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**Vacant**  
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**VOLUNTEERING AND ITS SURPRISING BENEFITS**

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

**M**any people do volunteer work for the benefit of themselves and others. Millions of Americans volunteer in a broad spectrum of activities and for many reasons. Many in our chapter are currently performing volunteer work for the **immediate benefit to others** such as meals on wheels, hospice care, as an election judge, collecting for food banks and disaster relief, for scouts or elder care, tutoring in schools, women in crisis, and with tax preparation. **Other members are volunteering for long term societal benefits** such as Habitat for Humanity, on a Board of Directors for a credit union, restorations at a farm museum, preserving documents at the National Archives and on a local environmental protection committee.

Members volunteer for various reasons such as to prevent boredom in retirement, and simply to do something they enjoy. Among other reasons people volunteer are to learn something new, donate to professional skills, to be challenged, to make new friends, or to help someone or a cause they believe in. Some volunteer as a form of therapy or simply to do something different from their jobs. Others volunteer simply for fun, to keep skills alive, or to 'feel good'. Still others want to learn to do something they love, or because of experience with a problem or illness. Studies have shown that volunteers have lower mortality rates even when considering factors like the health of the participants. The benefits of some kinds of volunteerism are felt for a long time into the future.

Volunteering provides a boost to self-esteem and life satisfaction as well as a sense of pride and identity. Some find volunteering builds upon skills you already have, and use them to benefit the greater community. For others, volunteering is an easy way to explore interests and passions by providing one with re-

newed creativity, motivation, and vision that can carry over into one's personal or professional life.

**Finding the right volunteer opportunity:** Experts say the key is to find a position that you would enjoy and are capable of doing. Some key questions to consider when exploring volunteering are:

1. Would you like to work with people or work in solitude?
2. Are you better behind the scenes or prefer to take a more visible role?
3. How much time would you like to commit?
4. How much responsibility would you like to take on?
5. What skills can you take to a volunteer job?
6. What causes are important to you and would like to promote?

Studies have shown that volunteering reduces the risk of depression for some, particularly those who are socially isolated. Some find it helps to develop a solid support system, which in turn protects one against stress and depression through challenging times. Depending on the work, volunteering helps to stay physically healthy, especially for older adults.

**The happiness effect:** Research by the London School of Economics found that the more people volunteered the happier they were. Results showed that the odds of being happy rose to 12% among those who volunteered every 2 to 4 weeks. Giving time to religious organizations had the greatest impact.

**MEMBERSHIP DRIVE EXTENDED  
THRU DECEMBER See Page 9**

**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 October 685**



**Chapter Corner**

Chapter 1122 welcomes the following reinstated members thru October:

**Reinstated Members:**

Judy Lee  
Frederick Meader  
Barbara M. Smith  
Melba Turcotte

New, reinstated, transferred or prospective members: your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers, and meet and socialize with fellow chapter members.

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

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

President Richard Bennof reported that a resolution passed at the National Convention reduced the number of National officers from 4 to 2. Elected to the positions were Richard G. Thissen, President and Jon Dowie, Secretary-Treasurer. They also authorized the continued development of the Future of NARFE (FON).

Richard Bennof, Howard Waterworth and Melinda Scott attended the Maryland Federation meeting in Bowie, MD on October 7. Some subjects discussed were: (1) NARFE's need to better brand name exposure to offset the loss of 61,000 members in the last 4 years; (2) better retention of members (after letters were sent to 4,961 lapsed members, 395 rejoined in Maryland alone); (3) membership, legislation, electronic assistance are still top priorities with less emphasis on e-chapters.

The Centers for Medicare and Medicaid Services announced that the basic monthly premium for Medicare Part B will remain unchanged for 2015, for the third year in a row. This is especially good news for retired federal employees who can expect only a small cost-of-living adjustment (COLA) increase for 2015.



Photos By Melinda Scott

Handouts and information provided to members



**A Special Thank you to our October meeting speakers:**

**Mr. Sekou Mitchell**  
Federal Representative  
Aetna Insurance



**Ms. Michele Nesbit-Johnson**  
Blue Cross  
Blue Shield

**Mr. Mitchell explained in laymen's terms the difference in the various types of insurance under FEHBP and the need for/or not to enroll in Medicare Part B if you are enrolled in a Health Care Plan.**

**Ms. Nesbit-Johnson followed up with additional information and took questions as did Mr. Mitchell. Very informative presentation**

The Office of Personnel Management announced the average Federal Employees Health Benefits Program (FEHBP) premium increase will be 3.2 percent in 2015, with the average employee and retiree share increasing 3.8 percent. The 3.2 percent increase in health insurance premiums is in line with the private sector, any increase means reduced take-home pay for federal employees who are likely to receive a 1 percent pay raise next year. Retirees are also due to receive a 1 percent COLA increase for 2015.

**Congressman Chris Van Hollen** will hold his 12<sup>th</sup> annual FEHB Forum on Monday, November 17, 2014 at 9 a.m. – 11 a.m., Holiday Park Senior Center, 3950 Ferrara Drive, Wheaton, MD 20906 and Wednesday, November 18, 2014 at 7 p.m. – 9 p.m., Executive Office Building, 101 Monroe Street, Rockville, MD 20850. This is the chance to talk with representatives from health insurance companies about their FEHB plans and learn from experts from OPM, NARFE and Consumer Checkbook.

**2014 MEMBERSHIP DRIVE Recruitment Incentives Extended thru December 31  
Calling All Members! Be a Recruiter!**

- The recruitment incentive has been extended thru December 31. Recruiters will receive \$10 for each new member, current or retired who joins by December 31. (Applications must be postmarked and calls or website sign ups must be received by December 31) Give your potential new member your NARFE ID # (found on the label of your narfe magazine) to submit with their application. For applications go on line at [narfe.org](http://narfe.org) and click the join link; or call us at 800-827-3394; or use the application that appears in every issue of narfe magazine.
- **The Maryland Federation** will also award an additional \$10 incentive. That's \$20 for the recruiter of each new member. (Only if they join by December 31)
- All recruiters will be entered into a drawing (once for each new member they recruit) for a Kindle Fire tablet to be awarded to a randomly selected recruiter.
- Put on your recruiter shoes and chase down all the new members waiting to join!

**Presidential Quote  
In Observance of  
Veterans Day**

“We remember those who were called upon to give all a person can give, and we remember those who were prepared to make that sacrifice if it were demanded of them in the line of duty, though it never was. Most of all, we remember the devotion and gallantry with which all of them ennobled their nation as they became champions of a noble cause.”

**Ronald Reagan  
U.S. President  
1981 - 1989**



*Speaker*

*Evelyn Kirby  
Region II  
Vice President  
NARFE Maryland  
Federation*

**Holiday Luncheon**

*Wednesday, December 10, 2014 at 12 noon*

*Sir Walter Raleigh Inn  
6323 Greenbelt Road  
Berwyn Heights, MD 20740  
(301) 474-6500*



**Early Bird Special**

*\$15 per person if paid before **December 1**  
Includes tax & gratuity  
(*\$25 per person if paid after December 1*)*

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

*All reservations must be made by **December 5**  
Make check payable to NARFE Chapter 1122 - mail check & coupon below to:  
Warren Wilcox, Treasurer, 8141 Mandan Terrace, Greenbelt, MD 20770  
301-345-7437 - [wcwilcox@juno.com](mailto:wcwilcox@juno.com)*

*Holiday Luncheon Reservation  
Wednesday, December 10, 2014 - 12 Noon*

*Choice of Entrée: (Please circle one)*

- \* *Prime Rib Au Jus*
- \* *10 oz Sirloin Steak*
- \* *BBQ Chicken Breast*
- \* *Baked New England Scrod*
- \* *Jumbo Lump Crab Cake*
- \* *Beer Battered Shrimp*

*Name: \_\_\_\_\_*

*Address: \_\_\_\_\_*

*Phone No: \_\_\_\_\_*

*Number Attending: \_\_\_\_\_*

*Amount Enclosed: \_\_\_\_\_*

**NARFE Chapter 1122  
Treasurer's Report for  
September 2014**

Balance as of 8/31/2014 \$3,804.88

**Income:**

.NARFE (Sep Dues) 148.20

Total Income 148.20

**Expenses:**

CHI Centers Inc (Printing Sep Newsletter) 94.44

B. Smith (Sep Refreshments) 60.04

US Postal Service (Oct Newsletter Mailing) 55.51

Total Expenses 209.99

Balance as of 9/30/2014 \$3,743.09

Submitted: Warren C. Wilcox, Treasurer



**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)



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7353 Green Oak Terrace  
Lanham, MD 20706

Chapter 1122 Website  
[www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)

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

NARFE National Website



**Upcoming Events**

- November 2  
Daylight Saving Time
- November 11  
Veterans Day
- November 12  
Chapter Meeting
- November 27  
Thanksgiving
- December 10  
Chapter Holiday Luncheon

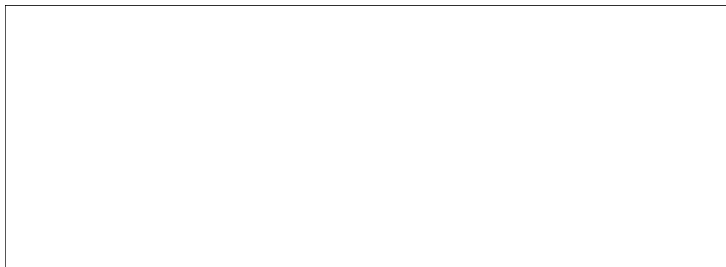
NARFE National Headquarters  
(Direct Line)  
1-703-838-7760

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, November 12, 2014 at 1:30 PM

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

Call office for directions 301-441-1096 Dial 0



**Harrine Freeman**  
Financial Counselor and  
Financial Literacy Advocate  
H. E. Freeman Enterprises



**Topics :**

- ◆ How to Avoid Being a Victim of a Scam
- ◆ How to Pay Your Bills on a Fixed Income
- ◆ How to Restore Your Credit

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.