



National Active and Retired Federal Employees Association



Maryland Federation Newsletter

SPRING 2010

President's Message



Ted Jensen

My how time flies when you're trying to plow a lot of snow out of your driveway! This Winter took me back to my younger days in Nebraska. Fifty-two inches of snow is "ho hum" in Nebraska, but impressive for Maryland. It seems that we all survived nicely except for a few cancelled meetings. One of our members even enjoyed some cross country skiing in his neighborhood park. Thanks to our dedicated volunteers, the Federation did not miss a beat because of the weather.

By now you've probably noted that I'm big on goals and measuring progress. It's one way to keep us focused on what's important. Let me begin by saying that we are doing *GREAT* in pursuing our goal of expanding and improving our lobbying efforts. The Maryland Legislature is still in session so we won't know the final outcomes for awhile, but I can say for sure that the people on our State Legislative Committee and the members who have supported them have done a terrific job this year. The NARFE presence has been very strong in Annapolis and back in the districts. We have been heard and noticed. Thanks to all who showed up and made calls and sent messages. We have not had as many opportunities on the Federal side so far, but we are ready to engage with a revitalized and expanded Federal Legislative Team. We did do a very good job of supporting our National legislative staff in heading off some potential threats to our health insurance coverage, and in subsequently thanking Senator Mikulski for her very active help in that effort. Let's remember too, as the election season heats up, that we need to be vocal and clear about our messages to the candidates. Some Americans think that candidates and elected officials don't care what we citizens think. They are wrong.

Another goal is to build and improve alliances with like-minded organizations, that also relate to our lobbying goals. We have had some meetings with new

organizations, and we played a big part in the very successful United Seniors of Maryland Legislative Rally in January. NARFE members were there in substantial numbers, contributing to the best-ever turnout of about 550 people. Chuck Thomas and Dave Roseman were heavily involved in the planning and execution of this event. Some good recruiting work was done there by Dick Strombotne and his team. As you'll see in this edition, we are now involved with the Maryland Gerontological Association too which should benefit both organizations.

As you heard at the Board meeting in February, we are moving forward with our initiative to strengthen our chapters. We are reviewing the results of the chapter surveys and will have a workshop at the Mini Convention in May to go over the findings in detail and put our heads together to come up with practical ideas to make improvements where needed. We do have some serious problems to address if we are going to keep our chapters strong and vital. To address another aspect of this goal, I have asked for a comprehensive review of chapter zip code assignments. The flow, or lack thereof, of new people into a chapter is a critical element in producing new leaders and active members. Demographic changes over the years can help or hurt a chapter, and we have not addressed these changes for long time. We are working on plans for this review and will share them with you down the road. Be assured that we will not make hasty or arbitrary changes, and there will be no surprises. Ron Bush has volunteered to take the lead on this working closely with Alice Gates and Bernie Goldsborough. We may need others on the team once we agree on the plan.

Another goal is developing future leaders. We are doing a good job in some cases, not so hot in others. I am hoping that the Region II Symposium in Gettysburg will help us move forward. We are doing pretty well at the Federation level, but I continue to worry about backups for key positions and

Continued on page 3

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President's Message... Continued from page 1

the need for some more help with public relations, recruiting and retention. I do see some very positive signs in the number and quality of people who have stepped in to help at chapter and Federation levels. This is a goal that has to be ongoing. We can never say we're done with this one. One critical job we need to fill is Convention Coordinator. 2011 is not that far away. John Padan did an outstanding job on the last convention and is willing to advise and assist a new coordinator.

Our membership numbers are holding up pretty well, and we've seen some new people joining. However, we have to do a lot more if we plan to do more than maintain the status quo. Barry Grier's report in this edition covers one effort that holds promise. Barry has also managed to get into several agencies to make a recruiting pitch. We have met with several organizations to explore the use of internet technology for advertising and recruiting. The Ohio Federation has done some groundbreaking work in this field with very promising initial results. We thank Ohio for their leadership and for the excellent information they shared with us. This is something we have been considering and are committed to trying. You will hear more on this at the *Mini Convention*. I was pleased to see several individuals in Maryland recognized in the "Headquarters Recruiters Journal" for signing up new members, but that list could be a lot longer. Your name could be listed *IF* only..... FYI, the recruiting pin for those who signed up new members in 2009 is very cool. Best one I've collected so far.

Looking ahead, we are making final plans for our *Mini Convention* at the Comfort Inn, Bowie, on May 3 and 4. You can look forward to two interesting and productive days. We are very pleased to announce that U.S. Senator Ben Cardin will be our luncheon speaker on May 3. Senator Mikulski has been invited to join us but has not yet confirmed. Our luncheon speaker on May 4 will be an official from the Center for Medicare Services. Several candidates for National office are also expected. We will work on resolutions and preparations for the National Convention in Grand Rapids this fall and membership initiatives. We need good attendance and active engagement in a workshop to address the problems identified in our chapter surveys. Although this is primarily an extended business meeting, it's also a chance to meet and mingle with other members. There will be door prizes and exhibitors.

It's time to sign up for the National Convention in Grand
SPRING 2010

Rapids, August 29-September 3. It's not an exaggeration to say that NARFE is entering a critical period. The next few years will, in my opinion, tell the tale of whether our organization remains strong and significant or begins a downward slide. What happens to NARFE will depend on what we as active members decide and what we do. It's not a time to be on the sidelines or simply an observer. We'll be electing new leaders and of course dealing with many suggestions for change. We're starting to hear rumblings that the issue of a single NARFE dues will be raised again, this time with a dues increase aimed at keeping the NARFE budget intact. We'll have to see what's proposed and study the ideas carefully. As a result of the recent Referendum, everyone should be familiar with the pros and cons of a single dues structure, so we don't need to spend any more ink on that topic here. A dues increase is another matter though. There is a serious budget problem at the National level. The only way to fix a budget problem is to cut spending or increase revenue, or some combination of the two. A dues increase may be part of the solution. A big increase in membership would be the best solution for several reasons. We need to stay focused on that goal.

Thanks again to everyone who's active and engaged in making our organization work. I look forward to seeing you at the *Mini Convention* and in Grand Rapids or in a chapter meeting. In closing, let's remember too that, whatever our problems and issues, there are others out there who need our help. We can each pick our spot to help. There are plenty of opportunities. Haiti, for example, has disappeared from the nightly news, but the suffering of the people there goes on and on. Chapter #969 St Mary's County members contributed \$1,282.50 for Haiti in January. The food bank in your neighborhood is struggling to keep up with increasing demands. The Indian schools in South Dakota are trying to cope with the heating costs of a terrible winter. You can make your own list and help as an individual or as a chapter. We continue to do good work for Alzheimers. The NARFE total raised as of this February is \$8,570,773.48. In February alone \$56,928.19 was contributed. Maryland was responsible for a good share of those totals.

It's always darkest before
Daylight Saving Time.

Dear NARFE Members,



Senator
Barbara Mikulski

I know who you are – whether you worked at Social Security getting Seniors their checks every month, at the IRS tracking down tax cheats, or as a customs agent securing our borders – you worked hard to make a difference in people’s lives. I believe in your work and I’m proud of all you’ve accomplished. So, when I heard about your concerns with the Federal Employee Retirement Information System, I wanted to do something about it.

I wrote to the U.S. Office of Personnel Management’s (OPM) Director, John Barry. In my letter, I said I was “writing to raise concerns about the delayed efforts to modernize the Office of Personnel Management’s retirement information system.” I asked Director Barry to make modernization of this system a priority so current federal employees can get the vital information they need to plan for their retirement.

Providing timely and accurate information to plan for retirement is a long-standing problem, and I let Mr. Barry know: “In a time of strained family budgets, federal employees and retirees need certainty and reliable information; this cannot be a casual endeavor for your office.” I told him that I, along with all the active federal employees in Maryland, want urgent action to address the inefficiency.

I also asked him to pay immediate attention to the problems with service credit deposits, so that retirees get the benefits they deserve – not more and not less. Families are stretched and stressed as it is, and I know how much federal retirees depend on the benefits they were promised in exchange for years of faithful civil service. Promises made must be promises kept.

Mr. Barry replied to my letter promptly. He said “Unfortunately, your concerns are valid and I share them. You are also correct in recognizing the urgency of addressing the longstanding problems in our retirement program. That is why I have made the issue a priority for 2010 and 2011.” He also promised that issues with service credit deposits would be resolved by mid-April.

I am encouraged by Mr. Barry’s response, and I want you to know that I will not let up until OPM’s retirement information system is modernized – I will continue to follow up until these issues are resolved.

I believe in the civil service and its people; I believe you cannot have a democracy without them. Rest assured that I will continue to fight until the OPM and the Federal Employee Retirement Information System meet the expectations of the federal employees and retirees they’re made to serve. You worked hard for America, and you deserve someone to work hard for you.

U.S. Senator Barbara Mikulski

GWEN K STRIKE, PUBLICATIONS COORDINATOR, NATIONAL

Service Officer Awards 2010

CONGRATULATIONS TO:

James Fornataro, Chapter #2306 Carroll County for his recognition as *NARFE Service Officer of the Year* for both the Maryland Federation and for Region II..

Barbara Munroe, Alabama Chapter #1511 who is this year’s winner of the *National Service Officer Award*.

Our thanks to them and to all the Service Officers everywhere who quietly help others every day!

Prepare For Life’s Events

The F-100 *Be Prepared For Life’s Events* form has been revised and is now available. A reminder: *this form is intended for NARFE members only*. It is preferred that it *not* be used to recruit members or as a handout at information booths.

You may obtain copies for members via an F-18 *Requisition for Printed Supplies* or through the NARFE web site. On the web site (www.narfe.org) members will find access to the form, after they log in, under “News from NARFE” or “Downloadable forms.” It is available to be printed out and as a fillable form. Information on the F-100 will appear in the April issue of NARFE magazine.

Note: We encourage chapters to include this information in their newsletters. It’s another of the benefits of being a member of NARFE.

Legislative Concerns? Other Concerns? We Can Help!



Evelyn Kirby

We have easy ways for you to stay current and speak out on legislative and other matters. Use them to act on issues important to you. After all, NARFE is an activist organization. All will benefit when you give your support and input to members of the Federal and State Legislative Committees. Plus, do make contributions to NARFE/PAC and MD/PAC—*where your dollars make a difference.*

At the *national level* advocacy for federal legislation and federal policies helpful to us is led by the NARFE HQ Legislative Staff. For service at your fingertips go to narfe.org, and sign in using your name and Member ID from the mailing label of your *NARFE* magazine. The useful information is amazing. For example, after clicking on “Membership” go to “Join GEMS” (Global Electronic Messaging System) and sign up. Typically every Friday that system releases brief electronic messages about pending issues. It provides steps and links to follow to relay concerns directly to your Senators and U.S. Representatives. It even writes your letters! I can’t say enough about the ease of this process or its importance. Click on “Legislation” for instant access to information and links to details on bills, and more. Of course, you can always buzz Ron Bowers, our Federal Legislative Committee (FLC) Chair, or anyone on the committee to answer your questions.

Kudos go to Ron for getting the FLC into gear. He has inaugurated a new approach of multiple District Coordinators sharing responsibility for each Maryland Congressional District. For example, matters affecting District 4 are now mutually managed by Jim Cowie, Chapter 581, Gaithersburg and Barbara Iba, Chapter 35 Takoma Park. A similar shared approach is in place or planned for all other Districts. I urge chapters within each district to work in sync with this collaboration. Be open to FLC members as they coordinate meetings and issues, reaching out to multiple chapters about events, need for action and information. This way our ‘voice’ can be focused and organized. Further, it will concentrate effort on critical issues and conserve the time of NARFE colleagues and Members of Congress and their aides.

For easy access to *state* level activities and legislative priorities, click on mdnarfe.org. Here you will see Maryland-specific information, e.g. alerts about hearings

on tax relief and tax credit issues that the State Legislative Committee (SLC) will have spent hours helping to achieve. It provides links to sites such as Social Security, the U.S. Office of Personnel Management, the Maryland General Assembly (for bill status, text and hearing dates), Congressional links, and more. Actually, mdnarfe.org stays in motion with useful data for and about Maryland’s chapters. Content changes as officers are elected and other updates occur. Beyond the website feel free to contact Bill Ferguson, SLC Chair or any committee member about Maryland legislative activity.

Loud applause goes to Bill Ferguson, Dick Strombotne, Ed Bice and all on the SLC, and in the chapters, who spearheaded our 2010 State Legislative Program. The jury is out on the success of their endeavors in this tough budget year, but the SLC rocked! Its members pounded the halls in Annapolis and worked the phones and emails with vigor. They secured many sponsors for our top priorities. They gave sharp testimony. I ask all Chapter Presidents to be sure they have processes in place, such as phone trees and email alert lists, to give back to this committee the grass-roots support they need to champion our legislative targets.

This year the Federation reimbursed the \$5 Navy Stadium parking fees for all NARFE members who drove a vehicle to priority hearings. We also gave each chapter sending at least three members a \$35 check to defray travel costs. We may well repeat such incentives in the future. The SLC is now consolidating data on legislators who supported our priorities and will share that information with you prior to the September 14 primary.

Region II Symposium

Thanks and congratulations to our Regional Vice President, Charley Saylor, for another job well done!

A good contingent from Maryland participated in the intensive two-day training sessions Charley organized in Gettysburg, Pennsylvania, on March 23-24. This is our second symposium and it was very worthwhile for the 199 current and future NARFE leaders from Region II who attended. This type of how-to/best practices training meets a real need as we work to improve our operations and develop new leadership.

Six Seconds Is All The Time You'll Have!



Barry Grier

That's right. When you approach someone in a marketing situation and attempt to make a sales pitch or get their attention while they are busy trying to get off a train or bus, six seconds is about all the time you have to get your point across.

Such was the case recently when members of my chapter covered several Park 'n' Rides in Calvert County to pass out NARFE literature to federal employees returning from work. This recruiting effort was also a "dress rehearsal" prior to conducting a statewide campaign over Park 'n' Ride lots as well as strategically located metro stations.

Like the old saying: *Plan your work; Work your plan*, our plan was simple. We ordered a couple of hundred magazines from headquarters together with a number of brochures including THE TEN WORST MISTAKES, which we inserted in each magazine. With our chapter information on labels on the front of the magazine, we also included the recruiter's ID number and our chapter number on the bottom of each magazine application. We also printed a few hundred 8x11 posters regarding the *erasing of our benefits* to pass out as well with our chapter contact information on each.

Still working on our plan, we decided to canvass the Park 'n' Ride locations in the evening hours. If we approached federal employees in the morning with our materials we figured quite a few magazines would probably end up being left on the bus. By passing out our literature in the evenings, our magazines had a better chance of ending up in the commuters' cars and homes.

Having commuted for nearly ten years on the MARC trains from DC to Baltimore, I have a pretty good idea of what the federal commuter has to contend with during morning and evening rush hours. You can bet your bottom dollar that the morning rush hour commuter generally is reading his newspaper, working on his lap top, or just preparing mentally for the day's challenges.

The evening commuter is probably trying to figure out what to have for dinner, mentally preparing to pick up the children from the daycare (*late fees are horrendous*) or is just mentally wiped out. Most times it's also an opportunity for the evening commuter to just enjoy a few minutes of relaxation before joining that stampede to the parking lot.

Speaking of the metro, I would discourage anyone from trying to pass out literature during the morning rush hours. These commuters have no time for idle conversation since they're trying to buy their tickets and catch their trains. The best time and location would be in the evening hours and by the metro parking lots. Make sure you find out what the *do's and don'ts* may be at the metro stop you choose. Ask someone with the MTA management about distributing materials on their property. *Don't stand in front of these evening commuters or you may get trampled!*

The best vantage point to take at the Park 'n' Ride is to get as close to the exit door of the bus without causing a disruption or blocking the exit in any way. This strategy is best due to the fact that once the commuters exit the bus they head out in different directions. You'd have a better chance of herding cats than trying to catch up to these federal employees headed home.

Forget about trying to explain what NARFE is all about. You have approximately six seconds. Our best method proved to be just a few brief words as we handed each commuter the materials: *Hi, information for federal employees from NARFE.* That's about it, my friends. That's all the time you have.

It helps to wear some of our NARFE apparel (*hats, shirts etc.*) Also, setting up a sign with one of our large recruiter posters will help with your curb appeal. Of course, put on a happy face and disposition.

Luckily, the present mood in Congress and the fact that our benefits, health care, and retirement pensions are under major scrutiny, has caused our words to fall on attentive ears. No one refused one of our magazines. In fact, we found our materials in most agreeable hands. Can you blame them?

These recruitment efforts can work only by the chapters taking the lead. The National Headquarters and the Maryland Federation of Chapters can develop an overall plan; but, the real battle takes place in the trenches – on the front lines. That, my friends, means each and every chapter must design its own method or strategy using the Park 'n' Ride approach and/or taking the NARFE materials to as many metro stops as possible (*Towson, Rockville, Baltimore, New Carrollton, Silver Spring, etc.*) all around our area of operation.

Remember not to bite off more than you can chew. First,

Continued on page 7

Scholarship Program



Barbara Walter

I want to thank the following volunteers who will assist in the rating of applications for the scholarship program: Jo Bond, Mildred Cannon, Meg Clarke, Ruth Kent, Tom Kitchens, Jennifer Ramsey and Jackie Roberson.

The applications are usually received for rating in June/July. If anyone else would like to participate, please call or email Barbara Walter at 301-598-8882 or redslittle@verizon.net.

Six Seconds... *Continued from page 6*

familiarize yourself with one particular Park 'n' Ride. See how it goes and then pick one or two each week to canvass. There is no rush. The size and/or location of the Park 'n' Ride or metro stop should give you an idea of how many members you will need to get the job done.

If the word *Aggressive* comes to mind, it should. Waiting for potential new members to come to us won't get it done. Therefore, it's time for us to be aggressive in our recruiting efforts and leave no stone unturned when it comes to developing strategies that prove effective.

Some chapters may want to wait until Spring to work the Park 'n' Rides. That is totally up to each individual chapter to develop their strategic plan for recruiting when and where. We still plan to have a comprehensive recruiting plan involving all of the critical Park 'n' Rides and metro stations in our area of operation. But, individual chapters always have the option of conducting their own recruiting efforts at commuter locations.

I am more partial to making plans for an all-out recruiting effort this Spring (*Including metro stops, Park 'n' Rides, radio and internet announcements as well*). To quote Don Champ, President of Carroll County Chapter 2306, in energizing his membership about his agenda said: *Spring always comes. Everything is refreshed. New life begins. The spirits are lifted and, life goes on.* So, my fellow members, as Don quipped: *THINK SPRING!* Let's make this new year a great recruitment effort! Now, put those six seconds to work and Good Luck!

(Note: Ladies, the evening light is getting better, it still gets pretty dark some evenings, so please make sure you have a few male members on your recruiting team for safety concerns. NEVER recruit alone, period.)

Dues Withholding



Dick Strombotne

Since September 2009, ninety-five (95) chapter members in Maryland NARFE have signed up for *dues withholding*. They have taken advantage of the 15 percent discount from the \$29.00 annual national dues and will enjoy freedom from future dues notices. They are in the thirty-one chapters in Maryland NARFE

that have had one or more members go on dues withholding. Chapter 409 had nine members go on dues withholding; chapters 581, 969, 1122, and 1260 had seven members switch; chapter 1747 had six members; and chapters 126, 251, 1522, 1888, 1892, 1936, and 2274 had either three or four members switch.

In May 2009, at the Maryland Convention, delegates decided to establish a joint chapter-federation dues withholding incentive (DWI) program. Since then, five chapters have sent their Notice of Participation to the Treasurer. They are: 0126 Western Charles/Indian Head, 0581 Gaithersburg, 0969 St. Mary's County, 1127 Rockville, and 1372 Tidewater. Also, some other chapters are in the process of applying for participation. Those chapters that participate agree to reimburse members who switch to dues withholding \$3.00 plus the amount of the chapter's annual dues; the chapter then can request reimbursement for the \$3.00 from Maryland NARFE by providing the Treasurer with the name and ID number of the member. (A chapter *need not* participate in the joint DWI program to rebate chapter dues to a member who switches.) Chapters and the federation gain in the long run, in exchange for a short term expense, by participating in the DWI program because the retention rate for members on dues withholding is so high, about five percent.

The 34 chapters in Maryland NARFE have a total of 2,210 members on dues withholding; this is 11.3 percent of the number of voting members. Frederick Chapter 409 has the most members on dues withholding with 129, while West-Mar Chapter 410 has the highest percentage of members on dues withholding: 33.6%. The number of potential members who could switch to dues withholding is quite high; more than 9,300 chapter members are holding one-year renewable memberships, about 48 percent of all voting members.

The Treasurer can provide chapters with a list of the members who have switched to dues withholding. Send an email request to him at DickS.narfe@comcast.net.

National Board Meeting



Charley Saylor

The National Executive Board (NEB) had a meeting via *gotomeetings.com*. I can't say that it was efficient and hopefully we will not have to suffer through any more this year. However, it did save us about \$20,000. It lasted about 3 ½ hours with an hour taken from that total for lunch. The highlights covered are minimal.

1. Transportation from the airport to the hotel in Grand Rapids will be discussed later this month when Margaret Baptiste meets with the delegation from Michigan. As it stands now those arriving at the airport are faced with a \$30 taxi fare or a \$35 limousine fare. No hotel shuttle.
2. Those serving on committees will be given a per diem of \$150 per day.
3. Many of you like to have a federation meeting prior to the convention to discuss resolutions. A book with the resolutions will be mailed out two months in advance of the beginning of the national convention, this year, by the end of June. They will be posted on our web site as they come in.
4. Finally, the big issue. We're hearing that one or more states may be preparing a resolution that would incorporate unified dues and propose a new \$50 per member rate. We'll have to see what actually happens when we all see the proposed resolutions. If this or something similar actually comes up for consideration at the National Convention, it would raise a number of questions. Our bylaws state that the federations must receive 10% of this, or \$5 per member. We could assume that chapters would get \$9 for each member they have. One reason why I was opposed to the \$40 unified dues proposal was that it was obvious to me early last year that headquarters needed more money. Our investments went south along with our membership. I don't know how I would stand on this as I know national needs the money, but I also know some other financial facts. First of all very few of our federations need an increase in revenue from the current \$2.90 to \$5.00. This represents better than a 34% increase. Before we plunge without thought into an increase in dues to \$50 per member we MUST produce a better distribution system. We have a lot to talk about and think about before we make a decision on this issue. Haste not only makes waste, but foolish resolutions.

We'll be talking about this at your conventions. Headquarters is already preparing a canned talk for the Regional Vice Presidents.

Federal Legislation



Ron Bowers

The Congressional campaign activity for the 2010 elections is beginning and it will be accelerating, especially over the summer. The Federal Legislative Committee (FLC) will be contacting each of the campaigns of the incumbents seeking reelection as well as the campaigns of opposing candidates as they announce themselves. The goal is to make each candidate aware of NARFE legislative goals and concerns and to arrange for attendance of NARFE representatives at campaign events, if the NARFE Political Action Committee approves and provides the funds. Ten of us attended Rep. Frank Kratovil's picnic. I also contacted our National office about an event in the District of Columbia for Rep. John Sarbanes at which national officers of employee unions and other national organizations would be in attendance. Chris Farrell of the National Legislative Staff attended but, because the party was at 5 PM in downtown DC and I had only three days notice I could not arrange for anyone from Maryland to attend. NARFE/PAC is one of the ways NARFE gets the attention of members of Congress and donations from NARFE members is the only income source NARFE/PAC has. I will be obtaining a supply of the pamphlets and pins for the chapters and we will have a table at the Federation meeting in May to collect donations. As the second largest Federation in the nation, and the ease with which we can meet with some very influential members of Congress, we should use this fund to protect our earned benefits.

There also are significant developments coming in the Nation's Capital with the establishment of the President's National Commission on Fiscal Responsibility and Reform (Executive Order 13531). This Committee consists of six Senators, six Representatives, and six appointees of the President. The party representation from Congress will be equal; the co-chairs (Former GOP Sen. Alan Simpson and former Clinton White House Chief of Staff Erskine Bowles) are from both parties and the remaining four Presidential appointees may be divided with three Democrats and one Republican. The President will also appoint an Executive Director who will obtain such staff assistance as needed. The list of all the appointees has not been completed. The Committee must provide a final report to the President by December 1, 2010.

There will be much speculation about this and NARFE will be attentive to any work on changes in entitlements of any

Continued on page 9

Spring Seminar



Larry Lange

This spring's seminar, sponsored by the Montgomery County Area Council, will be on Saturday, April 17 from 9:30 a.m. to noon. This seminar is for Active Federal Employees and the theme is: *What is NARFE doing for You?* It will be held in the Social Hall of the Bauer Drive Community Center, 14624 Bauer Drive, Rockville MD 20853.

Jeff Parish, from the NARFE Premier Federal Credit Union will have brochures available. Jeff would like our active employees to know that, if they open a new account at the Premier Federal Credit Union, they will receive a free one-year membership in NARFE. Austin Heyman, Esq., from the Montgomery County Office of Community Partnerships, will be speaking. Austin's focus will be on the many opportunities available in Montgomery County for federal retirees. Sarah Holstine, our Legislative Specialist from NARFE's National Office, also will be a speaker at the seminar.

Current federal employees may have more reasons to be concerned about their benefits than retirees. Please spread the word about this seminar among your chapter members. If possible, include an item about this seminar in your newsletters. This is an excellent opportunity for active federal employees, who are not NARFE members, to find out what our organization is doing for them. Hopefully, they will see why it is very important to them to become members of NARFE.

Legislation...

Continued from page 8

kind that would affect Federal employees and retirees. The Federal trust funds are holding almost \$4.6 trillion or one third of the National Debt. *That proportion surely will be the subject of the Commission's work.*

I have received confirmation that Sen. Ben Cardin will be our speaker at the *Mini Convention* on May 3 in Bowie. After 18 years on the Ways and Means Committee of the House and his current assignments in the Senate, he is one of the most well informed members of Congress on issues of health insurance reform, Medicare, Social Security and other matters of interest to all of us. The Committee mentioned above will be in operation and Sen. Cardin will be able to tell us more at that time. *His coming to our meeting is a good reason to attend this very important meeting.*

MGA Events



Pat Farmer

By way of background, last year our President Ted Jensen asked me if I would represent Maryland Federation of NARFE on the board of the **MARYLAND GERONTOLOGICAL ASSOCIATION (MGA)**. NARFE Maryland had previously had a representative on this board. I agreed to represent our organization and filled out the appropriate paper work in order to be voted on by the board. At the time of the voting, the board members voted me in as an individual member and not as a representative of our group. I still don't understand exactly why but apparently the members felt that I had the background to be an individual member. I am listed in the board directory as the president of NARFE Laurel Chapter 422, so I plan to keep the Maryland Federation members informed on MGA activities.

MGA works to advance the knowledge and increase the professional competence of individuals working in the field of gerontology; to promote and provide a forum for the presentation and application of research and related scientific activities; and to promote public awareness in the field of gerontology. MGA sponsors four events a year: a networking breakfast and lecture, coming up April 13; a spring education conference scheduled for June 9; a forum in September, topic this year on senior employment; and a dementia conference in December. Dues categories are: individual membership, \$50; organizational membership, \$250 (includes 10 discretionary memberships); senior (age 60 plus), \$30; and full-time student, \$30.

The MGA networking breakfast and lecture will be held Tuesday, April 13 from 8:30 to 10 a.m. at Somerford Place, Assisted Living & Alzheimer's Care, 8220 Snowden River Parkway, Columbia MD 21045. The topic is Neighborhoods for All Ages: an innovative approach to home repairs, service coordination and community engagement for older adults in urban areas. The presenters are Christy Bullman, MSW, MA, Service Coordinator, Neighborhoods for All Ages, Civic Works; and Amy Cohen-Callow, MSSW, PhD, Clinical Instructor, University of Maryland School of Social Work. The program is free to MGA members, \$10 for non-members (pay at the door – check or cash). To download the flyer with complete details and directions, go to the MGA Website: www.mdgerontology.org.

State Legislation



Bill Ferguson

By the time you receive this newsletter the General Assembly will be coming down the home stretch and we will know how we fared in our campaign to get our top two priority bills - Senior Tax Relief Act (closing the \$3200 senior tax deduction gap) and a \$150 annual tax credit to encourage purchase and retention of Long-Term Care Insurance - passed. We think the hearings went well and, for the Senior Tax Relief Act hearings, we had excellent - 20+ - member turnouts.

We also testified on a number of other bills which wholly, or partially, will affect seniors. These included changes to personal and corporate income taxes, property taxes, uniform power of attorney, and false claims, among others. We will provide a box score at the *Mini Convention* in May. Special thanks to Dick Strombotne and Ed Bice who walked the halls of the State House to round up sponsors for our bills and to Dick who did the bulk of the testifying, always buttressed by detailed research, which made it easier for us to prepare complementary testimony.

Whether or not we score any successes in this, possibly the toughest possible year for new initiatives, we think we have established an excellent base for the upcoming election year. With your help we hope to have a robust fund which will allow us to participate in the election process. We have welcomed four new members : Meg Clarke, Chapter 251, Annapolis, Gary Roundtree, Chapter 1936, NW Baltimore Metro, Bob Schultz, Chapter 969, St Mary's County and Marcia Swanson, Chapter 1888, White Oak; we have established a strong, cooperative relationship with the United Seniors of Maryland and we continue to seek partnerships with like minded organizations.

The upcoming election poses challenges and opportunities for our legislative efforts and we need the help of *every* chapter to accomplish our goals. We need to quickly revise our Legislative Pamphlet so we can acquaint incumbents and candidates with our goals and seek their commitment for support. We also need to get it out to your chapters before your Fall meetings so you and your members can *actively* participate in the campaign to line up candidates who will support our legislative goals. We have a dedicated, hard working committee but we need your and your members' financial and organizational support to build on this year's efforts. Can we count on you?

Get in the Game



Dave Roseman

MD/PAC has been slowly receiving contributions this year and our current bank balance is \$4,202.50. While this looks good on paper it doesn't position us well for the upcoming year. Though our bills are getting a good hearing in Annapolis, it is far from certain and almost assuredly not going to result in passage because of the current budget situation in the State. We are doing our best to make the case, but as usual we are not getting the full support of our members. We need more e-mails to state legislators, we need more calls to state legislators and we need more people contributing to MD/PAC.

We have a very high percentage of donors to the PAC who have made at least two contributions, and in some cases many more than two. We need those of you who have been sitting on the sidelines watching and waiting for results to join the fray. It's fun to participate and it's easy. We're not asking for large contributions; *we're asking for a lot of contributions.*

As soon as this legislative session is over, the campaign for next year will begin in earnest. All of the state legislators are up for reelection this coming November, as is the Governor. We will be receiving many requests for support from legislators who have been supportive of our agenda. If we can support them and further educate them to what our needs are, we will. It will take many more contributions and supporters to help us get to a level of political participation that is commensurate with our membership and the number of employees and survivors—active and retired—we represent. So if we really want to be part of the action, we need to *get in the game.*

You can help as usual by making your check payable to MD/PAC and mailing it to me at 6 Thorburn Road, Gaithersburg, Maryland 20878. March Madness is starting and it will be followed by the wild campaign season starting in April and lasting through November. Everyone should participate and make their voices heard.

**DON'T LET WHAT YOU CANNOT DO
INTERFERE WITH WHAT YOU CAN DO.**

John Wooden

Lupus Fact Sheet



Martin Gilbert

LUPUS is a chronic and debilitating autoimmune disease that causes the body's immune system to harm its own healthy cells and tissues. LUPUS inflames various parts of the body, especially the skin, joints, blood and kidneys. *Lupus is not Infectious, rare or cancerous.*

LUPUS is more prevalent than AIDS, multiple sclerosis, muscular dystrophy, cerebral palsy, leukemia and cystic fibrosis *combined.*

Although LUPUS can occur at any age and in either sex, 90 percent of people with LUPUS are women. During childbearing years LUPUS strikes women 15 times more frequently than men.

LUPUS is more prevalent in non-WHITE people, such as Blacks, Latinos, Native Americans and Asians. LUPUS is three times more common in young black women than in young white women.

LUPUS is an invisible disease, offering patients anonymity, plus the frustration of dealing with life-threatening symptoms while appearing perfectly healthy. Lupus is difficult to diagnose, as the symptoms come and go and mimic many other illnesses. There is no specific test for LUPUS, and diagnosis must be done by an experienced health professional, preferably a rheumatologist. Delay in diagnosis can lead to life-threatening events and permanent organ damage.

Symptoms of Lupus can include: extreme fatigue, low-grade fever, hair loss, extreme fatigue, low-grade fever, hair loss, pleurisy, appetite loss, seizures, anemia, transient joint and muscle pain, sores in the nose or mouth, painful sensitivity of the fingers to cold, rash which is caused or made worse by exposure to sunlight. Most symptoms of LUPUS are treated with combinations of medications and life-style adaptations.

Sunlight, infection, injury, surgery, stress or exhaustion can cause flare-ups of LUPUS, which is a more active state of the disease. There is *no cure* for LUPUS. It can range from mild to life-threatening. Thousands of Americans die each year from LUPUS but most patients, if diagnosed early and treated properly, can manage their symptoms.

New research brings unexpected findings and increased hope each year.

Please make checks payable to Lupus Research/NARFE, and mail to Martin Gilbert, 1006 Caddington Ave, Silver Spring, MD 20901-1111

Alzheimer's Fund Gifts



Presentation by St. Mary's County Chapter 969

Pat Myers, President of St. Mary's County Chapter, accompanied by Carol White, (left) Alzheimer's Chair and Estella Thomas, Alzheimer's co-chair, present a check to Martin Gilbert, (far right) Maryland Federation Alzheimer's Coordinator, in the amount of **\$3,176** to be sent to Chicago for Alzheimer's research.

Chapter 969 at their January meeting also presented a check in the amount of **\$3,175.55** to the Alzheimer's Association, National Capital Area Chapter, Southern Maryland Office, to provide support to persons with Alzheimer's in St. Mary's County.



Dan McGrath & Martin Gilbert

Martin Gilbert, thanks Ocean Area Chapter 2274 for a \$1000 check presented to him by their President, Dan McGrath, at the Federation Board Meeting in Bowie on February 2, 2010. NARFE's goal of *nine million* for the Alzheimer's Fund comes ever closer due to our chapters efforts.

Resolutions for *Mini-Convention* - Overview



Saj Durrani

The Resolutions Committee (ResCom) received twelve Resolutions by the deadline of March 4, 2010. (As background, the ResCom consists of the Executive Committee of the Federation, plus six members who were appointed by the President in February.) Members

of the ResCom exchanged views through several e-mails after March 4, and held a face-to-face meeting on March 18 to act on the Resolutions.

The ResCom's decisions were sent to the Board (which includes all Chapter Presidents) by March 29, and will be considered by the Federation in its *Mini-convention* in May. If a board member objects to consideration of a Resolution for cause or wishes to amend for clarity, a statement of the objection or amendment and reason therefore must be received by the Federation Secretary no later than 18 April. If approved by the Federation, the Resolutions will be presented to the National Convention in August.

Two of the Resolutions (#10 and 11) were withdrawn during the meeting. Another resolution proposed a Family Membership plan, but it was not approved because it did not address numerous issues that would arise if the proposal were adopted. After much discussion, the remaining nine Resolutions were approved; some of them with minor amendments of the text while retaining the spirit.

For each Resolution, the Title, name of the Chapter or other entity that submitted it, along with a summary of the issues, proposed actions, estimated cost, and the ResCom's Recommended Action (RA) is given below. Hopefully, this information will help discussion of the issues in your Chapter meetings during April and at the *Mini-convention*. Please feel free to contact me at sajdurrani@aol.com if you need additional information.

INDIVIDUAL RESOLUTIONS

Res #01: Reporting Death of Annuitant, Spouse or Survivor. Ch 1519 (Glen Burnie)

Currently this item is part of a 24-page Pamphlet F-100. The relevant information used to be available as a separate single-sheet pamphlet, which made it easier to give it to the family of the deceased. **Proposal:** Make a separate pamphlet with this info. The *cost* for 7000 pamphlets (5 each for 1400 Chapters) at 15 cents per pamphlet would be \$3,150.

RA: Adopt

Res #02: Form F-7 Chapter Officers Roster. Jeanette Green, for the MD Federation Executive Committee.

Form F-7 was abbreviated in 2007 and now requires only the name, ID, and position held for Chapter Officers. However, many Federations require much more information for their Directories, and several Regional VPs also prefer more detailed information. **Proposal:** HQ should revert to the previous Form F-7. There will be *no extra cost*.

RA: Adopt

Res # 03: Eliminate Two-year Limitation on the Term of a Membership Fee Incentive Program. Ch 581 (Gaithersburg)

Bylaws Article 1, Section 3.B for Membership Recruitment allows the NEB to establish a Membership Fee (in lieu of National and Chapter dues) as part of an incentive program, but limits the term of such fee to two years. **Proposal:** Eliminate the limit, in order to provide a greater recruitment incentive. *Renewal costs would be reduced* if HQ adopts longer terms for members recruited through the OPM mailing list.

RA: Adopt

Res #04: Set Five-Year National Membership Dues of \$115 for Regular Members. Ch 581

Bylaws Article 1, Section 4.A sets National Dues of \$29 for one year, \$52 for two years, and \$74 for three years. **Proposal:** Also allow National Dues of \$115 for five years, effective April 1, 2011, to promote membership retention. *The revenue will increase* by \$86 for the first year of each new five-year membership, compared to annual \$29 fee.

RA: Adopt

Res #05: Restore National Life Membership as a Retention Tool. Ch 581

Bylaws Article 1, Section 2.B.1 allows Life Membership by payment of an actuarially determined amount that will yield approximately the same amount as annual dues at the time of purchase. This is not competitive with dues withholding or three-year national dues. **Proposal:** Modify the actuarially determined amount to one that will yield the equivalent of the lesser of annual dues, the amount

Continued on page 13

Resolutions... *Continued from page 12*

Continued from page 12

of annual dues withholding, or the annualized rate of the most discounted multi-year membership at the time of purchase. This action will make Life Membership more attractive. There will be *no extra cost*; the lump sums collected for Life Members can be invested in long-term bonds with guaranteed return.

RA: Adopt

Res #06: Permit and Actively Promote Prepayment of Multi-year Dues. Ch 581

Although HQ permits members to prepay multi-year membership dues, it does not inform the members of this option. **Proposal:** Add a new Section in Rule I to explicitly allow such option, subject to policies prescribed by the NEB. This will *increase the revenues*, which will greatly offset the cost of advising members of this option.

RA: Adopt

Res #07: Support Legislation for Statutory Advisory Council for OPM on FEHBP. Ch 581

Since the mid-1980s, NARFE and several other organizations have had representatives on the Employees Thrift Advisory Council, as statutory advisors to the Federal Retirement Thrift Investment Board which administers the Thrift Savings Plan (TSP). However, the OPM has no such inputs for Health Benefits Plans. **Proposal:** NARFE should support legislation to establish a statutory Council to advise OPM on FEHBP. There will be *no extra cost* for including this in our Legislative Program for the 112th Congress.

RA: Adopt

Res #08: Task Force Study on NARFE Subsidiary by Tax-Deductible Donations. Ch 581

Members cannot make tax-deductible contributions to NARFE, since it is not a 501(c)(3) entity, but they could do so if we had such a subsidiary. **Proposal:** Establish a Task Force to study if such a subsidiary should be established, and require the Task Force to submit recommendations by 11/1/2011. The *one-time cost* for the Task Force is estimated at approximately \$10,000.

RA: Adopt

Res #09: Enhance Financial Transparency in NARFE Units. Ch 581

Two changes are suggested to Bylaws Article II, Section 1.F and one change to Article IV, Section 2.B in order to provide additional financial transparency. **Proposals:** Amend Article II to require that the National Officers provide a copy of the monthly report and the approved budget to the President of each Federation. Also modify Article IV to require that reports of chapter finances be provided to members and the federation president annually or more frequently. There will be *no additional cost* to NEB or Chapters beyond the cost of providing more copies.

Res #12: Family Membership Plan. Ch 969 St. Mary's County.

Bylaws Article I, Section 4, Part A offers several multi-year options for dues, but does not offer incentives for both husband and wife to join as members. A larger membership would enhance our influence at local, state and federal levels. **Proposal:** Establish a Family Plan, allowing both spouses to join for an annual fee of \$50. The *cost* should be estimated by the National Treasurer.

RA: Non Adoption. Lacks specific wording of Bylaws change, does not follow the required format, and does not address numerous issues that would arise if the Resolution were adopted.

CONVENTION RESOLUTIONS - KEY DATES

All resolutions are due at headquarters by May 20. The Resolutions book is to be in the hands of delegates 60 days before the start of the 2010 National Convention, June 29. A few weeks after that date, Maryland NARFE will hold a meeting to prepare lead delegates for the National Convention, date to be announced

*"People may forget
what you said or what you did,
but they will never forget
how you made them feel."*

Maya Angelou

Treasurer's Report



The Federation's financial report for the period ending 2/28/10 is shown below.

	Assets As of:	
	1/1/10	2/28/10
Checking - Bank of America	\$ 1,634	\$ 26
Checking - BofA Membership	\$ 157	NA
Savings - Bank of America	\$ 32,793	\$ 34,240
Certificates of Deposit - BofA	\$ 41,535	\$ 41,707
Acct Payable/Replace Checks	\$ (162)	\$ (162)
TOTAL ASSETS	\$ 75,957	\$ 75,811

	BUDGET	TOTAL TO
	FOR YEAR	2/28/10
REVENUES		
National Membership Dues	\$ 49,900	\$ 8,191
Chapter Per Capita Dues	\$ 9,500	-
Interest - BofA Savings	\$ 230	\$ 32
Interest - BofA CDs	\$ 1,025	\$ 173
Income - <i>Mini Convention</i>	\$ 5,300	-
Matching Funds	\$ 300	\$ 200
Other Income	\$ 1,800	\$ 867
TOTAL REVENUES	\$ 68,055	\$ 9,463

DISBURSEMENTS		
Ad Hoc Committees	\$ 250	\$ -
Administration, Gen.	\$ 7,200	\$ 44
Alzheimer's/Lupus	\$ 100	\$ -
Chapter Assistance	\$ 4,000	\$ 5
Convention, <i>Mini</i>	\$ 13,400	\$ 5
Convention, Maryland State	\$ 700	\$ 156
Convention, NARFE National	\$ 9,000	XXX
Executive Committee	\$ 4,150	\$ 979


Federation Board Meetings	\$ 9,600	\$ 4,513
Legislation, Federal	\$ 2,000	\$ 584
Legislation, State	\$ 5,500	\$ 1,689
Membership/Recruitment	\$ 4,000	\$ 575
Newsletter	\$ 2,700	\$ 1,059
Public Relations/Adv	\$ 200	\$ -
Retiree Asst. Ctrs	\$ 200	\$ -
Service Officer	\$ 200	\$ -
Training	\$ 5,800	\$ -
United Seniors of MD	\$ 200	\$ -
Web Site	\$ 150	\$ -
TOTAL DISBURSEMENTS	\$ 69,350	\$ 9,609
ENDING BALANCE		\$ 75,811
Projected Deficit	\$ (1,295)	
Contingency Fund	\$ 5,000	

A REQUEST
CHAPTER SECRETARIES

IN REGARD TO THE CHAPTER OFFICER ROSTER (FORM F-7), PLEASE CONTINUE TO SEND THE OLD FORM F-7 TO THE FEDERATION SECRETARY, **Not** THE NEW HQ FORM THAT IS ON THE INTERNET. THE "OLD" FORM CONTAINS ALL THE INFORMATION I NEED TO MAINTAIN THE FEDERATION DIRECTORY.

REPORT GIVERS

PLEASE MAKE A COPY OF YOUR REPORT FOR USE AS A BACKUP. WHEN TRANSCRIBING YOUR REPORTS A HARD COPY HELPS ENSURE THE ACCURACY OF THE TRANSCRIPTION.



THANK YOU. *Jeanette Green*
Federation Secretary

Budget Report-Maryland Federation



Dave Roseman

The Federation's Budget for Fiscal Year 2010 & 2011, as approved by the Board on February 2, 2010, is shown below.

Net Worth

Estimated Net Worth EOY 2009 \$75,957

Surplus/(Deficit) 2009 (\$8,752)

FY 2010 FY 2011

Estimated Net Worth EOY \$74,662 \$73,462

Projected Surplus (Deficit) (\$1,295) (\$1,200)

Budget Projections FY 2010 FY 2011

Budgeted Income \$68,055 \$71,550

Budgeted Expenditures \$69,350 \$72,750

Budget Surplus (Deficit) (\$1,295) (\$1,200)

Income

National Dues \$49,900 \$49,000

Chapter Per Capita Dues \$9,500 \$9,300

Interest on Saving \$230 \$200

Interest on CDs \$1,025 \$950

Income, State Convention \$0 \$10,000

Income, *Mini Convention* \$5,300 \$0

Matching Funds \$300 \$300

Other Income \$1,800 \$1,800

Budgeted Income: \$68,055 \$71,550

Expenditures:

Ad Hoc Committees \$250 \$250

Administration, General \$7,200 \$7,200

Alzheimer's/Lupus \$100 \$100

Chapter Assistance	\$4,000	\$3,000
Convention, <i>Mini</i>	\$13,400	\$0
Convention, Maryland State	\$700	\$26,700
Convention, NARFE National	\$9,000	\$0
Executive Committee	\$4,150	\$4,150
Federation Board Meetings	\$9,600	\$9,400
Legislation, Federal	\$2,000	\$4,000
Legislation, State	\$5,500	\$5,500
Membership/Recruitment	\$4,000	\$5,000
Newsletter	\$2,700	\$2,100
Public Relations/Advertising	\$200	\$200
Retiree Assistance Centers	\$200	\$200
Service Officer	\$200	\$200
Training	\$5,800	\$4,400
United Seniors of Maryland	\$200	\$200
<u>Web Site</u>	<u>\$150</u>	<u>\$150</u>
Budgeted Expenditures:	\$69,350	\$72,750
Contingency Fund	\$5,000	\$5,000

Jeanette Green, Federation Secretary

Attend and Enjoy!

Our May Federation Board meeting [Mini-Convention] will be an important meeting. In addition to our regular business we will be voting on proposed resolutions, and engaging in a workshop discussion on how to strengthen our chapters. This also is the time to hear from candidates for National NARFE office and to prepare for the National Convention in Grand Rapids. This will be an excellent opportunity for new or potential new leaders to learn about critical issues and processes.

We have invited a speaker from Medicare, vendors will be available to discuss their services/products and we will have *door prizes and gifts*.

Register, attend and enjoy the proceedings!



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

Maryland Federation Newsletter

Protect Your Retirement



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ON THE INSIDE

- 1 President's Message
- 2 Federation Officers & Contacts
- 4 Senator Barbara Mikulski's letter
- 4 Service Officer Awards/Life's Events
- 5 Legislative Concerns?
- 5 Region II Symposium
- 6 Six Seconds
- 7 Scholarship/Dues Withholding
- 8 National Board Mtg/Federal Legislation
- 9 Spring Seminar/MGA Events
- 10 State Legislation/Get in the Game
- 11 Lupus Fact Sheet/Alzheimer's Fund
- 12 Resolutions Overview
- 14 Treasurer's Report
- 15 Budget Report

NARFE National and Federation Schedule of Events

Please put these dates on your calendar

April 17, 2010	Montgomery County Council Seminar
May 2, 2010	Executive Committee Meeting
May 3 & 4, 2010	Federation <i>Mini-Convention</i>
TBD	Preparation for National Convention
July 30, 2010	Deadline for Fall Newsletter
August 29 - Sept. 3, 2010	National Convention
October 4, 2010	Executive Committee Meeting
October 5, 2010	Federation Board Meeting
TBD	Membership & Service Officer Training
Sept 14, 2010	Maryland Primary Election

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