R-OK) forced the changes in the amendment. During the filibuster he had this to say; "By the way, if you are a Federal employee and unhappy with me trying to defeat this amendment, you should pay attention to something. There is no guarantee to your Federal pension based on the economics we face today in this country. If you think it is guaranteed, you have another



**Do the
Federal Workers
have their tickets?**

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FEDERATION DIRECTORY

OFFICERS

PRESIDENT

TED JENSEN – 301-845-2088
T.T.JENSEN@ATT.NET
11057 BENNIE DUNCAN ROAD
FREDERICK 21701

1ST VICE-PRESIDENT

LEGISLATIVE DIRECTOR

EVELYN KIRBY – 410-604-1141
JEKIRBY@ATLANTICBB.NET
1505 CALVERT ROAD
CHESTER 21619

EMERITUS

2ND VICE-PRESIDENT

MEMBERSHIP DIRECTOR

BARRY GRIER – 410-586-9828
FORBARRYG@AOL.COM
5665 LONG BEACH ROAD
ST LEONARD 20685

SECRETARY

JEANETTE GREEN – 301-645-3319
JEANGREEN@AOL.COM
927 SLOAN AVE
WALDORF 20602-2871

TREASURER

TOM DIEHL – 301-869-7348
DAMNDIRTYDEAL@AOL.COM
150 CHEVY CHASE STEET #306
GAITHERSBURG 20878

PAST PRESIDENTS

2005-2008

DICK STROMBOTNE – 240-632-9881
DICKS.NARFE@COMCAST.NET

2001-2005

RON BOWERS – 410-308-0420
NARFERBOWERS@MSN.COM

1997-2001

CHARLENE COHEN – 301-770-8747
CLCOHEN3@COMCAST.NET

1987-1991

MARTY WISH – 301-649-1979
MWISH1@EROLS.COM

NARFE National Headquarters
606 N Washington Street
Alexandria Va 22314-1914
703-838-7760 HQ@NARFE.org

CONTACTS

ALZHEIMER'S/LUPUS COORD.

MARTIN GILBERT - 301-593-3630
GILM513@AOL.COM
1006 CADDINGTON AVENUE,S.S.20901

FEDERAL EMPLOYEES EDUCATION & ASSISTANCE FUND

BARBARA WALTER - 301-598-8882
REDSLITTLE@VERIZON.NET
15100 INTERLACHEN DRIVE #925
SILVER SPRING 20906

FEDERAL LEGISLATIVE COMMITTEE EMERITUS

MARTY WISH-301-649-1979
MWISH1@EROLS.COM
1121 UNIVERSITYBLVD #1415
SILVER SPRING 20902

MD/PAC TREASURER

DAVE ROSEMAN – 240-401-6628
OR 301-424-5652
DAVE.ROSEMAN@COMCAST.NET
6 THORBURN ROAD
GAITHERSBURG 20878-2621

NARFE NET/WEBMASTER

GAIL BEYNON - 302-539-1573
BEYNONG@GMAIL.COM
45 MILL RUN DRIVE
OCEANVIEW, DE 19970

NARFE/PAC COORDINATOR DESIGNATE &

FEDERAL LEGISLATIVE COMMITTEE DESIGNATE

RON BOWERS 410-308-0420
NARFERBOWERS@MSN.COM
404 KILREE RD #301
TIMONIUM 21093

SERVICE OFFICER

HAROLD FORST - 410-661-4625
HFORST@AOL.COM
8810 WALTHER BLVD #3501
PARKVILLE 21234

UNITED SENIORS OF MD REP

CHUCK THOMAS - 410-992-7984
CGTHOMAS1@VERIZON.NET
6153 FORTY WINKS WAY
COLUMBIA 20145-4313

CHAPTERS & PRESIDENTS

CHANGES IN BOLD TYPE

126 WESTERN CHARLES/INDIAN HEAD ED RICE
251 ANNAPOLIS **MEG CLARKE**
258 BETHESDA/CHEVY CHASE **GORDON BROWN**
260 SILVER SPRING MARTIN GILBERT
264 HYATTSVILLE THOMAS LOJACONO
306 HAGERSTOWN LARRY HOECK
357 TAKOMA PARK BARBARA IBA
409 FREDERICK TED JENSEN
410 WEST-MAR DONNIE GIBSON
422 LAUREL PAT FARMER
581 GAITHERSBURG MARY ANNE SCOTT
969 ST. MARY'S COUNTY **PAT MYERS**
1122 NORTHERN P.G. COUNTY BOB DOYLE
1127 ROCKVILLE JENNIFER RAMSEY
1143 LEISURE WORLD BARBARA WALTER
1260 SOUTHERN P.G. COUNTY CARL RUBLE
1261 DELMARVA **ELEANOR KAUL**
1363 BAY AREA VIRGINIA SUNDERLAND
1372 TIDEWATER EVELYN KIRBY
1466 CALVERT COUNTY BARRY GRIER
1519 GLEN BURNIE STAN JACOBS
1522 SUSQUEHANNA HAROLD FORST
1734 HOWARD COUNTY JIM McCONNELL
1747 GR BOWIE/CROFTON ... **DOROTHY CAMPBELL**
1770 BEL AIR REED MAGNESS
1887 WHEATON/GLENMONT PAUL MINK
1888 WHITE OAK MARCIA SWANSON
1892 ASPEN HILL NANCY LEONARD
1936 N.W.BALTIMORE METRO ... BARBARA CUFFIE
1972 WALDORF/LA PLATA **NANCY RUDY**
1990 CATONSVILLE JAMES GOLDEN
2166 TOWSON **VACANT**
2262 UPPER MARLBORO BOB JACOBS
2274 OCEAN AREA DAN McGRATH
2306 CARROLL COUNTY DON CHAMP

THE MARYLAND FEDERATION NEWSLETTER

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BY THE MARYLAND FEDERATION, NARFE
1604 DUBLIN DRIVE
SILVER SPRING MD 20902
EDITOR – ERMA PELLANT
301-439-1634 EPELLANT@AOL.COM
DISTRIBUTION – GERALD GILLMAN
301-681-7269 GERALDGILLMAN@AOL.COM

President's Message



Ted Jensen

There are two main topics in my first message, goals for our Federation and the NARFE dues referendum. At our convention in May, I shared some thoughts about our organization and how I saw the job ahead. Noting that the next few years will determine whether NARFE continues to be a vital organization or begins to fade and become less relevant, I promised to work with you to keep NARFE strong. Our Federation can't do it all, but we can and should be major contributors to the vitality of the entire organization. The keys to success in any organization are smart, dedicated people, honest and free-flowing communications and an attitude that says "Why can't we do that?" instead of "We can't do that." From what I've seen working with our Federation and Chapter leaders so far, we have what it takes to get the job done. We do face two critical and closely related challenges right now, reversing the decline in membership and making a sound decision on the NARFE dues referendum.

FEDERATION GOALS

Experience at the Social Security Administration taught me the value of setting goals and measuring results. At our Executive Committee meeting in June, we set these goals for the Federation. We'll discuss them at the October 6 Board meeting. See also the other excellent articles on membership in this issue.

INCREASE MEMBERSHIP

This is our number #1 priority, and the most difficult to achieve. Our membership as of May 31, 2009 was 19,766. That's where we start.

STRENGTHEN WEAK CHAPTERS

As the first step, we will survey all Chapters this Fall to determine which are in most need of help. Bernie Goldsborough volunteered to take the lead on this. Please give him your full cooperation.

OTHER GOALS ARE

Strengthen alliances, Identify and develop future leaders, Increase our lobbying efforts and Increase our influence with national headquarters.

NARFE DUES REFERENDUM

What follows are my personal views as they have evolved after much listening and thinking and trying to figure out what's best for NARFE. (I voted "NO" in 2008). Dick Strombotne and Charley Saylor have different views which are stated in this issue. We believe it is our responsibility to share our views with our members. It is every member's responsibility to think this through and make an informed decision. Once it is decided, we all need to support the decision and end the debate. I don't go back that far with NARFE, but I saw a copy of the 1983 National Convention agenda. It featured a debate on this very topic. An organization that can't come to a clear decision on an internal matter after a quarter of a century of debate has a problem. As one of the other

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Membership Matters...

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thought coming because the world economic system is going to determine whether we can honor that pension. That is what is coming. We are very close."

In the July 30, 2009 newsletter from the Peter G. Peterson Foundation, Dave Walker, CEO of the foundation, has this to say: "I was pleased to read Fred Hiatt's interview of President Obama published in the *WASHINGTON POST*. During the interview, the President stated his willingness to consider a fiscal commission where 'everything is going to have to be on the table,' noting it may be the most realistic way to begin putting our nation's financial house in order."

Everything is going to have to be on the table! If everything is going to be *on* the table, we had better be *at* the table in some way. Our way to be "at the table" is *NARFE!* The commission will do the study and make its report. It will be up to Congress to make the changes. That is the "table" at which we must have a "seat". What was it Peterson said about the report made by President Clinton's Bipartisan Commission on Entitlements and Tax Reform? Nobody listened! This time it will likely be that both parties will listen. We had better be there!

Someone has said that we all ride the NARFE train, i.e. we all, *active* and *retired*, benefit from the work NARFE does. Some of us buy a ticket. ***That ticket is membership in NARFE!***

President's Message... Continued from page 3

Federation presidents said at our meeting in July, a potential NARFE member who observed some of our in-fighting might well say "I don't need this." Should the proposal be approved, a unified front during implementation would be critical. HQ staff estimates that if the changes were well marketed, we would probably lose about 5,000 members in the short term. If not well presented, we might lose 10,000 in the short term.

There are two parts to the matter before us, the process and the merits of the National Executive Board (NEB) proposal. Addressing the process first, the NEB decided to put the NARFE dues question to all the chapters by way of a referendum. The NEB rationale, as I understand it, goes like this. We (the NEB) have a matter of great importance to our organization that has been debated at the last two National Conventions. Both times the proposal got a majority of the votes cast, but not the two-thirds majority required for a bylaws change. At the last convention 15% of chapters did not send delegates or proxies, and many thought there was not enough time allowed for debate. We were elected to do our best for NARFE. Let's put this directly to all the chapters and give every member a chance to be heard.

The announcement of the Referendum set off debate around the country. Our Federation passed a resolution in May asking that the Referendum be cancelled and the matter brought before the convention in 2010. Some have questioned the details and even the legality of the process and the motives of the NEB. The NEB has heard the questions and decided to proceed with the Referendum as originally planned. Our job now is to make it work. As responsible leaders our job is to make sure the Referendum is conducted within our chapters so that everyone is informed and is given an opportunity to be heard. Our goal is a process that is seen as fair and square. From the newsletters I've already seen, several of our chapters have developed workable approaches. We also can learn from other Federations and chapters around the country over the next few months.

THE MERITS

The NARFE dues proposal itself is spelled out in the *NARFE Magazine* and on the HQ website, so we can

move to the arguments for and against. The short version of the pros and cons is as follows.

Opponents believe the change will hurt recruiting and retention and take away the ability of individual chapters to set dues amounts that meet their specific needs.

Proponents believe it will help with recruiting and retention and make NARFE a more modern organization.

Opponents note that the change amounts to a dues increase for many members and oppose it for that reason.

Proponents emphasize that it's not a dues increase but a change in the dues structure. Some favor the concept, but object to the dues increase. Some think we need a dues increase, but think it should be considered separately.

Proponents believe this change would effectively nullify the issue of mandatory chapter membership, which they see as an obstacle to recruiting and retention.

Opponents and proponents have questions about how the new structure would be implemented. To opponents the questions are a reason to vote no.

Proponents argue for approving it now and fixing the problems later.

(Some are just annoyed that it keeps coming up and won't go away.)

Here's how I see this, for what it's worth. First, although I appreciate the concern about the proposed rate of \$40, especially for those at the lower end of the annuity scale, this is not about money. Many of our members now pay \$36 a year (\$29 national plus \$7 chapter dues). If they switch to dues withholding, their dues would not change. In the worst possible case, a member in a chapter with no dues at all would face an increase of \$11 a year. At \$36-40 a year, NARFE membership is a very good value. In Maryland, chapters and the Federation would get more money (if not offset by membership losses) and would need to decide on the best use of the extra funds. (Think **RECRUITING**). From the National standpoint, this proposal does not address the budget

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problems at HQ. As Charley Saylor points out, we either will have to raise more money or reduce our overhead expenses by streamlining our organization. His ideas for streamlining are good, but they are not on the table now.

THE CRUX OF THE ISSUE

If it's not about the money, what's the real issue? I think we are at a fork in the road. Our current organization and dues structure have served us well for years, and many of our members see no need for change. I am reminded again of Social Security. When I started in 1963, the agency had a smoothly functioning clerical operation that everyone understood and that worked well. Most of the people working in that system saw no need to change it. Records were kept on paper in folders and binders. Work moved from station-to-station governed by books full of detailed operating procedures. Thousands of people worked in Operations, supervised by Unit Chiefs, Section Chiefs, Branch Chiefs, Division Directors, Bureau Directors and finally a Commissioner. Over time, the paper went away and the data was stored on-line. We put a computer terminal on every desk. Many jobs and layers of management disappeared. The old system worked for the people in it, but had to be changed because of external forces. Our system in NARFE still works for many of us, but there's an external force calling for change. Our system does not work for the new members we must recruit if NARFE is to remain a vital organization.

We need to adjust to the ways of potential new members. Younger people do not organize by neighborhood and communicate in monthly meetings. They come together around shared interests and issues and communicate electronically any time of the day or night. I've seen this in other organizations. When we talk to them about joining chapters and coming to meetings, they just don't relate. They do not want to pay "chapter" dues for something they don't understand or care about. I think that moving to NARFE dues is one necessary step toward adjusting to the ways of these potential members. The NEB has fashioned a proposal that supports chapters for those who want them and better positions us to recruit and retain new members. For that reason, I have concluded that the NARFE dues proposal should be approved. This is a difficult decision, but I think we'll come out okay in the end. We

have a fine group of talented people who care deeply about NARFE and continue to give the organization their best ideas and efforts. We should say amen and thank you for that. So, amen and **Thank You** to those who have served for years and **Thank You** to the new people who have stepped up to take on new or increased responsibilities within the Chapters and the Federation as we move forward.

A NARFE Priority

The Maryland Federation of Chapters received a 'Thank you' from the Alzheimer's Association, National Capital Area Chapter for our support for the Alzheimer's Candlelight Rallies in Northern Virginia and Suburban Maryland.

Our organization along with the Montgomery County Department of Health and Human Service, Rockville Senior Center, Jewish Council for the Aging and many other groups are helping the Alzheimer's Association to reach thousands of people to educate, care for and support in their hour of need. Working together we are transforming a good cause into a powerful movement, a shared vision of a world without Alzheimer's.



Our Alzheimer's/Lupus Coordinator, Martin Gilbert and long-time assistant, Emma King at 2009 Convention

Opinion - Unified Dues Resolution



Dick Strombotne

There are many things wrong about the National Executive Board's (NEB) unified dues resolution. Here are a few.

REDUCES MEMBERSHIP RETENTION.

One of NARFE's priorities is to increase membership retention. The resolution has the opposite effect for

several reasons.

The resolution increases total dues for most members of NARFE who are members of chapters and for many who are not chapter members. *Strike one.*

By eliminating the 2-year and 3-year memberships with their discounts, it reduces the incentive for members to continue their membership in NARFE. Moreover, it takes away the NEB's authority to re-establish multi-year membership incentive programs. *Strike two.*

The resolution reduces the incentive for chapters to promote dues withholding because the chapter would receive less revenue from members on dues withholding (\$8.00) than from other chapter members (\$9.00). *Strike three.*

UNNECESSARY

Chapters and Federations have the power to increase dues and per capita payments to the level needed to conduct business. The increased revenues from the dues increase will be distributed to chapters and federations that don't need them. Moreover, the resolution eliminates the power of individual chapters to increase their dues in the future to meet rising costs except through the convention resolution process. Resolutions to establish unified dues have been considered in recent conventions and have failed to receive the necessary two-thirds of ballot votes cast. Most recently the issue was considered less than a year ago at the national convention in Louisville where it was defeated.

POORLY DRAFTED

The resolution has substantial defects in its language. It removes the definition of "Honorary Members." It puts into the Standing Rules provisions that should be in the Bylaws. It fails to specify that Life Members who have paid chapter Life Memberships or for whom the chapter has waived dues shall pay no further fees. It fails to specify in the Bylaws that the annual dues of

Members-at-Large is \$29. It fails to deal with implementation issues, including a provision for the effective date for Unified Dues and the issuance of national current Life Membership with the current fee structure. In general, it does not pass parliamentary muster.

IMPROPERLY PLACED BEFORE THE MEMBERS

The NEB has been careless in presenting the resolution to NARFE members. First, there is no record that the resolution in its current form was approved by the NEB members by the necessary two-thirds vote. Although few, if any, chapters have provisions for a mail-in vote, the NEB has provided a ballot coupon in *NARFE* magazine with the suggestion that it be sent to the president of the member's chapter. Such loose voting procedures are invitations for abuse.

CONCLUSIONS

If the unified dues resolution is *NOT* approved this Fall, the proponents can submit one that addresses its defects for consideration by the delegates to the 2010 National Convention.

If the unified dues resolution *IS* approved, we will be years in fixing all of its defects.

I plan to vote against the unified dues resolution because of the defects reported in this article and because I believe it is bad for NARFE. I urge you to consider these points when you cast your vote in your chapter meeting.



MD/PAC Table @ 09 Convention

United Seniors of Maryland (USM) Legislative Rally

Every elected official is an important member of the State Legislature. Committee members, particularly Committee Chairs, are vital to moving legislation forward. Yet, without support from our local Delegations, we would not be able to accomplish much.

That being said, there are three major players central to getting any legislation through the General Assembly. They are the Governor, the President of the Senate, and the Speaker of the House. With that in mind, the Rally Task Force, chaired by Anne Myers, and Rally VP David Roseman have come up with some exciting changes for our Legislative Rally that is scheduled for January 19, 2010 (snow date, January 21).

Three Town Hall Meetings are being planned, one with the Governor, one with the President, and one with the Speaker. To ensure we stay on topic and get answers to questions of concern to seniors, the moderator will ask questions submitted by the audience.

Plans are being made for extensive press and TV coverage, hopefully for all three Town Hall Meetings, but certainly for the Governor's.

Ample time will be allowed for participants to meet in caucuses with Local Delegations to present and discuss the main issues for which we will be lobbying. And there should be plenty of time left for participants to raise local issues, as well.

Caucus leaders already have been contacted and asked to contact their Local Delegations to let them know how important these caucuses are to USM members. In addition, announcements will be emailed to every Legislator by the beginning of September, and follow up emails will be sent as the new legislative year approaches.

Of course we will find time for welcoming statements from the Secretary of the Department of Aging and other dignitaries, and there will be the presentation of this year's Champion for Seniors Award. There will be exhibitors, and the usual breakfast and lunch.

Ticket prices will still be \$15. The Rally Task Force is looking into the possibility of purchasing tickets on-line.

The Task Force and VP David Roseman will take all the help they can get selling ads. The plan is to print 5000 greatly expanded Program-Ad Books. Benefactors, a new

class of contributor, will have their names listed in the Program-Ad Book, have their names projected on a screen in the auditorium and be listed on the USM web page. Every Individual Member and every Member Organization will be asked to distribute ad books to people they know or people within their organizations.

USM is a registered Grass Roots Lobbying Non-Profit Corporation. This event will be an exceptional opportunity to lobby for USM goals.

More advance planning and more effort is being put into the 2010 Rally than has been put into any previous Rally. There are only 425 seats available in the auditorium. With lots of advertising and promotion, a sell-out crowd is anticipated. All of that planning and hard work should make this Rally one you will not want to miss.

To reserve your tickets, contact Charlie Culberston at 410-823-6432 ceculbert@aol.com or David Roseman at 240-401-6628 dave.roseman@comcast.net.

To purchase ads in the Program Book, contact David Roseman at 240-401-6628 dave.roseman@comcast.net.

State Legislative Rally in Annapolis set for January 19.*
MARK YOUR CALENDARS AND MAKE PLANS TO ATTEND

* The snow date will be January 21. In case of inclement weather information will be posted on the USM web page unitedseniors.net or call 301-854-2971. Information will be posted by 7 AM.

Swearing in of New Officers at May 09 Convention



L to R. Immediate Past President, Dick Strombotne, officiating. President Ted Jensen, 1st VP Evelyn Kirby, 2nd VP Barry Grier, Treasurer Tom Diehl, Absent: Secretary, Jeanette Green,

A Multi-faceted Opportunity



Evelyn Kirby

As I became Vice President/ Legislative Director, I wanted to capitalize on the experience and insights of our very strong legislative activist corps. So, in June I chatted 1-on-1 with 20 individuals who in the recent past have been key players.

I plan to build on what I learned. I thank publicly these individuals for their dedication and drive: various members of the Executive Committee, members of the Federal Legislative Committee (FLC), members of the State Legislative Committee (SLC), and a few individuals who performed specialized service such as managing PAC or single-issue efforts. I know we also have strong legislative officers and points of contacts at the chapter level. I look forward to meeting them.

Regretfully, some of our experts are moving on. Marty Wish—an exceptional Chair of the FLC for some 20 years—has opted for an advisory role. Al Golato, the long-time able NARFE/PAC Coordinator, is stepping down, as are Howard Bennett and Orley Bourland, hard-working FLC members for years. We owe them a big debt, and wish them well. Ted Jensen plans to name Ron Bowers as FLC Chair and NARFE/PAC Coordinator, with Federation Board approval in October. To fill FLC vacancies, we currently are asking for volunteers from chapters in Congressional Districts 6, Representative Bartlett and 7 Representative Cummings to step into Legislative Coordinator roles. We have the talent; we need it to come forth.

We supported the HQ Grass Roots Advocacy Month campaign again this year. FLC members were asked to make appropriate contact with their assigned Member of the MD Congressional Delegation, based on the Member's stand on NARFE priorities. This orchestrated outreach helps drive NARFE's national legislative goals, Premium Conversion, GPO/WEP, and others, in the recess period. The yearly campaign lets us advocate our issues with those not yet on-board, plus helps open a door to thank those who *are* on-board. Respective FLC members were asked to coordinate outreach and communications on behalf of *ALL* chapters in their Congressional District and to invite *ALL* chapters in the District to any face-to-face events they planned. While Health Care Reform certainly was *the* topic of the summer, we did have at least 7 of our 10-person delegation

continuing to support Premium Conversion and at least 8 supporting GPO/WEP at press time.

To help draw our Federation's entire legislative cadre together and share knowledge, pointers and preferred approaches, we are planning a training day in Bowie October 29. A Call Letter for this will give details. Much of the activity will be led by our very ardent and proactive SLC. The FLC is expected to meet for part of the day with its new Chair and to bolster coordination of Federal legislative activities.

It is critically important for *ALL* NARFE members to stay informed, concerned and *active* in support of our legislative Federal *and* State goals. Often our younger members, and even our somewhat older ones, wonder why we ask for their help for Federal legislative issues when NARFE has excellent paid lobbyists at HQ rooting for us. They also wonder why we advocate for seemingly broad 'senior' issues at the State level, rather than push for exclusively 'federal' employee/retiree matters.

Well, friends, everything is on the table and everyone has to be at the banquet. Legislation decisions happen fast and go in interesting directions. While we have hardworking legislative leaders and coordinators at HQ and across our chapters, we must challenge (*beg!*) *ALL* members to engage in *ALL* our opportunities. A missed chance to weigh in on a Federal bill affecting our rights and benefits cannot be rewound and played again. A plea to send calls and e-mail to State legislators and the Governor on budget proposals by which *ALL*, including those in *NARFE*, ultimately would benefit cannot be ignored. Member lack of response to our pleas for action will, on the other hand, guarantee failure. Sitting back while the other guy does it is not allowed. *Pass the word, get involved and lead by example.*

Hold This Date



OCTOBER 29, 2009



Training sessions will be held at the Comfort Inn in Bowie on October 29 for chapter Presidents, Secretaries, Legislative Officers and/or Legislative Points of Contacts and for Members of State and Federal Legislative Committees. Detailed information is in the Call Letter you already have received.

Ready Or Not, Here We Come!!



Barry Grier

We all remember those words as children while playing hide 'n' seek. Well, those words came to my mind when I started thinking about an energetic membership blitz of Region II. It's not complicated but it does demand the participation of a majority of our chapters and an energetic group of volunteers to get the job done.

Too many times we expect potential members to come to us. That, my friends, *ain't gonna happen*. The trickling numbers of members given to us by Headquarters are most appreciated; however, nothing ventured, nothing gained and we can't depend only on these numbers to be sustained.

I am amazed at the numbers of potential NARFE members who are represented in the federal employment in Region II which is one of the most concentrated areas of federal employees and a good share of retirees as well. But, where is NARFE in the midst of this cornucopia of potential members? Well, I see no reason why every federal employee should not be well aware of who and what NARFE is all about. Presently, that is not the case. Our job in this Federation is to make sure that they do.

In light of this challenge, we will be introducing a *METRO BLITZ* of the Maryland/DC jurisdiction at our next Federation meeting that will involve all chapters, with the leadership of each Chapter President and Membership Chairperson. Each chapter will be responsible for a specific area, metro-stop, federal building, commuter bus, train or shuttle within their reach.

This will be a coordinated membership blitz of these targeted areas within the same week and month. Your suggestions will be appreciated to enhance this operation and to involve as many members as we can in the overall undertaking.

The recent national figures quoted by Regional VP Charley Saylor and the losses in members and dues reflect the need for a different strategy especially within the area of our Federation. It should come as no surprise that our area is one of the most respected and understandably the *mother lode* of potential NARFE members. Yet, we're not producing any staggering figures of new memberships. *If they don't know us, they can't join us!!*

To get where we want to be is going to take more innovative programs. As they say in politics, *all politics are local*. I believe the same thing holds true for recruiting. Each area of our operation calls for a specific local plan to enhance recruiting. For instance, the metro area of DC is like no other in the country. This is the most concentrated area of federal employees in the nation. So it calls for a recruiting plan designed for this specific locale.

More importantly, a recruiting plan for our area begins with each chapter in the Federation. Only our chapter members know the particulars of their area: Where the federal centers are located; where the largest groups of federal employees exist; where the retirement centers are located; where similar groups meet; and what recruiting plan would best work for a particular area. The answers to these questions rest with our chapter members. Any recruiting plan that is implemented depends solely on our chapters and especially with our *Chapter Presidents and Membership Chairpersons*.

A good place to start in developing a recruiting plan for your chapter is the *NARFE Recruiter's Journal*. The strategies and programs listed there have one particular thing in common. *THEY WORK!!*

It also is our belief that an effort to get AFEs (*ACTIVE FEDERAL EMPLOYEES*) to be a part of the NARFE team is vital in increasing our membership and our public relations effort. There is no reason why we cannot have an AFE representative for NARFE on site at all federal centers and agencies to increase the awareness of what our organization is all about. This is just one strategy that we plan to implement in the very near future. We cannot solely depend on pre-retirement seminars and/or *Open Season* to get the word out.

Don't be surprised if one morning you hear on the radio that the traffic and weather alerts are sponsored by NARFE. It's just one possible public relations outlet that we haven't used.

Region II led the nation in recruitment efforts in the first quarter of 2009 and there is no reason why we shouldn't continue to keep ahead of the herd. But, it's going to take innovative programs to sustain this kind of recruiting effort. And, I'm betting on our chapters to keep us on the top of the leader board.

Membership: Maryland and National



Dick Strombotne

This article reports on membership trends for NARFE and Maryland NARFE with recent membership totals and composition by various dues categories. It also reports on the loss rates for members in different dues categories based on statistics for the Maryland NARFE. Membership numbers nationally and in Maryland continue to decline, although more slowly in Maryland than nationally. Multi-year memberships are a major part of overall membership categories.

CHANGES IN MARYLAND MEMBERSHIP

As of July 2009, Maryland NARFE's 35 chapters had 19,717 voting members. In addition, there were 967 national-only members in Local Service Areas (LSAs) and 407 national life non-voting members. The total membership was 21,091. In the three years from July 2006, the number of voting members dropped by 1,130 at an average annual rate of -1.5%. In the same time period, the number of national-only members dropped by 338 (average annual rate of -8.6%) and the national life, non-voting members increased by 134 (average annual rate of 16.4%).

The most notable change in Maryland NARFE's membership in recent years was the largely temporary influx of 1,718 new members who received free memberships through the NARFE Premiere Federal Credit Union. They were added late in 2006 and most were dropped for non-payment of dues in June 2008. Nevertheless, 114 of these new members were still members in October 2008, for a retention rate of 6.6% (loss rate of 93.4%).

Another notable trend is the steady decline in members in the AA-AC categories for active federal employees from 2,112 in June 2008 to 1,780 in July 2009, a drop of 332. This is explained by the fact that new federal employee members have not been enrolled in these categories since December 2007; they are identified as Member Type C and listed in one of the other regular dues categories. Approximately 580 have joined since January 1, 2008 for an average of 32 per month, equivalent to 387 per year.

MARYLAND MEMBERSHIP BY DUES CATEGORY

Within Maryland NARFE, the percentages of members in the various dues categories (in parentheses) are as follows:

- 66% renewing retirees (A1, A2, & A3),
- 11% dues withholding (B & C),
- 8% national life memberships (D & E)
- 9% active federal employee (AA, AB, AC, & AD)
- 5% in the two OPM categories (AF & AG)
- 2% honorary members (F).

More than 6,100 members have multi-year memberships. Of the renewing retirees, 30% are in the 2-year and 3-year memberships (A2 & A3).

Of the active federal employees, more than half are in the 3-year category (AC) with another 14% having the 2-year membership (AB).

Almost two-thirds (64%) of the retiree members who are in the OPM special incentive program are in the 2-year dues category (AG).

DUES WITHHOLDING IN MARYLAND

Of the voting members, 2,171 (11.0%) were on national and chapter dues withholding. Among the chapters, the percentage of members on dues withholding varies greatly, from a high of 35.8% to a low of 3.4%. The number on dues withholding increased by 256 in the past three years, an annual average rate of 3.7%.

LOSS RATES FOR DUES CATEGORIES

Based on Maryland Data

Overall, the retention rate exceeds 90%. Nevertheless, loss rates for several dues categories are relatively high. The average annual loss rates by dues category are:

HIGH LOSS RATES	CATEGORIES
14.2%	OPM (AF and AG)
12.5%	AFE (AA,AB,AC)
9.6%	1- Year Retiree (A1)

LOW LOSS RATES	CATEGORIES
2.8 %	Life Members
4.0%	Dues Withholding
5.9%	2-& 3-Yr.Members(A2&A3)

For Honorary members it is 7.8%, a number that is consistent with the mortality rate for persons age 85 or more. (The loss rates are estimated by comparing the members in each dues category reported in Maryland

Continued on page 11

Dues Withholding Incentive Program



Ted Jensen

At our May 2009 convention the Board approved a voluntary dues withholding incentive program. Individual chapters need to decide if they want to participate. The process is pretty straight forward. Any member, including new members, of a participating chapter who signs up for national and chapter dues withholding will be reimbursed for one year of chapter dues plus \$3.00 from the Federation. With this rebate plus the discount that comes with dues withholding we hope to get more members to choose automatic withholding. Here's how it works. When the monthly M112 reports the change in the member's dues status, the participating chapter's treasurer reimburses the member and notifies the Federation Treasurer, who then reimburses the chapter for \$3.00. This is a one-time incentive for the member.

Here's an example. If annual chapter dues are \$6.00, the chapter will reimburse the member who signs up for chapter and national dues withholding the amount of \$9.00 (\$6.00 plus \$3.00). The chapter member receives \$9 plus the 15-percent discount on national dues and no longer has to deal with the time, trouble and expense of renewing annually.

Dick Strombotne has done an excellent analysis of the economics of the dues withholding incentive program. The Chapter and the Federation gain in the long-run because of the higher retention rate for members on dues withholding compared with the retention rate for annually renewing members. The respective retention rates are 95 percent and 85 percent, in the experience of Maryland NARFE. With these retention rates, in less than four years, the cumulative dues revenue from members on dues withholding permanently exceeds revenue from members who renew annually. My own experience as Chapter 409 Membership Chair bears this out. Basically, members who choose dues withholding are making a long-term commitment to NARFE and very rarely leave. Several other Federations around the country have been offering a \$10 incentive with good results. One Federation offers \$20. Basically, this incentive program is good for the member, good for the chapter, good for the Federation, and good for NARFE.

As usual in life, there is a complicating factor. If the pending NARFE dues referendum is approved, the

numbers change. Chapter dues per se would no longer exist. Each chapter would receive \$9 per member in lieu of its current dues amount. In the case of members on dues withholding, that amount would be \$8.

Here are my thoughts on this for your consideration. Dues withholding, whether in the current dues structure or in the proposed new structure, is an unqualified *good* for our organization. It means we have very high retention rates for those members, which meets a critical need for NARFE. We don't know if the proposed new dues structure will be approved or not. I would urge chapters to adopt the new Maryland incentive program and put it to work right now. If the new structure is approved, we can re-evaluate the incentive program and continue it, change it, or drop it as appropriate.

Membership... Continued from page 10

NARFE's M114 for April 2006 with the M114 listing for July 2009. The retention rate is the number listed in 2009 divided by the number listed in 2006. The loss rate is one minus the retention rate.)

CHANGES IN NATIONAL MEMBERSHIP

In 1978, NARFE had 292,718 members. After the newly formed Office of Personnel Management (OPM) allowed NARFE recruitment material to be sent to *ALL* federal civilian retirees for a short period, the membership number increased by 63.5%, to 478,540 in 1980. After staying near that level for the next five years, membership has rather steadily declined:

450,000 in 1991;	405,000 in 2001;
350,000 in 2005;	317,774 in 2008.

In the two years from 2006 to 2008, total membership declined at an average annual rate of 3.6 percent.

RECRUITMENT AND RETENTION

Membership in NARFE is dynamic. It grows with new recruits and declines with deaths, cancellations and failures to renew. NARFE HQ provides a monthly report on changes to national membership. From 2001 through 2008, annual recruitment of new members averaged 25,135, though only 20,222 were recruited in 2008. In the first half of 2009 the number of new members was 11,875; this compares favorably with the 10,437 recruited in the same period in 2008.

Continued on page 15

The Challenge of Complacency



Martin Wish

With Congress in summer recess through September 7th, it is a good time to take stock. There is no change on Premium Conversion, Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) priorities. A NARFE supported amendment to allow federal agencies

to re-employ federal retirees on a limited part-time basis without offset of annuities from salaries was adopted by the Senate and now needs to be included by the conferees considering the House/Senate Defense Authorization bills. Additionally, the NARFE supported provisions passed by the House to allow FERS employees to credit their unused sick leave toward retirement and provide for locality pay equity for federal employees in Hawaii, Alaska and the U.S. Territories hopefully also will be adopted by the conferees.

Final Congressional consideration of Health Care Reform Legislation will have to wait until after the recess. NARFE is taking no position on the legislation because the status of the leading bills is extremely fluid and subject to change. There are concerns about a number of possible provisions that are being closely followed by the National Legislative Department.

We do not expect a COLA for 2010. The good news is that when there is no COLA, no additional Medicare Part B increase may be deducted from Social Security. The *hold-harmless* rule is that Social Security checks after Medicare withholding cannot decrease.

The economic crisis seems to be easing somewhat. The bad news is that the deficit is burgeoning. This will attract more and more attention and can constitute the greatest potential threat to our earned benefits.

Already hints of threats have surfaced. Here is an example covered in the August issue of *NARFE* magazine. "A plan floated by House Republican leaders to cut the federal budget by \$375 billion over five years would reduce the retirement annuities of federal workers and would require them to work longer to receive their full earned annuities." The article further stated, "Although this plan is unlikely to receive serious consideration, NARFE is concerned that such proposals could be on the table in the future as the fiscal situation worsens, and lawmakers call for an overhaul of

entitlement programs like Social Security, Medicare, Medicaid and federal, civilian and military retirements.

Another more recent clear hint of future problems surfaced when Senator Tom Coburn (R-OK) filibustered against making unused sick leave for FERS employees credited as time served in their annuity computations. He said, "By the way, if you are a Federal employee and unhappy with me trying to defeat this amendment, you should pay attention to something. There is no guarantee to your Federal pension based on the economics we face today in this country. If you think it is guaranteed, you have another thought coming because the world economic system is going to determine whether we can honor that pension. That is what is coming. We are very close." Clear enough threat?

We need to be ready to confront such threats. First and foremost we need to increase our membership so as to have maximum clout. It is important to make sure current employees are aware they may be in the direct line of fire for reduced benefits, and NARFE'S support will be vital in protecting the benefits of retirees and current employees. Chapters need to promptly alert members to contact their Representatives when National issues an "action alert" and members need to respond promptly. ***Complacency is the real challenge!***

Al Golato Resigns

As a very long time activist in all levels of NARFE, I regret that a family health problem at home now requires my full-time priority as a full-time caregiver and necessitates my resignation as Maryland Federation NARFE/PAC Coordinator.

I have enjoyed my long and varied service to NARFE and I thank our membership for all the support I have received at all levels of this great organization.



With affection,

Al Golato

ACTIVE or Apathetic



Bill Ferguson

I'm not going to reprise our efforts since June which culminated in our late July meeting brokered by Senator Jim Rosapepe (D-21) with the Governor's Deputy Chief of Staff, the Deputy Chief Legislative Officer and two cabinet numbers which gave us the opportunity, along with the president of the United Seniors of Maryland, to iterate our goals, since we covered this in great detail via Emails throughout the summer. A hoped for definitive response from the governor in time for this Newsletter has not been forthcoming.

What I do want to review is our inability to energize most of you and, through you, your membership, to support our efforts on your behalf. We have 35 chapters and over 19,000 members residing in the state yet we could produce only about two dozen letters despite our pleas, our suggested talking points and an excellent sample letter authored by one of our chapter presidents. Granted that chapters do not hold meetings during the summer months and that was probably OK in the 20th Century but, whether we like it or not, in the 21st Century the pace never seems to slacken. It took several years for the SLC to realize that, throughout the summer, the wheels of government continued to grind, lobbyists continued to lobby, and interest groups continued to push their causes while we were in hibernation. Therefore, for the past two years we have worked throughout the summer months to include ourselves in the budget building decision process culminating this year, thanks to Senator Rosapepe, in the July meeting.

Now, we need to convince you that you need to organize yourselves and your membership so that you can support us when we call on you whether it's in January or July. How do you accomplish that? That's what we hope to be able to impart to you at the 29 October Training Session. We will have speakers, including politicians and advocates giving their views on what they see and what we should be doing to effectively state our case, we will hand out materials, we will answer your questions, and we will work together to formulate a strategy for the 2010 Legislative Session.

Why, you may ask, do I have to get involved in this stuff? Answer: Because, as a chapter president you are responsible for more than just presiding at meetings and social hours.

Your *primary* job is to help NARFE achieve its goals of preserving, protecting and, where and when possible, improving the welfare of active and retired Federal employees. In these difficult times it is more important than ever to stay on top of all the issues, defending as necessary and seeking to gain favorable legislation.

At the 28 July meeting we focused on closing the senior tax deduction gap and seeking an annual tax deduction for Long-Term Care Insurance premiums. Why? To reduce your tax bill by as much as \$200 and to make it easier for you to afford the Long Term Care insurance coverage 50% of you will require as you advance into your eighties. As chapter presidents you have a responsibility to do what you can to educate and activate your membership on these kinds of issues and organize telephone and/or Email trees to mobilize your membership as needed. As your lobbying organization it is our responsibility to provide the materials and training to help you carry out those responsibilities. That's why you need to be present on 29 October, hopefully with your legislative officer and/or your state POC (*Point of Contact*). Only if we learn together and work together can we shed the image currently held by the politicians that, while seniors vote, they are neither organized nor focused. Only when they perceive that we have become active, organized, and focused voters will we get their attention. That requires **ACTION** not Apathy.

PLEASE NOTE

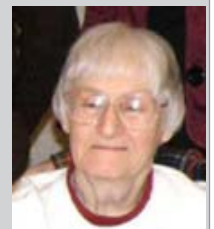


CHAPTER SECRETARIES

PLEASE CONTINUE SENDING THE OLD FORM OF CHAPTER F-7 TO THE FEDERATION SECRETARY, NOT THE HQ FORM ON THE INTERNET. THE OLD FORM CONTAINS ALL INFORMATION NEEDED FOR THE FEDERATION DIRECTORY.

REPORT GIVERS

WHEN GIVING A REPORT AT A FEDERATION BOARD MEETING, PLEASE MAKE A COPY FOR THE SECRETARY FOR BACK-UP IN TRANSCRIBING.



THANK YOU.

Jeanette Green
Federation Secretary

And Now the Rest of the Story



Charlie Saylor

If you have read my summary outlining my views on NARFE and how we should improve our organization you should not be surprised to know that I looked at the total financial picture before making a decision on unified dues. After you have thoroughly considered my viewpoint you should realize that this forthcoming referendum is not in the best interest of NARFE.

First of all let's see if there is a problem. There is no problem that I know of at the chapter level. If a chapter needs more funding then the chapter president can state the chapter needs before the membership and usually obtains whatever funding is needed. Ditto the Federations. The Federation President states the financial problem to the chapter presidents and usually gets whatever per capita increase is needed. *National* has the problem.

We have cut our 2009 budget by reducing our magazine, our Number One retention tool, and our public relations budget, a critical recruiting tool. Also, I understand that at this July meeting we will be discussing holding teleconference meetings instead of face-to-face meetings in order to preserve capital. We also limited our employees to a 3.9% increase in COLA for 2009 while we enjoyed a 5.8% increase. Not a decision that provides for an enthusiastic staff. Our investments have fallen from 6.1 million in January 2008 to 5.1 million at the end of May 2009. Keep in mind that 65% of our revenue is generated by dues.

Additionally, this referendum only provides a 10% discount to dues withholding members instead of the previous 17%. The retention rate of dues withholding members is better than those in any other category. And there is no discount to multi-year dues paying members, a group that rivals the retention rate of dues withholding members. The proposition that all members pay the same amount of dues sounds good, but has hollow logic behind it.

The fact is that different chapters require different funding because of where they are located. The government and business have established locality pay for a very simple reason. The cost of living varies from one area to another area. Consequently the cost of maintaining a chapter varies from one area to another. Additionally, one chapter may promote a more aggressive agenda than

another chapter. Removing funds from one chapter that needs the funding, and giving it to another chapter that does not need the funding is counter productive and injurious to some chapters and represents wasteful spending by giving those funds to another chapter.

My prior paper discussed the weakness of many chapters and this referendum forces more chapters into a weakened position. If there is anything I have learned from my years in NARFE it is to keep out of the business of successful chapters. This referendum interferes with the business of all chapters.

But that's only the beginning. As *Deep Throat* would say, *Let's follow the money*. This is a dues increase that averages \$4.03 per member based on the 286,000 members who are voting members and paying full dues as of April 2009. We have about 22,000 LSA members and about 6,000 members who either are Life or Honorary Members, some of whom pay chapter dues and some do not.

You may have read that the average chapter dues are \$8 with the implication that the dues increase is \$1. The average chapter dues may be \$8, but the average dues paying voting member pays \$6.97. And their increase in dues will be \$4.03 or 11%. Our members will be paying \$1,149,000 more in dues with \$578,000 going to chapters, \$314,000 to Federations and \$257,000 to national. This \$257,000 is far short of the \$1.9 million dollar shortfall predicted in March by our treasurer. Also, we must remember that national has structured liabilities with 60 employees to pay, a building to maintain and costly meetings, conferences and conventions to finance. Chapters and Federations have flexible budgets and fairly simple methods to increase revenues.

This is a referendum to solve a problem that doesn't exist and in trying to do so creates a problem. We may have to raise dues, but we can't do it in back-to-back administrations. And we need a better reason than the one offered by this referendum.

NO STIMULUS CHECK?

If you retired under the Civil Service Retirement System (CSRS) and are not eligible for Social Security, you will be able to take a \$250 tax credit when you file your federal tax returns for 2009. NARFE played a key role in getting the tax credit added to the bill.



TREASURER'S REPORT

MARYLAND FEDERATION
OF CHAPTERS

Tom Diehl

AVAILABLE FUNDS: 1 JAN 2009 \$ 8,222.10

INCOME: (1 JAN – 15 AUG)

NATIONAL MEMBERSHIP DUES	30,566.76
CHAPTER PER CAPITA DUES	
INTEREST – BK OF AMERICA	235.64
INTEREST – BK OF AMERICA CD'S	
MINI CONVENTION	
NARFE CONVENTION	
STATE CONVENTION	
OTHER INCOME	125.00
CREDIT FOR VOIDED CHECKS	
TOTAL INCOME	\$ 47,056.29

EXPENDITURES: (1 JAN– 15 AUG)

AD HOC COMMITTEES	
ADMINISTRATION, GENERAL*	3,542.20
ALZHEIMER'S/LUPUS*	92.40
CHAPTER ASSISTANCE*	2,400.00
CONVENTION, MINI	
CONVENTION, MARYLAND STATE	48,462.06
CONVENTION, NARFE NATIONAL	
EXECUTIVE COMMITTEE	1,669.66
FEDERATION BOARD MEETINGS	3,568.92
LEGISLATIVE, FEDERAL*	1,500.58
LEGISLATIVE, STATE*	4,286.98
MEMBERSHIP/RECRUITMENT*	1,718.41
NEWSLETTER*	670.67
PUBLIC RELATIONS/ADV.*	
RETIREE ASSISTANCE CNTRS*	71.81
SERVICE OFFICER*	
TRAINING*	
UNITED SENIORS MD*	156.10
WEBSITE*	90.00
TOTAL EXPENDITURES	\$ 68,229.79

NET WORTH \$ 63,048.60

LESS CERTIFICATES OF DEPOSIT 36,092.75

AVAILABLE FUNDS: 16 AUG 2009 ... \$ 26,955.85

* FROM THE 10% FUND



Scholarship Program

Nationally, 730 applications were received compared to 573 last year. Region II received 78 in 2008 and 91 this year. There were 26 students from Maryland.

The most thanks go to Pat Farmer because without her this program would not work. By the way, Pat is also the President of the Laurel Chapter 422.

Big thanks go to the evaluators who volunteer their time to this program. We had seven evaluators from the Maryland Federation, several who were new and we needed all of them. Let's give a round of applause to the following: Jo Bond, Joan Bryan, Meg Clarke, Minnedore Green, Marlene Lewis, Jackie Roberson and Janet Silva.

Talk to you in 2010 about the scholarship program. Thanks to all.

Membership... Continued from page 11

The monthly record reports the number of dropped members and the number of reinstated members. The annual average of "net drops" (drops less reinstatements) is 28,234 for the period January 2004 to June 2009. (The annual averages are estimated as 12 times the monthly averages.) Note that the annual average of net drops is only about 3,100 more than the annual average of new recruits and is about one percent of NARFE's total membership. The annual average number of reported deaths from January 2004 to June 2009 is 8609. This is about 2.5 percent of the average total membership over the same period.

COMPOSITION OF MEMBERSHIP BY DUES CATEGORY

Data provided by National Membership Director John Clements for June 2008, when the total membership was about 324,100, indicate the following numbers and percentages for various dues categories:

145,100 – 44.8%	annual & multi-year members
58,900 – 18.2%	dues withholding members
26,800 – 8.3%	national life and part-life members
23,400 – 7.2%	current federal employee members
10,400 – 3.2%	honorary members

Moreover, 69,800 (21.5%) of members held multi-year memberships.



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

Maryland Federation Newsletter



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NARFE NATIONAL AND FEDERATION SCHEDULE OF EVENTS

PLEASE PUT THESE DATES ON YOUR CALENDAR

- | | |
|---------------------|----------------------------|
| 6 October 2009 | Federation Board Meeting |
| 29 October 2009 | Training Session |
| 14 December 2009 | Winter Newsletter Deadline |
| 2 February 2010 | Federation Board Meeting |
| 29 Aug -3 Sept 2010 | National Convention |

THESE ARE JUST REMINDERS.
MORE DETAILED INFORMATION WILL BE SENT.