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Vacant
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ALERT

Is A Merger In Our Future?

Richard Bennof, President

Volunteers are needed ASAP. Over the past two years we have asked for members to volunteer for vacant positions in the chapter. Only one member, Melinda Scott, volunteered for the position as Service Officer. At the end of June, Lee Shields will vacate his position as Newsletter Distributor. At the end of the year, Delores Green will vacate her position as Secretary and Barbara Smith will no longer serve as Newsletter Editor.

This leaves a tremendous void on the Executive Board. These three positions and the other vacancies that exist (Chaplain, Program Chair, Historian and NARFE-PAC Chair) will have a detrimental effect on the chapter as a whole. I am asking for volunteers to fill these very vital positions. If these positions are not filled the next step is to consider a merger with another chapter. **Volunteers are needed ASAP.** Responses are needed within the next 30-45 days.

If you want to volunteer please contact me at bennof4skins@aol.com. Or call or email any member on the Executive Board listed on the front of this newsletter.

EFFECT OF PROPOSED 2016 BUDGET ON FEDS

Dr. Howard Waterworth, 1st Vice President and Legislative Chair

Over the past 5 years federal employees' wages increased by 2%, while private sector wages rose 8.3% and the cost of living rose 11%, according to NARFE President Thissen in the April issue of NARFE Magazine. He also said these and other adverse actions by Congress in recent years, had resulted in reducing the federal deficit by over \$120 billion. The President's proposed 2016 budget has both good and bad news for us feds—active and retired.

On the positive side the 2016 budget does not include a plan to switch to the Chained CPI for calculating the cost of living adjustment in federal retirement programs. The chained CPI would have cost active feds thousands of dollars in reduced pay increases over a period of years. The 2016 budget also did not increase the retirement contributions for current employees. There are other positive provisions in the budget such as protection of social security benefits, increasing retirement savings in employer-sponsored plans, and giving workers

automatic access to IRAs. Active CSRS employees who do not owe any deposits can contribute up to 10% of their lifetime earnings to the Voluntary Contribution Plan and then convert to a Roth IRA account at present, according to FedSmith.com.

On the negative side, the President's 2016 budget would limit Roth conversions. After-tax money held in traditional IRAs or employee-sponsored retirement plans would no longer be eligible for conversion to a Roth account. If passed, 2015 would be the last year that feds under CSRS could convert their after-tax contributions to a Roth IRA. The 2016 budget also would require taking the required minimum distribution from a Roth IRA upon age 70½ the same way as for a traditional IRA.

The President's 2016 budget would also eliminate the special tax break for net unrealized appreciation. To be eligible one must have appreciated stock inside an employer sponsored retirement plan.

PAST CHAPTER PRESIDENTS

Chapter 1122

Robert Doyle
Robert F. Haas
John Fleming

Chapter 2146

Irwin Neveleff
Marty Eiband
Emma E. Barnett

Chapter 264

Tom LoJacono

Total Chapter Membership May

653



Chapter Corner

For the month of May the chapter membership report listed no new members. Three members, **Peter Inman, Daryl Mahoney and Michael Shimberg** transferred out of the chapter to other chapters.

Your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers, learn more about NARFE, meet and socialize with fellow chapter members. Bring a neighbor, friend, co-worker, family member, active Fed or retired Fed to the meeting with you; they are always welcome.

To all sick and shut-in members we wish you a speedy recovery and may a little sunshine peek through your window each day.

To June Birthday Members
"Happy Birthday"
from all of us!

Richard Bennof and Melinda Scott attended the NARFE Maryland State Federation Convention in Ocean City, MD on April 26-28. The purpose of the biennial Convention is to elect officers for the next two years, to discuss resolutions germane to the Federation, and to exchange views with senior Federal and Maryland State officials on issues related to the protection and enhancement of current and retired Federal employees' earned benefits. Richard and Melinda gathered important information at the workshops on legislative and membership issues.

It was with sadness that we learned of the passing of our member **Jane Wilcox** on March 13. She is survived by her husband **Warren Wilcox**, Chapter 1122 Treasurer. The Chapter members extend our sympathy and prayers to Warren, their children, other family members and friends at this time of sorrow.

In Memoriam
It is with sadness that we extend condolences to the family and friends of:

Gladys Goodger
Hyattsville, MD

**Thank You To
Harrine Freeman
Financial Coach/
Speaker,
H.E. Freeman Enterprises**



Photo by Melinda Scott

Ms. Freeman, author of "How to Get Out of Debt" was speaker at the May meeting with timely reminders of scams that are directed at seniors. She gave us information on preventing internet fraud, identity theft and protecting one's personal information. Consult the web site to learn more <http://www.consumer.gov/idtheft>. She also advised us to monitor our bank accounts and credit reports through the various credit bureaus often. A free credit report can be obtained thru <http://www.annualcreditreport.com/> A very enlightening presentation.

Obtaining the Legislative Hotline

The weekly legislative message is available to telephone callers (703-838-7780 and toll-free at 1-877-217-8234); posted on the NARFE website, www.narfe.org and sent to 85,000 NARFE member email addresses. Past editions are archived for NARFE member access. Each delivery channel is a service of NARFE, the National Active and Retired Federal Employees Association. Should you have any questions regarding the information provided in the Hotline, please email NARFE's Legislative Department at leg@narfe.org or call 703-838-7760.

HAPPY FATHER'S DAY !

Message from NARFE President Richard G. Thissen

"Though the federal community was left ultimately unscathed in the most recent budget resolution, federal employees' and retirees' pay and benefits are still a target for legislators. Congress has a number of upcoming deadlines and legislative priorities that will require 'pay fors' and it's likely it will return to the federal community piggy bank. We must continue to defend our earned pay and benefits." Call your legislators in Congress 1-866-220-0044. Tell Congress the Federal Community Has Done Its Fair Share.

Budget - Page 1

Currently, there are rules allowing one to pay tax on these stocks at the long-term capital gains rates vs as ordinary income.

Non-spouse beneficiaries would be required to spend down their inherited retirement account within five years after the owner's death rather than taking distributions from an inherited IRA over their lifetime.

However, the House has somewhat different views for the 2016 budget which proposes these changes:

- ◆ an increase in retirement contributions for active employees of about 6%
- ◆ decrease the rate of return on the thrift savings plan's Government Securities G fund
- ◆ increase some retirees' share of their health insurance premiums based on years of service
- ◆ increase employees' FEHBP premiums

- ◆ encourage the elimination of the FERS retirement system
- ◆ eliminate the FERS annuity supplement, and
- ◆ increase postal employees' share of their FEHBP premiums

The Senate also passed a FY budget resolution by 52 - 46. It would eliminate some jobs, increase retirement contributions without any corresponding benefit increase, and increase health care costs for active and retirees resulting from reduced employer contributions to FEHBP premiums.

Finally in early May Congress agreed to a joint budget resolution for 2016 to reconcile their differences. While the impact of the joint budget resolution on federal employees and retirees is not as severe as the House budget that passed in March, it still assumes some \$193 billion worth of cuts from the federal community.

WALK TO END ALZHEIMER'S - Creavery Lloyd, Alzheimer's Chair

You've heard it many times before, but this statement on the Alzheimer's web site is worth repeating many times over:

"Celebrating Mother's Day last weekend made me think of all the amazing women in my life. Did you know that a woman in her 60s has a 1 in 6 chance of developing Alzheimer's disease? And, just as shocking, that 60 percent of the nation's 15 million Alzheimer's caregivers are women? The facts are clear - Alzheimer's disease is relentless. But so are we. Please join us again for the Alzheimer's Association Walk to End Alzheimer's® in honor of your mother, grandmother, sister, friend or other important people in your life. All funds raised help advance the care, support and research efforts of the Alzheimer's Association. Every dollar makes a difference.

Sincerely, Wendy Folk Vizek, National Director"

NARFE Chapter 1122 will again participate in a "virtual walk"--meaning members are asked to make their donations on-line or via snail mail to NARFE Chapter 1122 ALZ. Of course, if there are members who wish to walk, please contact Creavery Lloyd at 301-552-1219 or email cylloyd@netzero.net for additional information.

NARFE Email System (NES) replacing Global Electronic Messaging System (GEMS)

NARFE's IT has successfully developed and launched a new NARFE Email System (NES). This email software will replace the NARFE Global Electronic Messaging System (GEMS) that has been used in the past.

The new system will allow members to easily unsubscribe from receiving email from NARFE. This will help to ensure that those who feel their inboxes are simply too full with our emails are not going to mark us as spammer, delete their email address from member records or even worst cancel their membership. The system also uses email category with distinctively identifiable banners to help reduce repetitive information being delivered from various levels of the Association. See National web site www.narfe.org

**Presidential Quote
In Celebration of
Flag Day**

"This flag, which we honor and under which we serve, is the emblem of our unity, our power, our thought and purpose as a nation. It has no other character than that which we give it from generation to generation.

The choices are ours. It floats in majestic silence above the hosts that execute those choices, whether in peace or in war. And yet, though silent, it speaks to us – speaks to us of the past, or the men and women who went before us, and of the records they wrote upon it."

(Thomas) Woodrow Wilson
U.S. President
1913-1921



**What's Your Email
Address?**

If you are not currently receiving the newsletter monthly by email and you would like to -- we probably don't have your correct email address. Please update your email address by notifying Membership Chairperson Elaine Cameron: elainecameron@aol.com

TIME SENSITIVE MAIL DO NOT DELAY DELIVERY

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7353 Green Oak Terrace
Lanham, MD 20706

Chapter 1122 Website
www.mdnarfe.org/chapter1122

MD Federation Website
www.mdnarfe.org

NARFE National Website
www.narfe.org



Upcoming Events

- June 10
Chapter Spring Luncheon
- June 14
Flag Day
- June 21
Father's Day
- July 4
Independence Day
- September 7
Labor Day

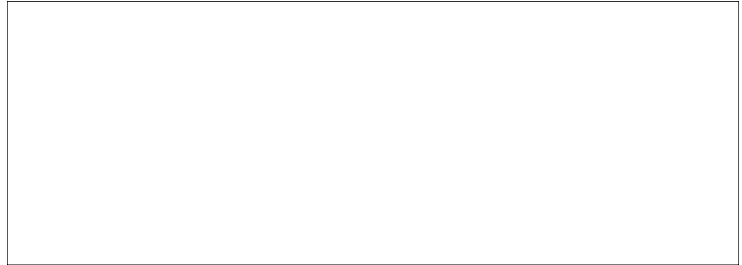
NARFE National Headquarters
(Direct Line)
1-703-838-7760

NARFE Sponsored Line
to Congress
1-866-220-0044

To contact Maryland Delegates and
Representatives
Call 301-858-3000
or visit the NARFE Web Site
www.mdnarfe.org

To reach the Governor call
1-800-811-8336
or visit the Web Site
www.gov.state.md.us/mail

RETURN SERVICE REQUESTED



SPRING LUNCHEON MEETING - SIR WALTER RALEIGH INN



Wednesday, June 10, 2015 at 12 noon

Sir Walter Raleigh Inn
6323 Greenbelt Road
Berwyn Heights, MD 20740

\$25 per person Includes tax & gratuity
Reservations must be made by **June 8**

***Choice of Entrée, Open Salad Bar, Dessert, Coffee, Tea & Soft Drink
(Alcoholic beverages not included)**

***Prime Rib Au Jus *10 oz. Sirloin Steak *Jumbo Lump Crab Cake *Baked New England Scrod
*Beer Battered Fried Shrimp *BBQ Chicken Breast *Hawaiian Chicken Breast
Served with Baked Potato or Rice**

**Make check payable to NARFE Chapter 1122 and mail to:
Warren Wilcox, Treasurer
8141 Mandan Terrace, Greenbelt, MD 20770
301-345-7437 wcwilcox@juno.com**

Incident Weather Notice! When Prince George's County Schools are closed or opening late, the NARFE Chapter 1122 meeting will not be held.