



National Active and Retired Federal Employees Association



## Maryland Federation Newsletter

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SPRING 2011

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### President's Message



*Ted Jensen*

When I first met with Maryland's NARFE leaders at our Convention two years ago, I thought our organization was at a critical point and the next few years would see us either move forward and remain an effective force or mark the beginning of a decline in our influence. I also asked how much change we wanted and how much work we were willing to do to make it happen. In our December 2010 Newsletter, my theme was the need for change and the hopeful signs I saw in the early actions of the newly elected National Executive Board (NEB). Here we are a few months later engaged in a very serious public debate about the role of government and the perception of public employees. Here we are still trying to sign up new members as we lose some of our most loyal long time activists. Here we are struggling in some cases to keep our chapters strong as those leaders are no longer with us. Here we are with change coming at us from inside and outside the organization. We see the NEB hiring consultants to help us with public education in the *Heartbeat of America* campaign. We see the NEB launch an experimental virtual chapter, termed eNARFE. You will hear more about these new initiatives elsewhere so I will not get into detail about them here. I will offer some thoughts on how we might respond to these two initiatives and to other changes coming down the road.

In any organization like ours there are two primary elements, the mission and the members. If NARFE can effectively carry out its core mission, and thereby provide value to its members, it will thrive. Everything except the mission and the members, while important, is secondary. Here I fall back on my Social Security Administration (SSA) experience. In SSA the primary elements were the mission and the beneficiaries we

served. How we organized, and the means we employed to meet the needs of our customers, came under the heading of "Organization and Methods." Those terms changed over the years of course, but the concept was always the same. The idea was always to try to find the best means of achieving the mission, so the organization and methods were constantly changing. There was even a test designed to determine which employees were suited to dream up and make these changes. It was appropriately if prosaically called the "O&M" test. (Full disclosure: I flunked the test. In my defense, it's very hard to do well on a timed test when you have a nasty nosebleed. Whenever I looked down to pencil in my answer... I did find another path to get into the change business and did okay). In our case, for example, a Chapter/Federation/NEB structure is one way to organize. A monthly paper newsletter in the mailbox is a good method. Both have served us well but maybe there's a different way to organize and a different way to communicate that might be better **TO ACHIEVE OUR MISSION.**

When we look at something different and try to decide if it is good or bad, what criteria do we apply? No surprise here. I think we ask if the new organization or method is a better way to achieve our mission. If it is, we support it. If not, we keep looking and trying to come up with something that works better.

Let us apply this approach to the new eNARFE chapter. The NEB saw this idea tried in several states and other organizations and decided to give it a bigger trial. It is designed to attract younger Federal employees and recent retirees whom we need as NARFE members going forward. We are not recruiting anywhere close to the number of new members we should be signing up from these groups.

National VP Paul Carew put it this way. "Sadly, as the  
*(continued on page 3)*

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306	Hagerstown .....	Ed Wurmb
357	Takoma Park .....	Barbara Iba
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410	West-Mar .....	Donnie Gibson
422	Laurel .....	Patricia 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 .....	Elenor Kaul
1363	Bay Area .....	JoAnne Groves
1372	Tidewater .....	Evelyn Kirby
1466	Calvert County .....	Barry Grier
1519	Glen Burnie .....	Stan Jacobs
1522	Susquehanna .....	Harold Forst
1734	Howard County .....	Burdelle Dowdell
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1770	Bel Air .....	Reed Magness
1887	Wheaton/Glenmont .....	Ruth Foss
1888	White Oak .....	Marcia Swanson
1892	Aspen Hill .....	Rudy Volin
1936	N.W. Baltimore Metro .....	Barbara Cuffie
1972	Waldorf/La Plata .....	Joanna Bond
1990	Catonsville .....	Lou Brocato
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**President...** (continued from page 1 )

older generation of NARFE members continues to pass from the scene, active Federal employees and recent retirees who should be stepping up to grow the membership and assume leadership roles are mostly staying away. Inevitably, membership falls, chapters close and NARFE's vitality wanes." This would be the inevitable result IF we don't do anything to attract and retain these new members.

When the NEB announced the formation of the eNARFE chapter, there were questions raised about the possible negative impacts on chapters and Federations and the current dues structure. These are valid questions, but in my view not the most important question. That to me is: Will this new option attract new members in big numbers and thereby help us achieve our mission. If it does, it's a winner. If not, we need to try something else.

There are good reasons to think this will work and I think we should support it and give it an honest chance to succeed. In fact, I would like to try it at the Federation level in Maryland. Given the high concentration of active and recently retired Federal employees here, this should be a great proving ground. There may be an argument that says there is no need for a state-level eChapter if there is already a national version. Maybe so. On the other hand, our Federation is very seriously engaged with state-level issues that affect the lives of the nearly 300,000 Federal employees and retirees who live here in Maryland. Those issues will not be the focus of a national chapter. Again, it gets back to providing value to our members and potential members. Of course this is just wishful thinking at this point. The Executive Board is stretched pretty thin already so we would need some dedicated help to attempt this. In the meantime, we appreciate the NEB's initiative and we can learn from their experience.

I hope the new eChapter idea is wildly successful and new members flock to it in droves. The idea of offering optional ways to participate as a NARFE member makes sense to me. I love chapters too and pledge to work harder to keep them strong and active. At the same time, I know that 90% of our current members pay their dues regularly and never come near a chapter meeting. We need all those members too. We sure can't afford to lose our active chapter members. We can't afford not to recruit those younger people who are not joining today. I wish we could engage the

silent 90% too. Hey, a guy can dream.

I look forward to seeing many of you at the Maryland Convention in May. Promises to be interesting. We are dedicating our proceedings to the memory of Charley Saylor.



*Evelyn Kirby, 1<sup>st</sup> Vice-Pres/  
Legislative Director*

## **Action YOU Should Take NOW to Protect America's Heartbeat**

NARFE Headquarters just launched a major campaign to counter serious challenges confronting public servants. It's featured on pages 22-23 of the April NARFE magazine. Called Protect America's Heartbeat [defined as valuable public service to this Nation], it is especially targeted at 10 states. These have high Federal employee/retiree populations and/or Members of Congress in key roles on matters affecting public service workers and retirees. Maryland is one of those states. The others are Illinois, Louisiana, Massachusetts, Maine, Michigan, Nevada, Ohio, Oklahoma, and Virginia. However, the rollout will cover all places where there are NARFE members. As we go to press, we are getting preliminary information on the campaign, learning about tools it offers, and receiving briefings--including one to be featured at our May 2-3 Convention in Bowie. Bottom Line: this campaign IS underway, and your engagement in it, and every chapter's engagement in it, is vital.

Campaign direction is coming from NARFE's Public Affairs and Legislative Offices and from an outside group, M&R Strategic Services which has successfully worked for NARFE in the past. There will be TV, media, congressional, editorial board and think tank outreach efforts directed at dispelling negative views about Federal service and its pay and benefits. These will stress it is mythical to believe that public service workers are overpaid, underworked, and have 'Cadillac' health programs fully bought by taxpayers, and other points. These will help us argue against lies about our 'exorbitant, undeserved pensions', our unwillingness to sacrifice 'rich pay and benefits' while other Americans face large cuts and long periods of unemployment, and the unfairness of singling out

public service workers for bashing.

While seeking to protect our earned pay, pensions, and benefits is a hoped for outcome, as is the hope to revitalize current members and attract new ones to NARFE, we are to be mindful of not coming across as self-interested, or greedy. We must tell all we are willing to make fair sacrifices as this country responds to what it must do to curb our soaring deficit. The campaign plans to feature stories of real federal employees, doing real work, adding real value to other real peoples' lives.

Stay tuned for more information on the campaign. See the Federation Board minutes from the February 14 meeting on this subject. Go to NARFE's [www.ProtectAmericasHeartbeat.org](http://www.ProtectAmericasHeartbeat.org). Read articles in the current and coming *NARFE* magazine issues, and watch for blitz ads in your area, news stories and editorial page pieces on public service employment issues. It is time for us to do more than counter attack as serious threats arise, e.g. to change to a high 5 annuity calculation or to stop within grade increases. It is time to be proactive.

#### ACTION ITEMS FOR YOU AND YOUR

MEMBERS NOW: We in Maryland are being asked to: [1] go to the campaign website and take the steps requested there, [2] tell 'stories' of our Federal career contributions that helped and still help make America great and serve its common interests, [3] have a 'Campaign Captain' in each chapter who will, among other roles, ask members in meetings to complete 1-page personal 'stories' and to encourage members to write letters, or contribute ideas for letters to local media, including newspapers, and to others, and [4] otherwise take other steps to put a 'face' on our contributions to this country and on the need for America to honor its contract with us for fair compensation and benefits in exchange for years of public service.

By the time of our convention in Bowie, please do the following: [1] share and discuss information forthcoming on this campaign with your chapter members; [2] name a Chapter 'Campaign Captain' and share that name with me at [ekirby@atlanticbb.net](mailto:ekirby@atlanticbb.net), or come to the convention prepared to name a Captain; [3] begin to solicit and collect 'stories' that can be hand-written in your meetings; and [4] bring these 1-page stories to the convention. We will have blank 1-page story questionnaires available there too so that attendees who have not already prepared one may do

so May 2-3.

Before you ask what are the questions that your members are being asked to answer, they are listed below. Assure your members this is not a contest, but a candid telling—in their own words and way-- of the impact of public service. According to the current *NARFE* magazine article, the questions are also at the Campaign website.

1. Name, hometown
2. What was your position in the federal government?
3. How many years did you [have you] serve[d] as a federal employee?
4. How would America be different if there weren't people serving in your position?
5. What's your proudest contribution to your country/community during your service?
6. Are you still active in giving back to your community now that you're retired?
7. What federal employee benefits programs are you most concerned about?

These questions were specifically developed for the Heartbeat campaign. There is hope that all NARFE members will tell their 'story'—as all provided value in their careers. But there is also realism that 100% response will not happen. Long answers are not needed, nor really wanted. Obviously, some answers may need to include some explanation or stage-setting. Your members can give whatever response they wish to present. There are no wrong answers. If someone wishes to not provide a name, that is fine. All hand-written responses will be relayed to NARFE HQ or the M&R group for transcription and entry into the campaign data collection base and use as deemed appropriate.

Federation President Ted Jensen has committed Maryland to do all it can to help the Heartbeat campaign succeed. Your help in doing these initial steps, and later ones as they evolve, is critical. Please reproduce these seven questions on a single sheet of paper locally and distribute that one-page questionnaire at your meetings, allotting some time for their completion. I realize this may not be the most popular item on your agendas or may crowd time you expected to spend on other topics. But, we are in perilous times and, as Ted said, we must give this campaign an honest effort to net good results for us. It seeks to help regain respect for those persons in public service and to increase understanding of the important work done.

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## Spending Quality Time on the Hill

*Evelyn Kirby, 1<sup>st</sup> VP/ Legislative Director*

On March 8, many NARFE members joined forces after the Legislative Conference in Arlington, VA and ventured onto Capitol Hill to meet with Members of Congress or their aides if the Members were not available. Here's a brief recap of my experience that day.

I met with Nick Michel, Staff Assistant, to my first term Congressman, Andy Harris of District 1, along with Dan McGrath and Tom Longo of Chapter 2274 and Louise Woods of 1372. Nick, new to Washington, and very interested in hearing about issues affecting Federal public servants—such as himself and the new Representative--, assured us of Representative Harris' desire to support what is best for Federal employees and retirees. We were told Harris has an open door and that we should always provide our ideas and concerns to him and his staff. Likewise, we offered to be good resources on Federal service issues.

In a similar session I joined a dozen NARFE members meeting with Senator Ben Cardin's Legislative Assistant Jodi Schwartz. She, in the Senator's behalf, told us he plans to have a Federal employee website, and will do all he can to discount the notion that members of the Federal community are evil and undeserving of their earned pay and benefits. Frank Chase, 1734, raised issues on a variety of Medicare and Social Security points to which Jodi welcomed more details at a later date. As above, we were assured that the Senator is keen to hear our views and to pull for us at every chance he can.

Then, after good discussion with Senior Legislative Aide Aaron Edelman of Senator Mikulski's staff, came a 20-minute conversation with the Senator herself, as she met with about 15 of us NARFE members, while Bill Ferguson, 422, and Kathy Siggins 409, coordinated the session. Senator Mikulski described her continuing frustration and attempts to bring much needed corrections and speed to the civil service retirement annuity processing system. She cited pointed discussions with OPM Director John Berry and countless examples of grossly incorrect pension payments and long lag-times in service. She has no plans to cease her efforts until the system lives up to what it is supposed to do. She underscored her deep opposition to financial cuts being pushed by

some for Federal employees, retirees and their survivors. The Senator plans to feature Federal employee stories on the Senate floor and elsewhere as she finds opportunities. She stated every democratic society must have a civil service based on merit and that society has a contract to provide justly earned salaries and benefits to those working for the public good. She encouraged us all to be activists, write letters to editors of our local newspapers and tell the true stories of the value of Federal employees to the nation.



Bottom row: L to R: Bill Ferguson 422, Kathy Siggins 409, Sudha Haley 1466, Denise Love 422, Bernie Goldsborough 969, Gloria Simon 1260. Center: Senator Mikulski. Top row: L to R: Stuart Sklamm 1888, Jim Cowie 581, Louise Woods 1372, Evelyn Kirby 1372, Ted Cocca 1260, Cel Aguigui 1260, Dan McGrath 2274. Not pictured, but present: Doug Huberschmidt 969



### ***Region 2 Report***

*Ronald P. Bowers, Regional Vice President*

There have been three National Executive Board (NEB) meetings in the first quarter of 2011.

The first (January 25-26) was a Special NEB Meeting in January to review a proposal for a consulting team to assist the Legislation Division in responding to developments in Congress that would affect Federal salaries and benefits. Other matters included an ad campaign and other developments to increase membership.

The second (March 2-4) preceded the National Legislative Conference. During that meeting, the NEB received a more complete presentation on the developments of the Protect America's Heartbeat campaign. Ten States have been selected as "target" States because of special conditions involving members of the House and Senate and upcoming elections in 2012. Maryland is one of those selected. This program is featured in the April edition of *NARFE* magazine. An important element is the letter writing to Congress and to local newspapers. So many people are ignorant of how many good things we Feds do or have done. All of us worked in agencies that had importance for the people of USA. Some of us worked in agencies that have more direct effect on people but all of us did things that were important. Each can write something about what our job was and what we did that made life better or safer for our people.

At that March meeting, the details about the e-Chapter development and test were given to the NEB. The NEB expressed concern about the effects of the e-Chapter on the regular chapters and the federations. The NEB decided that 10% of the national dues paid by members of the e-chapter would go to the Federation serving the residence of the new members. We also decided that only new members should be allowed to join the e-Chapter during the test period. That decision was overruled based on parliamentary advice concerning the conflict between the authorities to conduct recruiting incentives (Article I, 3. B) and the right of any member to belong to any chapter (Standing Rule I, 1. C.). Effects of the new chapter are not yet known since it is too soon to tell. The goal, however, is to encourage Federations to establish similar e-Chapters. There are already some statewide chapters in some Federations. These use e-mail communications. The experiences from those chapters and the e-Chapter, which is website-based, will be a subject of much interest as they develop. A report of that entire meeting will be available on the [NARFE.org](http://NARFE.org) website.

During the Legislative Conference, we learned of the passing of Charley Saylor. The NEB held another Special Meeting in the National Headquarters on March 8. At that meeting, we approved the appointment of NVP Dick Thissen to replace Charley as National Treasurer, effective April 1. National VP Paul Carew will act as Treasurer in the meantime.

I will be attending conventions in DC (April 9) New Jersey (April 12-13), Maryland (May1-3) and Delaware (June 1).



## My Favorite Recruiting Tool

*Barry Grier, 2<sup>nd</sup> Vice  
President/Membership Director*

Every month I look forward to receiving one of my favorite magazines. The *NARFE* magazine! No, Barry hasn't lost his mind. I'm serious. It's a favorite of mine and one of my best recruiting tools.

During the past year, I have attended several health benefit fairs and other activities that give me an opportunity to set up an exhibit table and my *NARFE* magazines are always the "The Belle of the Ball." You can't keep them on the table. They go pretty fast especially among federal employees who may not have an understanding of what our organization is all about. Several of our chapter members have gone out on several Park n' Ride lots to give out our magazines to federal employees on their way home from work. The magazine is the one item that we press into their hands to spread the word about *NARFE* and to possibly recruit a new member.

And, if you happen to visit the Calvert Medical Center occasionally you may find one of our *NARFE* magazines in the waiting room. It just may have been one that I put there, or, in the lobby of my dentist's office, or at my local Post Office for the employees there. Every now and then, I order a bunch of magazines from national headquarters to drop at these places throughout the county. We also drop off a number of magazines at the community senior centers.

The *NARFE* magazine is also an easy recruiting tool to offer to federal employees especially with plans to retire in five or so years. To many, the magazine will be their first encounter with the *NARFE* logo and the purpose of its meaning.

Now, I realize *Time*, *Newsweek*, *Ebony*, *Good Housekeeping*, and *Birds & Bloom* may be among your favorite magazines and we're not trying to compete with them. But, we would like to point out a few things that might tweak the interest of federal retirees and active employees. Check out the Q&A

section of the magazine. That is one of our biggest points of interest. When I'm working one of the exhibit tables or meet a prospective member I always point out that section in particular.

Presently, of major interest are the articles dealing with the enormous scrutiny that federal benefits are under, and in defense of our active federal employees who are walking a tightrope over possible cuts in their wages, and benefits, and the looming possibility of agencies being reorganized, and the likely use of RIFs (Reduction In Force) that devastated federal employees during the 1980s. Adding to their worries has been the targeting of congress to eliminate collective bargaining for TSA employees. Once collective bargaining is ended for one agency, it's only a matter of time before another agency falls to this adverse action. The absence of collective bargaining for federal employees would spell a disaster for most. It's important, as an activist organization, that we join others in the forefront in protecting the rights of active federal employees. With our participation on such important issues, federal employees would be more inclined to return the favor and join NARFE.

Of course, the "granddaddy" of all the magazine articles, as I like to call it, is the "Open Season" article that appears around November and December. That, my friends, is my number one recruiting article. As you know, the *NARFE* magazine covers the whole spectrum of "Open Season" in terms of medical plans, dental and eye care plans etc. This one goes like hot cakes when given out to active federal employees and retirees. You couldn't ask for a better recruitment tool. Our magazine lets our friends among active federal employees and prospective federal retirees know that there is an organization on the "front lines" fighting for the protection and preservation of their earned federal benefits, and a lobbying organization keeping an eye on those politicians licking their chops at the possibility of eliminating Medicare and putting Social Security in jeopardy, and other programs of interest to us.

Check out the January issue of *NARFE* if you'd like to see what is on the agenda as far as our plan to deal with the political climate on Capitol Hill. "NARFE's Legislative Program for the 112th Congress" article should answer any question regarding our lobbying efforts and what a NARFE membership represents in carrying our message in the political arena. The February issue is an excellent piece of work that not only highlights the usual topics of interest but it gives

a pretty good picture, in particular on pages 20 – 24, of the history of our organization. Those five pages, in particular, will work well in giving active federal employees and retirees an idea of the accomplishments of NARFE during its ninety years in operation. This particular issue will answer the question "What is NARFE?" Not only will it answer that question but will give a clear picture of how much this organization has worked to preserve our benefits and how it has been influential in creating legislation that has enhanced our retirement packages

As a prime recruiting tool, the *NARFE* magazine also includes some of the "hot" issues now confronting active federal employees, i.e. telework, pay freezes, reorganizations and budget cuts. These articles demonstrate that NARFE wears two hats when it comes to representing active federal employees as well as retirees. The March issue of *NARFE* lays it all out for you. Place that issue in the hands of active federal employees to let them know that they are not alone in their fight to preserve their rights as federal workers.

You really can't beat the *NARFE* magazine as a great "ice breaker" when recruiting a prospective member about the importance of our organization and the proven effectiveness of our efforts in safeguarding our earned benefits and recognizing the issues of concern to our members who make up the federal workforce. One suggestion you might consider is offering a free membership to one of your former coworkers in your previous agency who might drop off some of our magazines at the HR office or on display tables for employee information. Don't forget to include inside your magazines one of our "What has NARFE done for you lately?" pamphlets or one of our other informative brochures, i.e. "NARFE's 2011 Legislative Program" as an insert. Our magazine may open doors for us in setting up NARFE presentations in some federal agencies.

Don't worry about the dates on the magazines when displaying them during recruiting opportunities. It's the subject matter that counts and it also shows continuity of purpose with each succeeding issue. And, if magazines from HQ are not readily available, you can always copy several important articles and distribute them as well. The *NARFE* magazine can be your best recruiting tool. Use it!

## Retention Report

*Dick Strombotne, Membership Retention Committee Chair*

Maryland NARFE has undertaken three activities to increase membership retention. Last November, Maryland NARFE sent 473 personalized letters to a group of lapsed Members. It informed them that they could save money by rejoining before January 1, 2011, when the new dues increase would take effect. By the end of February, 42 of these lapsed members had rejoined for a total of 70 membership years, a very good success rate. This mailing cost Maryland NARFE about \$525; it returned revenues of almost \$1,850 in national dues and about \$250 in chapter dues. The Federation will recover the cost of the mailing in just over three years.

Early in February, Maryland NARFE put its new Dues Withholding Incentive Program (DWIP) into effect with the first of a series of monthly mailings to groups of recent members whose memberships are about to expire. The personalized letters offer recipients a rebate of \$5 if they sign up for dues withholding when they rejoin. The rebate is in addition to the 15 percent discount they receive on national dues by going on dues withholding. With the automatic deduction of dues from annuity payments, members will pay about \$3.25 to \$3.50 per month to cover both annual chapter dues and the discounted national dues of \$34. Members can sign up for dues withholding at any time by using the form in *NARFE* magazine (January issue, page 49) or from the NARFE website, [www.narfe.org](http://www.narfe.org). It will go into effect at the end of their current membership term. Once they have signed up they will never again receive a dues notice.

Also in February, Maryland NARFE started sending personalized letters to lapsed members whose membership expired about nine months earlier. These letters invited them to rejoin and provided application forms for reinstatement and for dues withholding. Similar letters to lapsed members will go out each month in a pilot program to see how effective this approach is.

Early results from the two monthly mailings will be available at the Biennial Convention on May 2-3, 2011.



*John Padan, Co-Chair, Convention Planning*

## LAST CHANCE TO REGISTER FOR OUR 2011 STATE CONVENTION

You all know about the MD Federation's 40<sup>th</sup> state convention May 2-3 in Bowie, but you may not have gotten around to registering. WAKE UP! We are threatened like no other time I can remember. This convention is THE place to learn about and become more involved in deflecting the financial battering coming our way. Can you still sign up? YES. Because we must energize as many as possible against the threats facing us, and we have a more speedy registration system than previously thought, we can now accept registrations until April 15. Get them to Treasurer Dick Strombotne by that date @ 310 High Gables Drive, #205, Gaithersburg, MD 20878; [DickS.narfe@comcast.net](mailto:DickS.narfe@comcast.net); 240-632-9881. This applies to convention registration (\$40) and banquet registration (\$45). Anyone registering after April 15, including at the convention, will pay a \$50 registration fee.

Do not let this opportunity pass. Come and learn what NARFE is doing in these challenging times to educate our elected officials on our important work for the country and promises made to us in exchange for that. Learn about NARFE's technology initiatives, and drives to attract new members to join in our defense. NARFE National Vice President Paul Carew, NARFE Deputy Legislative Director Julie Tagen will inspire and brief us. John Gage, President of the American Federation of Government Employees, and strong public servant advocate, will add his voice. Senator Mikulski and Congressman Hoyer have been invited. We will also air ways to improve NARFE activities in MD, elect state officials, and showcase chapter newsletters. In Bowie you will have camaraderie with like-minded people, both a reception and banquet with entertainment, prize drawings, demonstrations, and exhibits. The fee includes lunches. Banquet choices are London Broil, Baked Salmon, or Vegetarian entrée. Conference hotel rate, if available, is \$109.79 + tax, for king or double, including full hot breakfast. Convention details are in the "Convention Call" issued to Chapter Presidents in January. Stop procrastinating. Register. Come. Find out what is happening and what you can do.





# BUDGET REPORT

*Dave Roseman, Budget Officer*

At our last Board Meeting held on February 14<sup>th</sup>, the FY 2011 and FY 2012 Federation budgets were

approved. They included significant increases in revenue from dues as a result of the approved dues increase at the National Convention. The bulk of these additional funds were used to increase our spending on Chapter Assistance and Development, Legislation (Federal), and Membership/Recruitment. We are putting our money on our priority programs and hope to see increased results in all areas.

## Maryland Federation of Chapters Approved Budget for 2011-2012

### Net Worth

Estimated Net Worth EOY 2010	\$ 80,237	
Surplus 2010	\$ 4,280	
	<u>FY 2011</u>	<u>FY 2012</u>
Estimated Net Worth EOY	\$ 73,337	\$ 73,042
Projected Surplus (Deficit)	\$ (6,900)	\$ (295)
<u>Budget Projections</u>		
Budgeted Income	\$ 90,830	\$ 81,735
Budgeted Expenditures	\$ 97,730	\$ 82,030
Budget Surplus (Deficit)	\$ (6,900)	\$ (295)

### Income

National Dues [10%]	\$ 63,550	\$ 63,900
Chapter Per Capita Dues	\$ 9,200	\$ 9,000
Interest on Saving	\$ 110	\$ 110
Interest on Certificates of Deposit	\$ 720	\$ 625
Income, State Convention	\$ 12,500	
Income, Mini Convention		\$ 3,600
Other Income	\$ 4,750	\$ 4,500
<b>Total Income:</b>	<b>\$ 90,830</b>	<b>\$ 81,735</b>

### Expenditures:

Ad Hoc Committees	\$ 250	\$ 250
Administration, General	\$ 6,600	\$ 6,600
Alzheimer's/Lupus	\$ 100	\$ 100
Chapter Assistance & Development	\$ 8,800	\$ 7,200
Convention, Mini	\$ -	\$ 14,800
Convention, Maryland State	\$ 35,600	\$ 400
Convention, NARFE National	\$ -	\$ 10,400
Executive Committee Federation Board	\$ 4,500	\$ 4,500
Meetings	\$ 10,400	\$ 10,400
Legislation, Federal	\$ 6,600	\$ 1,000
Legislation, State	\$ 5,900	\$ 5,900

Membership/Recruitment	\$ 10,900	\$ 10,000
Newsletter	\$ 2,400	\$ 1,800
Retiree Assistance Centers	\$ 200	\$ 200
Service Officer	\$ 200	\$ 200
Training	\$ 5,000	\$ 8,000
United Seniors of Maryland	\$ 100	\$ 100
Website	\$ 180	\$ 180
<b>Total Expenditures:</b>	<b>\$ 97,730</b>	<b>\$ 82,030</b>

Approved by Board

14-Feb-11



## Treasurer's Report

*Dick Strombotne, Treasurer*

This is a summary report (unaudited) of revenues and expenditures and the resulting net worth of the Maryland Federation of Chapters from December 31, 2010 through February 28, 2011.

Net Worth: 12/31/10	\$80,399
Revenues thru 2/28/11	\$11,712
Expenditures thru 2/28/11	(\$8,712)
Net Worth: 2/28/11	\$83,399

Rebates of 10 percent funds from NARFE headquarters totaling \$9,588 made up most of the revenues. Notable expenditures include \$4,168 for the Board meeting in February, \$1,244 for the State and Federal Legislation Committees, \$1,670 for Membership Recruitment and Retention, and \$651 for the December 2010 newsletter charges that were posted in January. Any member who wishes to see the complete financial summary may request one from Dick Strombotne, Treasurer, by calling 240.632.9881 or emailing to [DickS.narfe@comcast.net](mailto:DickS.narfe@comcast.net). The financial report for the first quarter of 2011 will be available at the Maryland Convention on May 2-3, 2011.

A new \$9,000 Certificate of Deposit maturing in April 2015 was purchased with the proceeds from a CD that matured in January 2011. This completes three-fourths of a ladder of \$9,000 4-year CDs. The final CD of the ladder will be purchased in August 2011 with the proceeds of a CD maturing that month.

The report from NARFE HQ about the 10 percent funds payable in March (by direct deposit) indicates that revenues will be 64 percent more than in March 2010, very welcome news. The large revenue increase is mainly the result of almost 250 more members renewing their NARFE membership in February 2011 than in February of 2010.



## ***State Legislation***

*Ed Bice, State Legislative  
Committee Chair*

For the 2011 General Assembly session the State Legislative Committee (SLC) had two priority issues both of which have been priority issues on our agenda for some time. Senior Tax Relief (equalizing the senior exemption for all over the age of 65) and an annual tax credit for the purchase and retention of Long-Term Care Insurance.

In spite of our best efforts, only one of our priority issues obtained sponsorship in both the House and Senate. One bill on Long-Term Care Insurance was introduced in the House and two bills in the Senate. The three bills had different dollar amounts and effective dates. We thank the sponsors for their support.

The importance of our efforts cannot be minimized. In fiscal year 2012, State Medicaid nursing home expenditures are projected to total \$1.1 billion. One wonders at what billion dollar level the state legislators will consider taking action on this issue.

Thanks to Dick Strombotne, Bill Ferguson, Gary Roundtree, and Evelyn Kirby who testified on our various supported bills. These included changes to personal and corporate income taxes as well as other senior issues such as public financing of General Assembly elections.

Before and during the session the SLC reached out to other organizations for mutual support on legislation. The results were mixed as the state budget situation put a damper on the usual enthusiasm of many groups. The conventional thinking was that any bills that cost money would not have a chance for success. I will report the result of our legislative efforts at the next Federation meeting.

I hope you will consider making a contribution to MD/PAC since this is one avenue to make NARFE better known to our legislators. It is crucial to have chapter and SLC members attend events, meet the office holders and meet other interested groups that may offer opportunities to gain mutual support for legislation.

## ***Improving Communication for Those with Hearing Loss***

*Ken Putkovich and Betty Dodds Putkovich*

An October 21, 2008, a Department of Health and Human Services' Progress Review on Vision and Hearing in the United States found that there are about 36 million (17 percent) people in the United States with some degree of hearing loss. The Progress Review also noted that "The number of U.S. adults with hearing loss is expected to increase significantly as the population ages, because hearing loss and aging are related to a high degree. Hearing loss is one of the three most prevalent chronic conditions in older Americans, ranking just after hypertension and arthritis." (Progress Review: Vision and Hearing, <http://www.healthypeople.gov/data/2010prog/focus28/>) Moreover, at least one hearing loss Website reports that "as baby boomers reach retirement age starting in 2010, the number of Americans with hearing loss is expected to rapidly climb and nearly double by the year 2030." (Hearing Loss Association of America, Facts on Hearing Loss, <http://www.hearingloss.org/learn/factsheets.asp>).

Betty Dodds Putkovich and Ken Putkovich are members of Chapter 1888 and serve on the Executive Board and are Newsletter Editors for the Chapter. They also serve on the Governor's Advisory Board for Telecommunications Relay (GABTR) for Maryland. Betty is deaf, chairs the GABTR, and serves as a representative for the deaf and hard of hearing communities. Ken is hard of hearing and serves as a representative for Senior Citizens. They believe there is an opportunity to develop a highly synergistic relationship between GABTR and the NARFE Maryland Federation that could serve as a model for a National collaboration between NARFE State Federations and the governing agencies for telecommunications relays in every state. NARFE members are generally senior citizens and are among

those discussed above who have hearing impairments. Every state and the Federal government operate telecommunications relay services to provide access to telecommunications for people with hearing and speech impairments. These services are funded from a small monthly charge on every telephone bill and relay services are provided at no cost to the user. In many cases, special equipment is provided at reduced or no cost to those who qualify on the basis of need and income. In Maryland these services and equipment are provided by Telecommunications Access Maryland (TAM) and Maryland Relay (MDRelay) within the Maryland Department of Information Technology.

Maryland Relay has an extensive outreach program designed to publicize its service and educate Maryland residents about available services. Many NARFE members are among the estimated 36 million Americans with hearing impairments. At least four of the ten active members of the Chapter 1888 Board are deaf or hard of hearing. Collaboration between the NARFE Maryland Federation and Maryland Relay would: (1) provide NARFE members with information about how they, their families, and friends can use Maryland Relay to improve their daily lives through improved communications, (2) provide NARFE Chapters with access to Maryland Relay outreach efforts and information for Chapter meeting programs and newsletter articles, and (3) provide Maryland Relay more direct access and opportunities to educate and serve the demographic population they were specifically created to serve. It's a win – win situation for everyone involved.

GABTR/TAM/MDRelay will have an exhibit at the MD Federation Convention and provide information to Chapter Officers who are interested in scheduling presentations to their Chapter members and getting information for newsletter articles. More detailed information is available at [www.mdrelay.org](http://www.mdrelay.org).

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## NEB Meeting in March

*Dick Strombotne, Treasurer*

On March 2 and 3, 2011, I attended the meeting of the National Executive Board (NEB) as an observer. It was held at the Crystal City Hyatt in Arlington, VA. The members made a number of major decisions and some lesser ones that are described in this report, along with comments and updates.

Note that all of the members of the NEB attended both days I was there, with the sole exception of National Treasurer Charley Saylor. Pres. Joe Beaudoin reported he was in the hospital undergoing tests. [As we know by now, our friend and long-time NARFE leader Charley Saylor died on Monday, March 7, 2011.]

### **Financial matters**

President Joe Beaudoin reported that NARFE's finances at HQ are running in the red and probably will be until next October. It will take time to remedy NARFE's finances from the increased revenues resulting from the increase in National dues that were fully implemented on March 1.

The NEB decided to hold NARFE's first general fundraising campaign to pay for its aggressive actions to oppose the ongoing attacks on the earned retirement benefits of active and retired federal employees. See the article, page 3, "Protecting America's Heartbeat." The fundraising campaign will start as soon as possible.

After hearing a report from two members of the NARFE Information Tech Advisory Committee (NIAC) about the obsolete nature of NARFE computing equipment, the NEB decided to begin replacing equipment as funds permit, following the NIAC's recommendations. Maryland NARFE's Pat Dempsey was one of the two NIAC members.

The NEB decided to allocate the 10 percent rebates from \$40 National dues of members of the new eNARFE national chapter to federations according to the Zip Codes of the new members. There are no chapter dues for eNARFE members. The eNARFE chapter is all electronic; it has been established under the NEB's authority to offer incentives for membership recruitment and retention. See the President's Message for more detail information on eNARFE.

### **Membership matters**

NARFE HQ is mounting three recruitments by mail campaigns during March. The first is the semi-annual mailing to the OPM blind mailing list of recent employee and survivor annuitants; it will go to some 40,000 recent annuitants. This is the single most important source of new members for NARFE. The second is a mailing to some 50,000 names on a mailing list rented from Government Executive magazine. The third is a one-time mailing to approximately 20,000 dropped members whose

membership lapsed in 2009 for non-payment of dues. The mailings will offer membership in eNARFE where it is appropriate, presumably in the first and second mailings.

NARFE's new electronic chapter, Chapter 2363, also being described as eNARFE, is in process of being formulated but a number of decisions have already been made about it. Members will receive *NARFE* magazine but no other paper. All other communications will be made by email, including GEMS messages, and other electronic media. A blog will be established for this chapter so that members can exchange ideas on NARFE issues. [This may be a pilot for a blog to be used by all NARFE members who have internet access.] Voting procedures for members of this chapter is one of the issues to be addressed at the NEB meeting in July. Members can learn more about eNARFE from the website [www.narfe.org](http://www.narfe.org). It is also discussed in the April issue of NARFE magazine.

This chapter has no dues and members pay only \$40 instead of the \$45 paid by other new members. Some members of the NEB were concerned that most of the new members would choose to be eNARFE members instead of members of "traditional NARFE" and that current chapter members would transfer to eNARFE to avoid paying chapter dues. A motion was made, seconded, discussed, and approved to permit only new members to join eNARFE; however as this policy violates the Standing Rules provision that any member may join any chapter it was subsequently voided.

The first concern, that new members would opt to go into eNARFE instead of "traditional NARFE," with its chapter structure, was left unaddressed. In 2010, Maryland NARFE chapters received 600 new members from the OPM mailings. In 2011 and 2012 a similar number of new members would bring in about \$10,000 in revenues to chapters. If most of those new members choose to be eNARFE members the current chapters would not receive that increased revenue. More importantly, they would not receive the influx of new members needed to keep chapters in operation in the long run.

### **Important Reminder for Chapter Treasurers**

This year, May 16, is the deadline for filing IRS Form 990-N (e-Postcard) for small exempt organizations with gross income less than \$25,000 and whose tax year is the calendar year. Copy this link and paste it into your address line of your browser for further

information:

<http://www.irs.gov/charities/article/0,,id=169250,00.html>



## **United Seniors Rally**

*Chuck Thomas, USM REP*

Despite months of careful planning on the part of USM, events in Annapolis played havoc with the annual Legislative Rally held on March 9, 2011. Two issues of major concern to Maryland legislators resulted in expanded hours in the legislative day making them unavailable to attendees at the Rally. The House of Delegates was debating the same sex-marriage bill while the Senate debated the issue of in-state college tuition rates for non-citizen graduates of Maryland high schools. As a result, meetings with county delegations were cancelled as was the scheduled appearance by the minority leader of the Senate.

Notwithstanding these complications, the Honorable Mike Busch, Speaker of the House of Delegates addressed the rather large crowd in an early morning session and Lt. Governor Anthony Brown spoke at length in a later morning session. The message was, predictably, the same. The state faces a significant revenue shortfall which will result in painful cuts in State programs. Lt. Governor Brown assured the attendees that no cuts would be made in the budget of Department of Aging. He stated that because the Department had been successful in a grant application, there will be a small increase in their budget. Level funding of the Department was a major goal for USM this year.

Hopefully, next year's rally can be scheduled earlier, when the legislative process is less demanding on the time of the legislators.

## **USM Revises Legislative Voting Procedures**

*Chuck Thomas, USM REP*

Under the old procedure all USM member organizations were asked to vote on bills under consideration in the Maryland General Assembly. Some organizations voted too late for USM action and many did not vote at all. The voting procedure has been revised to allow a more timely consideration and action on pending legislative proposals.

The USM Legislative Committee has been expanded from 10 to 15 voting members for a broader organizational participation. Ed Bice, Chair of the Maryland Federation State Legislative Committee, will continue to serve on the USM Committee. Chuck Thomas, the Maryland Federation representative to USM, has been added to the USM Committee. All organizational members of USM (this includes NARFE Chapter members) are encouraged to share their views on pending legislation with the USM Legislative Committee. The Committee will consider timely comments in its deliberation on whether to support and testify on pending bills. The Committee will report its actions to the Board of Directors at the regularly scheduled monthly meetings.

**Service Officer of the Year 2011:**

**Harold Forst**

**Chapter 1522 Susquehanna**



Since 1989 Harold has been Chapter Service Officer, while serving at the same time as Treasurer, then Vice-President and President. In 1993 he was appointed Federation Service Officer, conducting Training Seminars every other year for Chapter Service Officers and other interested members. In 2008 and 2010 he presented Service Officer Training Seminars in Gettysburg PA, for members in the five states comprising Region II.

Harold offers assistance regarding health benefits, pension benefits and Social Security issues. Since 1984 through his own training he has offered tax assistance, saving several members thousands of dollars by the members submitting amended returns. Through further training he became Director for the Medicare/Medicaid Assistance Program in Harford and Cecil Counties, providing disabled persons with advice, guidance and/or loans of equipment to improve their capabilities. He prepared a paper on Long-term Care for OPM, detailing benefits and cost of the Government's LTC policies as compared to commercial policies. With assistance from other Chapter Service Officers he prepared a Maryland Service Officer's Manual and Service Officer Training Notes to supplement NARFE's FH-10 Chapter Service Officer Guide, updating them every two years. He scours local newspapers looking for obituaries of NARFE members and non-members. He contacts

survivors to offer assistance on death benefits available to former Federal employees. He explains OPM benefits, Maryland estate procedures, income tax rules, and veterans and/or Social Security benefits.

For his excellent work and leadership, he has been recognized as the 2011 Service Officer of the Year for the Maryland Federation and for Region II. Congratulations and "Thank you, Mr. Forst!" Congratulations and thank you also to Phelicia Boyer, Chapter 126, also an outstanding Service Officer nominee from Maryland.

Below is a coupon to use to mail in your donation for the MC/PAC. Influencing our State Legislature is critical at this time and the funds in the MD/PAC give us the ability to access our legislators in a very favorable environment.

**MARYLAND/PAC DONATION (MD/PAC)**

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Chapter No. \_\_\_\_\_

Amount Enclosed \$ \_\_\_\_\_

Make check payable to **MD/PAC** (Note on check "Chapter #")

Mail to: Dave Roseman, MD/PAC Chair  
6 Thorburn Road  
Gaithersburg, MD 20878



***Debate on Federal Budget***

*Jim Cowie, Federal Legislative Committee Coordinator*

The debate on the Federal budget is about the future size and roles of the Federal Government. In this highly charged political climate, NARFE is taking steps to improve the image of the Federal Community by a campaign entitled "Protect America's Heartbeat". The two main objectives are to counter negative propaganda against federal employees and to clarify what they contribute to society which is often not recognized by the public or their Representatives.

It will be helpful to improve the reputation and worthiness of the Federal Community, but other concerns also inspire the strong desire by many of the activists to cut budgets and reduce federal pay and benefits.

- They believe that government efforts to improve the economy are inappropriate and prefer that the private sector be the prime mover for recovery with minimal constraints
- They express concern that these Government efforts increase the national debt which they consider further poisons the legacy left for children and grandchildren
- They consider that the federal sector has not had to share the pain of unemployment which causes envy and greater receptiveness to it having to share in the pain
- Some elected representatives have long been antagonistic to various activities of government and view the current climate as a golden opportunity to act on their preferences

We have to persuade independent minded Representatives, and the general public, that the Federal Community should not be singled out for unfair treatment. To achieve this end, we need to respond to these concerns as well as the two stated objectives of the campaign. We could well be helped most by an overreach of proposed cuts which proved to be unpopular and undermined the notion that the cuts were mandated by the last election. An independent voter is more likely to take action in our favor if faced with a personal loss, such as reduction in financial support for Education including Head Start, rather than expressing sympathy that federal workers had suffered unfairly.

This battle over this year's budget is not really about the Deficit since any savings would be a very small proportion of the debt. Hence Deficit Reduction is likely to reemerge as a major goal, once a method of approaching the issue has been agreed that does not disadvantage either political party. The interests of NARFE will then be in competition with the interests of many other segments of society. An improved image of the Federal Community will help our defense and be vitally important in the long term. It is not likely to be enough in itself to protect our interests in such a challenging environment.



## ***Why the Same Old Requests***

*Jeanette Green, Secretary*

In order to constantly update the Federation Directory I need all information requested on the former F-7 Chapter Officer Roster. That means I need the ***name, address, phone number, email address and title of each officer and chairman in your chapter***. I also need the ***name, number, meeting dates, location and dues of your chapter***. This information is used to contact particular persons for a meeting, to receive and/or ask for information, to inform Federation Chairmen of their chapter counterparts, and as a recruiting tool. This keeps Federation/Chapter communication lines open. If you can't locate the previous F-7 distributed at recent Secretary Seminars, please type all that information in an email message to me.

***Anyone*** giving a presentation at a Federation Board meeting ***please*** give me a copy of your comments to help ensure accuracy of transcription.

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## ***Paperless Reminder***

*Ted Jensen President*

NARFE reports are going paperless to the extent possible, starting with March 2011 reports sent out in April. This is a cost and time saving measure. Most chapters should be able to access their reports on-line with a user name and password assigned to the Chapter President. The Chapter Presidents can share the user name and password with whomever they choose so that the Membership Chair or Treasurer, for example, can access the reports directly. If the Chapter President does not have an assigned user name/password, here's how to get one.

- Go to [www.narfe.org](http://www.narfe.org), sign in with last name and NARFE member number. Find the NARFE Leadership page.
- Click on Online Reports, and then click on Chapter Reports.
- When asked for Username/password, select "I Don't Have One."
- Enter your NARFE membership number and Officer Code—"1" for Chapter President.
- Follow the instructions on the screen and then

click Submit.

If a chapter does not want or can't access online reports, paper reports will be provided. BUT, the chapter will have to pay a fee to get paper reports.

Here's the bottom line. A chapter must either get reports online or specifically request paper reports. If neither option is exercised, that chapter will get no reports. It's an all or nothing choice. All reports will be either online or paper, with no mix and match between reports.

To request paper reports, check the appropriate box on Form F-7/F-7A, or send an email to Chapter Services at [fedchpsrvcs@narfe.org](mailto:fedchpsrvcs@narfe.org).



**IN MEMORIAM CHARLES W. SAYLOR**

September 6, 1931--March 7, 2011

“Charley helped me.” Ask anyone in NARFE who knew Charley and that's what you'll hear. He helped many of us as individuals, and he helped every NARFE member in his years of service as a leader. Of course he had a very full family life and career outside of NARFE too, but we knew him best and appreciated and enjoyed him the most within our organization.

Charley was a dedicated civil servant in the best sense of those words. He started with the Department of the Interior, After 2-1/2 years there, he moved to the Post Office where he worked for another 37-1/2 years. He was appointed Postmaster of Annapolis MD in 1982 and retired in 1992. He served as President of the Maryland Chapter of the National Association of Postmasters of the United States. To this day people in the Postal Service who worked with him still remember him as a fine manager and a compassionate boss.

After he retired he joined NARFE and soon became the President of Chapter 251 in Annapolis. From 2002 to 2006 he served as Membership Vice President of the Maryland Federation. After he moved from Annapolis he became an active member of Carroll County, Maryland Chapter 2306 and later Eastern Baltimore Area Chapter 2166. In 2006 he was elected Region 2 Vice President. As VP he organized two first-ever region-wide training sessions for NARFE leaders in Gettysburg PA. Just last fall he was elected National Treasurer and served in that position until he passed away on March 7, 2011.

No matter what high office he held though, he was always just plain old Charley. People were happy to work for him, and work with him. He took care of business but always made it fun. He always had a kind word for a member who needed one. He was never too busy to give good advice to a brand new Federation officer trying to figure out what to do. Charley was a good guy and a good leader. We'll miss him and we won't forget him. The Maryland Convention this May will be dedicated to his memory.

... Ted Jensen

**NEWSLETTER EXHIBIT**

All NARFE chapters are invited to display their newsletters during the convention on a special Newsletter Exhibit table. Our newsletter editors deserve their products to be given this honor and as an opportunity to exchange ideas regarding layout, design as well as editorial content.

Chapters are requested to display at least two (2) newsletters of their choice for the exhibit. Should you require further information, contact Barry Grier, 2<sup>nd</sup> VP, (410) 586-9828. Thank you.





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



## Maryland Federation Newsletter

*Protect Your Retirement*

### *Come Visit*

The Maryland Federation Website at:  
[WWW.MDNARFE.ORG](http://WWW.MDNARFE.ORG)  
With Links for Easy Browsing!

Maryland Federation of Chapters  
Gerald Gillman  
1604 Dublin Rd.  
Silver Spring, MD 20902  
**RETURN SERVICE REQUESTED**

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### Scheduled Events

### NARFE National and Federation

### Other Items of Interest

### ***On The Inside***

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*Please put these dates on your calendar*

### 2011

- April 15 Registration Deadline for MD Convention
- May 2-3 Maryland State Convention, Bowie
- July 18-21 NEB & Federation Presidents Meeting,  
Reno
- August 4 Fall Newsletter Deadline
- October 4 Federation Board Meeting, Bowie
- Fall 2011 (TBD) Federation Training Sessions

### 2012

- August 26-30 National Convention, Reno