



Volume 8, Issue 2

Hagerstown MD

February 2016

### CHAPTER OFFICERS

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**NARFE/PAC Rep/Chair:** Vacant

**Legislation Chair.:** Vacant

**Alzheimer's Coordinator:** Vacant

**Sunshine Lady:** Mary I. Vera  
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**Newsletter Editor:** Dorothy Buhrman  
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### **Treasures Report**

Jan. 25, 2016

Dec. 26, 2015	Balance	\$89.57
	Receipts	\$479.00
	Expenses	\$198.89
Jan. 25, 2016	Balance	\$369.68

Outstanding Alzheimer's check \$150.00

**Jim Dray, Treasurer, Ch306**

### **GREETINGS FROM YOUR ACTING PRESIDENT**

Hello, here it is the second Month of 2016 already. I know it may seem a little early to be thinking about the 2016 Presidential Elections, but I hope each of you will cast your vote in this very important Election Year. If you are not registered, I encourage you to do so as soon as possible, so you will be eligible to vote both in the Primary and then the General Election in November.

Our Chapter Guest Speakers have been giving us very interesting information over the last several months, if you missed the Lunch/Meeting, and our Guest Speakers, you still have a chance to hear those we will have in the months ahead. Please, if you are able to attend come on out, we look forward to seeing you at our Monthly Event. At the January 2016 meeting, we had a great attendance of our Members and First Time Guests, several guest expressed interest in joining our Hagerstown NARFE Chapter 306. We look forward to seeing them again at our next luncheon. Also, I would like to welcome our new Members who recently joined Chapter 306.

Looking forward to seeing everyone on Friday February 12, 2016 ( President Lincoln's Birthday ) at 12 noon, Western Sizzlin' Restaurant, Hagerstown. Thank You,

Russ Wingerd,

Acting President Jan./Feb.2016

## Secretary's Report

### Minutes of NARFE Chapter 306 Meeting January 8, 2016

Twenty-two chapter members attended the meeting. Five potential new members attended the meeting: Beverly Durst, Joe Saunders, Ron Bricker, Bruce Young and Sue Young. Jim Dray led the invocation. After the prayer, all participated in the pledge of allegiance. After the opening ceremonies, everyone broke for lunch.

The guest speaker was Greg Snook, from the Washington County non-profit agency CHIEF. The mission of CHIEF is to bring jobs to the community. CHIEF buys land, develops it, starts business parks, and try to get businesses to take over and start new business with new jobs. Mr. Snook explained an ongoing project in the area around Hagerstown Community College (HCC). Mr. Snook answered several questions about CHIEF's activities.

### OFFICER REPORTS:

Treasurer - Jim Dray read the Treasurer's Report dated 9 January 2016. The treasury balance on 31 December was \$300.21. There were \$0 in receipts and disbursements of \$74.19. The January 8, 2016 balance for the Chapter is \$226.02. Ed Wingert said he reads the newsletters from other NARFE Chapters and notes how much higher their treasuries are. He noted that they make money selling ads and some have cake raffles.

Service Officer: Tom Brudenell announced that John Delaney, Federal House of Representatives, is sponsoring a job fair at Kaplan University on Tuesday, 19 January from 1:30 to 4:30 P.M. Tom told the members that NARFE Magazine Question and Answer section provides a lot of good information. Tom also told the members that need to contact OPM, to contact them on line. The phone number is useless, no one ever answers.

Legislation: Ed Reed explained the NARFE state legislative objectives are to protect pensions, give tax relief to seniors, and provide tax relief for those who bought long-term care insurance.

Membership Chairman: Ed Reed passed out an information sheet explaining the chapter's dire need for people to fill offices. Many offices have been vacant for months. Ed also pointed out the benefits of NARFE membership; guest speakers at meetings; summer activities, and picnics. This need is exacerbated by the May 2016 elections of officers coming up. Many of the chapter post offices have been held by the same person for many years. It is time for some new officers to step up and give them a break.

### GOOD OF THE CHAPTER:

Russ Wingerd thanked everyone for the great Christmas party in December. There is interest in another trip to Totem Pole Theatre. This will be discussed further. There was a discussion on the place for a picnic this year. There are two places we could have a picnic.

The speaker in February will be Jack Myers. He will talk about the Battle of Bulge during WWII.

The speakers for March are "The Old Guys". A group that will help you get the best deal on a new car.

Greg Snook (the speaker) won \$28 from the 50/50 drawing. Greg had departed the meeting but left instructions to donate the money to the chapter if he won.

Joe Saunders won the \$11 drawing for a free lunch.

The meeting adjourned at 2:15 P.M.

Secretary,  
Danny L. Laspe

## Service Office Report

### New Limited Enrollment Period for Self Plus One In the FEHB

Source: Filed in [Blogs](#) by [Ralph Smith](#) on January 13, 2016

Federal employees enrolled in the Federal Employees Health Benefits (FEHB) Program had their first opportunity to select a Self Plus One enrollment type during the [2015 Open Season](#) for health insurance benefits starting in January 2016.

Generally, enrollment changes made outside of Open Season are only allowed based on a Qualifying Life Event. However, because self plus one became available as a new enrollment option in the FEHB Program, the Office of Personnel Management (OPM), [as previously announced](#), is allowing some enrollment changes to be made during a Limited Enrollment Period.

The Limited Enrollment Period runs from February 1, 2016 until February 29, 2016.

Federal employees who missed the 2015 open season for some reason, but still want to change their enrollment from Self and Family to Self Plus One, can still make the change during this additional enrollment period.

OPM is emphasizing that the Limited Enrollment Period is not an extension of Open Season. It is not available to federal employee annuitants, Temporary Continuation of Coverage (TCC) enrollees, and others who do not participate in premium conversion because they may decrease their enrollment at any time. Following the Limited Enrollment Period, individuals who participate in premium conversion will need to experience a Qualifying Life Event (QLE) in order to decrease their enrollment type outside of Open Season.

Here are the restrictions for this Limited Enrollment Period according to OPM:

- It is limited to employees enrolled in the Self and Family option of the FEHB.
- Only those who participate in premium conversion will be allowed to decrease enrollment to Self Plus One (others may decrease enrollment at any time) using the Limited Enrollment Period.
- Decreases in enrollment to Self Plus One will be the only allowed enrollment changes.
- No changes in plans, no option changes, no increases or other decreases in enrollment will be allowed.
- All enrollment changes will be prospective to the first day of the first pay period following the one in which the change is requested.

Tom Brudenell, Service Officer, NARFE Chapter 306

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## Nominating Committee Report

The Nominating Committee continues to meet to fill the Chapter Officer positions for the next two years. The Vice President, Secretary, Service Officer, Membership Chair, Sunshine Lady and Newsletter Editor have all agreed to continue in their present positions for which we thank them. We have volunteer candidates for the positions of Treasurer and Alzheimer's Coordinators which is wonderful. We still need members to volunteer for President, NARFE/PAC Rep/Chair and two Legislative Chairs. All these jobs are vital to the Chapter and really need to be filled. The satisfaction of serving provides its' own rewards.

Jim Dray  
Committee Chair.

## NARFE-ALZHEIMER'S-NEWS:

No Report

## NARFE-PAC

No Report

## LEGISLATIVE REPORT

### FEDERAL/Congressional-Legislation:

A. Update on WEP Reform Legislation - Thank you to all the NARFE members who shared their views with the Legislative Department (At NARFE) on H.R. 711, legislation that would reform the Windfall Elimination Provision (WEP). As reported in last week's Hotline, (Information available through [NARFE.org](http://NARFE.org)) NARFE supports H.R. 711, and there is an action letter available ((on: [leg@narfe.org](mailto:leg@narfe.org))), urging representatives to sign on as co-sponsors. Introduced by House Ways and Means Committee Chairman Kevin Brady, R-TX, H.R. 711 would not repeal the WEP, but would reduce the penalty. For C. NARFE's Legislative Accomplishments in 2015 - 114TH Congress Midterm Review - by Jessica Klement, NARFE's Legislative Director, and staff: In 2015, the federal community continued to face assaults on its earned benefits. As a result, NARFE's legislative efforts focused on defeating proposals attacking federal employees and retirees as well as working toward solutions to other problems facing NARFE members. Here are highlights of the NARFE Association's accomplishments thus far in the 114TH Congress.

1) Thwarted ALL attempts by Congress to cut the earned pay and benefits of federal employees and retirees. (a.) The House of Representatives' fiscal year 2016 (FY16) budget resolution contained eight provisions totaling \$318 billion in cuts to the federal community. Ultimately, none of these cuts were passed into law in 2015, thanks to the hard work of NARFE and its members. (b.) Congress failed in its attempt to pay for highway improvements on the back of the federal community. NARFE members and lobbyists sprang into action, and Congress was forced to find other places to obtain the money. (c.) A budget agreement offsetting sequestration cuts for two years did not take from federal employees or retirees. After contributing more than \$120 billion to pay for other priorities in recent years, NARFE members have been sounding the drumbeat: Enough is enough! A two-year budget deal was signed into law, increasing spending levels by \$80 billion without offsets to the federal community, even after the initial budget called for \$318 billion in cuts. NARFE's message is resonating on Capitol Hill.

2) Successfully prevented a disproportionate and unfair increase in Medicare premiums. Without a cost-of-living adjustment (COLA) in 2016, millions of Medicare enrollees not held harmless would have seen their premiums increase by 52 percent, unless Congress or the Administration took action. NARFE was the first organization to sound the alarm on this issue on the Hill and with the Administration. Due to NARFE's lobbying efforts and the messages sent to legislators by thousands of NARFE members, a compromise fix was included in the two year budget agreement.

3) Worked to keep NARFE members informed regarding the data breaches at the Office of Personnel Management (OPM). Following the announcements of two OPM data breaches, NARFE has stayed in constant communication with OPM officials to ensure NARFE members have the information they need to protect their financial well-being of individuals who have turned or will turn age 62 prior to 2017, H.R. 711 would reduce their WEP penalty by a certain amount, not exceeding 50 percent. There would be no retroactive reimbursements under H.R. 711. For individuals who turn 62 after 2017, the bill would replace the current WEP formula with a fairer one. To pay for the bill, the Social Security Administration would be granted greater authority to enforce WEP reporting by state and local government employees. In addition, H.R. 711 has bipartisan support and is cost neutral, meaning it would not add to the deficit. [These factors indicate that H.R. 711 has a good chance of making it out of committee and to the House floor.](#) If there is an opportunity to provide NARFE members and hundreds of thousands of WEP affected retirees with some relief, the NARFE Association feels it is a worthwhile endeavor. NARFE asks it members to send the letter urging House members to co-sponsor H.R. 711, and we encourage NARFE members to continue sharing their opinions on the bill with the Legislative Department at [leg@narfe.org](mailto:leg@narfe.org) (Or call: [703-838-7760](tel:703-838-7760)).

B. Obama Delivers Final State of the Union Address: On January 12, President Obama delivered his eighth, and final, State of the Union address before a joint session of Congress. Federal employee and retiree issues were not a focus of his speech, but he did highlight the importance of strengthening Social Security and Medicare. The State of the Union address signals to Congress the President's agenda for the upcoming year. Next up is the President's fiscal year (FY) 2017 budget proposal. While spending levels for the next two years were set after President Obama signed into law the two-year budget deal in November, the FY17 budget process will move forward as normal, with the Senate and House releasing their own budget proposals, these budgets will be largely symbolic and will include we, in chapter-306,can, individually assist in some of their 2016 Initiatives: (a.) Make Maryland The Top Retirement Choice for Marylanders and Other Retirees in The Mid-Atlantic Region. (b.) Provide a Long Term Care policy priorities.

## Legislative Report Cont'

NARFE immediately created a website to provide answers to members' questions. The NARFE Association also testified on Capitol Hill, stressing: "It is imperative that we not only act swiftly to remedy this situation, but we must also ensure an incident of this magnitude does not repeat itself..." NARFE's Web page on the breach is updated regularly.

4) NARFE's media coverage reaches new heights. In 2015, NARFE saw unprecedented coverage in the press, thanks to a combination of being out in front on certain issues and efforts to draw attention to other concerns that were being overlooked by the media... On topics as wide-ranging as the Medicare Part B issue, the new Self Plus One option and the OPM data breaches, NARFE was mentioned in the press more than 750 times in 2015.

**D. National-Legislation & NARFE-Update:** From: Dan McGrath, President, Maryland Federation. Subject: Update on NARFE's Accomplishments from National President Dick Thissen. It is only through the support of our individual members that we are seeing positive results. Dan asks that we share the below from our National President, dated - 26DEC2015.. "I want to provide a quick update of the past year's accomplishments year and thank all of you for your hard work". Legislation: Jessie Klement (National-NARFE-Legislation) recently sent out the list of this Congressional session's results. Even the most optimistic of us did not think we could get out of the year untouched, but we did. We have maintained constant contact with the leadership of both parties, the committees and individual members to make this happen. As your National NARFE President, our great results were not an accident, they were the result of hard informed work, reinforced by the grass root efforts of our members. NARFE-PAC contributions are responding very favorably to our efforts to continuously publicize the program; we will certainly meet our goal of \$1,000,000 (In NARFE-PAC Donations) for the 2015/2016 cycle. Similar Actions/Results were achieved in: Marketing, The Federal Benefit's Institute's first webinars, The New Business Development Efforts, Communications & our National NARFE Magazine, Federal Benefits & Updates on OPM data breaches, The Information Technology teams work on updating our National Office Systems, Our Treasurer's Budget & Finance meeting ALL possible audit items, timely, our National Office Building Update (Repairs/Painting)..and finally, in addition to all the workload mentioned above, Jon Dowie (Our National Secretary/Treasurer) has coordinated the Strategic Planning effort as the SP Committee and Team leader with our facilitator. Through his efforts, a very comprehensive document was created with detailed historical background data and common sense approaches to future planning. The efforts of the Regional Vice Presidents (RVPs) to review, modify and finalize the document were a critical element to move the process to where we are today. Obviously there are difficult tasks ahead, but the National Executive Board (NEB) as a team has reached agreement on the contents of the Strategic Plan after open and thorough discussion of the current fiscal and membership situation. Mr. Thissen concludes by "Wishing everyone a healthy and happy New Year".

**E. 2016 NARFE National Convention Website:** Preparations for the 34TH Biennial NARFE National Convention are underway! The National Convention, hosted by the California and Nevada Federations, will be held in Reno, NV, August 28 - September 1. The National Convention is where NARFE delegates from across the country gather to make important decisions, including setting the legislative agenda and electing new national officers and board members. Registration is not yet open, but a dedicated website is up and running with convention fees, travel and agenda information. Beginning March 1, and through August 1, members can register online through the convention website. Check the website regularly for more details.

\*\* NARFE's State Federation's "2016 Maryland State Legislative Program". Our State Legislation Committee Chairman - Mr. Paul Schwartz ([PKSYANKS@aol.com](mailto:PKSYANKS@aol.com) & [240-838-2200](tel:240-838-2200)) "Is scheduled to be Our Chapter 306's Guest Speaker" on Friday 8 April, 2016 at our Chapter Membership Meeting. Hopefully, he will give us an inspiring presentation on: "Just how Insurance Incentive is to Reduce the State Medicaid Burden. (c.) Support Efforts to: Reform Corporate Tax Policies, Broaden the False Claims Act, Promote open government and Initiate public funding of candidates for the General Assembly. All these last (4) areas as they relate to "Us Senior Retirees"! If you haven't read: "The Maryland NARFE 2016 State Legislative Program" tri-fold handout, copies will be available, hopefully, at Mr. Schwartz' presentation at our April Membership Meeting.

**Ed Reed**

## MEMBERSHIP REPORT:

**\*\*MEMBERSHIP:** Our 2nd Vice President/Membership Director in The MD NARFE Federation- Jo Anne Groves sites: "How can we keep NARFE viable and keep a strong presence with our legislators? Right now, we have 31 NARFE MD State chapters with several considering mergers. We are well aware of the need to continuously expand our thinking and offering options to potential members, ie. the e-chapter. However, we must also keep our chapters going. They contain the grassroots ideas of our organization and from them we draw our hardworking volunteers. **WE MUST HAVE VOLUNTEERS AND KEEP OUR CHAPTERS OPEN.** During our recent training session at Bowie, the Membership Breakout session attendees discussed ways to keep our chapters open, to make chapter positions easier to manage and to keep members interested".

If you, as an active Chapter-306 member who attends regular monthly meetings or you just read these monthly Newsletters ..And.. "Could possibly aspire to Be One Of Our Chapter Leaders, If you would respond to our members' interests; recognize when help is needed; encourage members to take an active role in our Chapter's agenda and most importantly, COMMUNICATE, ... then you might consider running for an elected officer position, or you might assume one of our Chapter's several "Open Committee Chair." positions in our May, elections. Jim Dray (Our Elections Comm. Chair.) will gladly take your name; **PLEASE CONSIDER THIS REQUEST**; call him at: [240-513-6043](tel:240-513-6043).

What are some of the essentials of holding a NARFE chapter office? We all need to put personal agendas on hold. To be an effective leader, you need to check your ego at the door and work "for the common good of Chapter 306". As a prospective leader, we lead the chapter versus run the chapter; we delegate where possible, and empower competent committee chairs to fulfill their duties, and seek ways to complete the Chapter's work. We function as a team! As the face of our chapter, which includes being prepared, we work to ensure the Chapter's ideas are articulated in all our Chapter activities. We listen to members and the myriad suggestions that will be directed to us because of your officer role. We are honest with membership: If something can't be done, we explain why; or if we don't have an answer, we promise one at the next meeting or through the chapter Newsletter. **OUR CHAPTER 306 EXECUTIVE BOARD** Needs chapter members willing to accept **LEADERSHIP** Positions in our May elections! Primary duties are attending and conducting meetings, making agendas and leading discussions. We have other experienced members to help and guide new officers. Volunteers should come to a board meeting to see how it all works. (Our Chapter 306 Board Meetings are the Week Before Our General Membership Meetings).

## **--- GOOD NARFE REFERENCE SITES & TEL. NUMBERS: ---**

OPM Retirement Services: [www.opm.gov/retirementservices](http://www.opm.gov/retirementservices); Email: [retire@opm.gov](mailto:retire@opm.gov) ..Phone: [1-888-767-6738](tel:1-888-767-6738); TTY 1-885-887-4957 (hearing impaired), TTD [1-800-878-5707](tel:1-800-878-5707) (hearing impaired).

NARFE Store - Apparel, Badges: Order Online! [www.narfe.org/narfestore](http://www.narfe.org/narfestore).

NARFE's 24X7 Hotline [1-877-217-8234](tel:1-877-217-8234) --You can call this number anytime to find out the latest news about what is happening.

Federal Services and Benefits - 800-FED-INFO 91-800-333-4636).

Maryland Community Services - Over 9000 social, health and criminal justice resources. <http://www.mdcsf.org/>

United Seniors of Maryland - A coalition of individuals and organizations with a common interest in preserving and enhancing the mental, physical, and financial well-being. <http://www.unitedseniors.net/>

Have You Joined GEMS/ stay abreast of the latest and hottest NARFE issues, Go to <http://www.narfe.org/> logon using your email and NARFE ID number (from your magazine label), finally click "Update my Record" and "Join NES".

V/R-Ed Reed.

## **\*\* 2016 REGION II TRAINING-SYMPOSIUM, York, PA. April 4&5, 2016!**

Evelyn Kirby (Our Region II, Vice President) and Dan McGrath (Our Maryland Federation President) are encouraging ALL NARFE MD Chapters/Members to Support this: "Only Once Every Two Years" Training Event.

The Registration Fee (\$80.00) must be made by March 24, 2016; **The mid JAN 2016 Chapter 306 Mailing included:** A Complete Listings of All Training Class Subjects, (To Pick attendee's 3 Choices from), Actual Registration Forms, Dates to be submission by, etc.) **\*\* IMPORTANT:** To get "The Special Symposium Hotel Rate ((\$97.01)) Per Night, Single or Double Occupancy at The Wyndham Garden Hotel, 2000 Loucks Road, York, PA. 17404. Room Registrations Must Be Made No Later Than: 05 March 2016 (Be sure to mention: NARFE CM). The hotel is honoring This Group Rate 3 Days Prior and 3 Days After The Official Symposium Night (04APR2016). Complete Hotel Description/Rooms, etc. NEARBY Attractions AND Symposium/Class Descriptions was included (w/Registration Form) in Our Chapter 306's "Special January, 2016 Mailing (To All); if you have other questions, please call: Ed Reed, (301) 739 - 1641.

V/R-Ed Reed.

### **The Good Of All Chapter-306 Members**

Business meeting will Friday, February 5, 2016. **Due to the scheduled February move of The Commission On Aging, at this time we have not confirmed the location for this meeting.** However, if you are interested in attending please call Ed Reed @1-301-739-1641 or Russ Wingerd @ 1-301-432-5176 or Dorothy Buhrman @ 1-301-241-3628, information will be available by Monday Feb 1, 2016.

We plan to have Lunch following our meeting at Rocky's NY Pizza, Holiday Acres (Jefferson Blvd), Smithsburg MD. You are welcome to join us, Dutch Treat.

**February 12, 2016 Luncheon Meeting Speaker will be Jack Myers ...** A 92 yr old WWII veteran who fought in the Battle Of The Bulge in Europe. HIS FORMULA FOR A LONG LIFE :: first and very important are three things, **faith, family and friends**, also he has three words that are important to his daily life and they are, **attitude, activity and association**. Jack was married for 69 yrs to his first wife, 2 1/2 yrs after her passing he remarried. Currently, Jack visits nursing homes and entertains as Grand Pa Jack, the new Mrs. Myers joins him with songs and stories.

### **Chapter Weather Policy**

THE POLICY OF NARFE CHAPTER 306 is, if; bad road conditions cause **The Washington County Public Schools** to **cancel** its classes, NARFE Chapter 306 **will not** hold its planned meeting. But, if the schools announce a **delayed start**, Chapter 306 **will** hold its planned meeting. The Board of Education announces weather related closings and delayed starts on local TV and Radio stations.

PAID AD PAGE

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