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**NARFE LEGISLATIVE ACCOMPLISHMENTS - A REVIEW WITH 113th CONGRESS**  
**Dr. Howard Waterworth, 1st Vice President and Legislative Chair**

**S** n our efforts to maintain or recruit new members some legitimately ask "What have you done for me lately?" While I've described some of NARFE's legislative goals in recent issues of this newsletter, I have not reported on actual accomplishments. I am assuming many do not know, including me, the impact NARFE is reporting to be its actual accomplishments. NARFE described them in a report entitled "Legislative Accomplishments, 113<sup>th</sup> Congress (2013-2014) Midterm Review" which is available for members to see from the web. Much of the following information I have quoted because I cannot be certain that NARFE was alone in these accomplishments. Some of our Coalition Partners with objectives similar to ours may have contributed to these accomplishments. What follows is a brief description of each:

1. Prevented any damaging alterations to current retirees' annuities by opposing a switch to the Chained CPI to calculate our annuity COLAs. It would have cost the average retiree \$48,000 over 25 years by slowing the growth of our COLA increases.
2. Prevented passage of legislation adverse to the federal workforce such as reducing proposed 1.3% retirement contributions for current employees to 1.2%.
3. Prevented reduction or elimination of federal retirement annuities as it would affect FERS employees.
4. Prevented damaging alterations to and worked to improve employees' health benefits.
5. Successfully opposed a proposal to dismantle the FEHBP and add it to the Affordable Care Act.
6. Opposed provisions of the Senate postal reform bill that would have increased premiums for postal employees.
7. Supported the bill that allows the OPM to offer a 'self-plus-one' option for Fed health insurance (costing less than 2 self only options).
8. Worked to improve pay and benefits for active and retired employees ending a

3-year pay freeze and an increase of 1% for 2014.

9. NARFE sent a letter to all members of congress advocating for passage of a Bill to provide back pay to non-excepted employees furloughed as a result of the government shutdown. Back pay was provided in the Bill that re-opened the government.
10. NARFE worked with Rep. Cartwright (PA) to draft a Bill to help protect Federal retirees from 'pension advance' scams.
11. NARFE testified before Congress and submitted testimony on a variety of issues affecting the federal community, such as reducing the backlog in calculating retirement annuity, the value of FEHBP insurance, and a proposal to reform the Fed Employees' Compensation Act.

In earlier years NARFE played a role in these examples:

- 1) Changing from 'high 5" to "high 3" years of service as a basis for computing annuities which, resulted in higher annuities for most retirees.
- 2) Allowing annuitants included in the annual Open Season to change FEHBP insurance.
- 3) Support a Bill that States could not tax Fed annuitants unless they applied the same tax to their State employee pensions, which resulted in thousands of savings in their taxes.
- 4) In 1993 saved survivors from a budget proposal that would have reduced survivor annuities by some 10%.
- 5) Spearheaded efforts in the G R Hollings Act of 1985 giving Federal retiree COLAs the same protection as allowed by the Social Security COLAs.
- 6) Fought efforts to introduce Medical Savings Accounts into the FEHBP, saving enrollees from higher healthcare costs.

It would seem to me that this information would be a helpful tool to share with prospective new members.

**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 February**

**672**



**Chapter Corner**

Chapter 1122 welcomes the following new member for the month of February:

New Member:

**Cheryl Fox**

The Chapter membership report showed nine prospective members that may join the chapter at a later date. A total of three members, Martha Gay, Frederick Harrison and Joe Lee transferred out of Chapter 1122 to other Chapters.

New, reinstated, transferred or prospective members: 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.

We wish all sick and shut-in members a speedy recovery and look forward to seeing you soon at the monthly meetings.

To March Birthday Members  
**"Happy Birthday"**  
from all of us!

**Melinda Scott** won the 50/50 drawing at the February meeting. Congrats to her!

The February 3 Federation Board Meeting in Bowie, MD was attended by **Richard Bennof, Howard Waterworth** and **Melinda Scott**. Howard and Richard gave reports on what was discussed at the meeting. See page 3 for the Federations 2015 Legislative program.

Members are still needed to sign up for the Maryland Federation Convention at the Carousel Resort Hotel in Ocean City, MD on April 26-28. Anyone wishing to attend please contact **Richard Bennof** at [ben-bnof4skins@aol.com](mailto:ben-bnof4skins@aol.com)

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

*Melvin Clark*  
*College Park, MD*



Our guest speaker at the February meeting was **Lore Rosenthal**, Program Coordinator for Greenbelt Climate Action Network, who spoke on the subject of "What Each of Us Can Do About Climate Change." A lively discussion was held with questions and answers

on various aspects of climate change: What is climate change? How is it caused? How it impacts us? Personal Lifestyle Changes? National and State Issues? Lore gave handouts to members on suggested lifestyle changes to reduce our carbon footprint. For more information contact Lore at [lore@simplicity.matters.org](mailto:lore@simplicity.matters.org) or by phone at 301-345-2234.



**President Bennof and Secretary Green listen Intently to Lore Rosenthal's presentation**

**Alzheimer's Donations**

**Please send your tax deductible contribution to help find a cure for this dreaded disease. Make check payable to:**

**NARFE Alzheimer's Research**  
**(note on check Chapter 1122)**

**Send to:**  
**Creavery Lloyd, ALZ Chair 1122**  
**6725 Lamont Drive**  
**Lanham, MD 20706**

NARFE Chapter 1122 Treasurer's Report for December 2014	
Balance as of 10/31/2014	\$3,945.50
<b>Income:</b>	
12/10 Holiday Luncheon	<u>220.00</u>
Total Income	220.00
<b>Expenses:</b>	
Sir Walter Raleigh Inn (Holiday Luncheon)	725.00
R. Fisher (Bowie Meeting)	40.00
P. Gaines (Bowie Meeting)	40.00
CHI Centers (Printing Nov Newsletter)	<u>113.34</u>
Total Expenses	918.34
Balance as of 12/31/2014	\$3,247.16
Submitted: Warren C. Wilcox, Treasurer	

## NARFE MARYLAND FEDERATION 2015 LEGISLATIVE PROGRAM

The Maryland Federation of Chapters represents almost 300,000 federal employees and annuitants in Maryland. While our main efforts focus on our constituents, NARFE supports legislation impacting all seniors. The over-65 population of MD is approaching one million but many are moving to other states for economic reasons. A recent Gallup poll showed that almost half of seniors would move out of Maryland given a chance to do so. State leaders want to encourage seniors to remain in Maryland because it means more commerce, economic vitality and a bigger tax base to pay for state services while often requiring fewer tax-supported services themselves. To keep seniors in Maryland the state must compete with other states that recognize the socio-economic value of seniors and are now recruiting seniors. Changes in various state laws will help to meet these objectives. Providing incentives to encourage seniors to age in place should be considered an investment for both our citizens and the state's overall economy according to various recent studies. Therefore among the specific issues that our Federation leaders recommend this year are the following:

### STOP MIGRATION OF MARYLANDERS & THEIR BUYING POWER TO OTHER STATES

- ◆ **Tax exemption:** Begin a four-year phased-in state income tax exemption for seniors beginning with Federal and military pensions, then to other government pensions and finally to all senior pensions.
- ◆ **Increase the current \$4,200 senior exemption** in phases beginning in 2015. This change would be subject to the same means testing as applies to standard exemptions.
- ◆ **Homeowners Tax Credit (HTC).** This program is limited to low and moderate income homeowners. Change the HTC formula to increase the tax credit for eligible owners with incomes under

\$30,000, adjust credit schedules for inflation, and increase assessment limits from \$300,000 to \$459,000.

- ◆ **Reduce the 10% state-wide cap** on the increase rate for Homestead Tax Credits to 5%.
- ◆ **Require annual rather than triennial reassessment** of residential properties in a county when median home sale prices fall by more than 10% from the previous year.

### PROMOTE LTC INSURANCE TO REDUCE THE STATE MEDICAID BURDEN

- ◆ Maryland's Medicaid costs are well above the national average. The growing need for long term care (LTC) by Maryland's aging population will further increase the Medicare burden as a large proportion of Medicaid funds pay for medical treatment for our aging population who are financially unprepared for retirement, mistakenly believing that Medicare will pay for LTC and unaware that half will require special care by their 80<sup>th</sup> year. Not so. Any incentives to encourage LTC insurance will ease the burden on our state's Medicaid resources. Therefore NARFE encourages purchase of LTC by those age 50 -60 when premiums are relatively lower by annualizing the one-time \$500 credit for 2015 & 2016 then in 2017 introduce an annual \$500 credit for new or returning purchasers. This annual tax credit will encourage sales and help reduce the State Medicaid burden.

### OTHER AREAS OF SUPPORT

- ◆ NARFE will continue to work on behalf of bills to: Reform corporate tax policies, Broaden the False Claims Act, Promote Open Government and Initiate public funding of candidates for the General Assembly.

You can influence the outcome of these efforts to improve our benefits by calling your Delegate at: 301-858-3000.

### Presidential Quote on Government

*"Governments do not make ideals, but ideals make governments. This is both historically and logically true. Of course the government can help to sustain ideals and can create institutions through which they can be better observed, but their source by their very nature is in the people. The people have to bear their own responsibilities. There is no method by which that burden can be shifted to the government. It is not the enactment, but the observance of laws, that creates the character of a nation."*

(John) Calvin Coolidge  
U.S. President  
1923-1929



### 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](mailto:elainecameron@aol.com)

## NARFE Applauds Legislation to Repeal Increases in Federal Employee Pension Contributions

NARFE is pleased to support legislation to the Federal Employee Pension Fairness Act of 2015. The bill introduced by Rep. Donna Edwards, D-MD and its original cosponsors, would repeal two recent increases in federal employee retirement contributions.

Beginning in 2013, new federal employees have had to pay more toward their retirement than their previously hired colleagues without any increase in benefits. Those hired in 2013 pay 2.3 percent more; those hired in 2014 pay 3.6 percent more than those hired before 2013. Over 10 years, these increases in retirement contributions will amount to a \$21 billion loss in take-home pay for these federal employees. The Federal Employee Pension Fairness Act would repeal both increases.

Upcoming Newsletters can be viewed on the web site the last week of each month at [www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)



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Chapter 1122 Website  
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MD Federation Website  
[www.mdnarfe.org](http://www.mdnarfe.org)

NARFE National Website  
[www.narfe.org](http://www.narfe.org)



#### Upcoming Events

- March 8  
Daylight Saving Time Begins
- March 11  
Chapter Meeting
- March 14-17  
NARFE Legislative Conference  
Arlington, VA
- March 20  
Spring Begins
- April 26-28  
State Convention  
Ocean City, MD

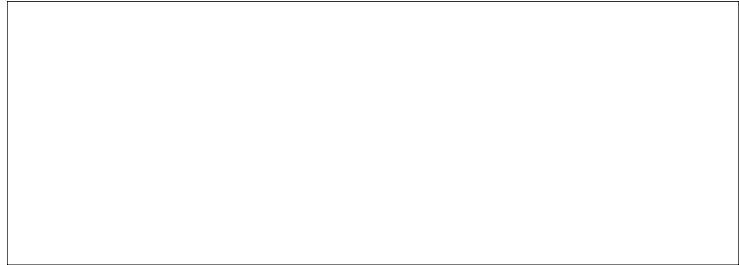
NARFE National Headquarters  
(Direct Line)  
1-703-838-7760

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](http://www.mdnarfe.org)

To reach the Governor call  
1-800-811-8336  
or visit the Web Site  
[www.gov.state.md.us/mail](http://www.gov.state.md.us/mail)

RETURN SERVICE REQUESTED



## CHAPTER 1122 MONTHLY MEETING

Wednesday, March 11, 2015 at 1:30 PM

*Greenbriar Community Center, Terrace Room  
7600 Hanover Parkway, Greenbelt, MD 20770*

Call office for directions 301-441-1096 Dial 0



*Speaker*

*Lee Shields*

*A pioneer resident of Greenbelt, MD*

*Historic Greenbelt Revisited -  
History still being written !*

*Original Art and Discussion*

**You didn't miss it! Come hear and see a great presentation.  
Speaker rescheduled due to cancellation of January meeting.**

**All Are  
Welcome**

**Refreshments  
Served**

**PLEASE NOTE:**

**Executive Committee meeting will immediately follow regular meeting**

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