



*National Active and Retired Federal Employees*

# *Newsletter*



April 2017

Vol. 35, No. 8

The Aspen Hill Chapter of NARFE publishes this Newsletter monthly, except July and August. NARFE is a 501 (c) (5) non-profit organization. As such, donations to it are not tax deductible.

**NOTE:** Unless otherwise noted\*, our meetings are held on the 4<sup>th</sup> Wednesdays at 1:00 P.M. at the **Holiday Park Senior Center**, 3950 Ferrara Dr., Wheaton, MD 20906, 240-777-4999; parking in the rear. In the event **Montgomery County Schools** close or are delayed due to weather - Member Meetings are cancelled.

### Upcoming Meetings/Activities

#### Chapter Events: (Guests are always welcome.)

-Members Meetings: Apr 26; May 24

-Newsletter input deadlines: Apr 24; May 23

-Newsletter Prep/Board Meetings: Apr 5; May 3

#### Outside Events:

**Apr 30-May 2: MD Federation 43<sup>rd</sup> Biennial State**

**Convention** – Ocean City, open to all

**May 15: White Oak Ch at Riderwood** – See Pres. Comments

**June 12: Luncheon with Wheaton-Glenmont Ch. at Nova Europa Restaurant**

**Oct 3: MD Federation Board Meeting** Bowie - open to all

**Oct 23: MD Federation Training Day** Bowie - open to all

### President's Comments

GOOD NEWS- Mark Monday, June 12 on your Calendar: Wheaton-Glenmont Chapter 1887 has invited us to share its June luncheon event and hear their scheduled speaker, Jamie Raskin, who is now Maryland's Representative for District 8 replacing Chris Van Hollen, who has moved up to Senator. Many of our members are in District 8. Representative Raskin is a dynamic speaker who shares many NARFE interests. The luncheon will be at Nova Europa Restaurant in the Kemp Mill Shopping Center on Arcola near its intersection with University Blvd. This location should be more convenient than the now closed Golden Bull, especially for our transferred Takoma Park members. Watch for your May newsletter that will include a form for you to use to select one of five entrées and submit your reservation. The price for a complete dinner is only \$24.00. The restaurant can seat about 95 people. The minimum is 50. Should be enjoyable.

The Aspen Hill, White Oak and Wheaton-Glenmont sister Chapters were all formed from one former large Chapter. We have shared large anniversary events in the past. The White Oak Chapter 1888 will have an excellent speaker and luncheon in May and has invited us to attend.

### April Member Meeting

**April 26, 2017 – 1:00 P.M.**

Holiday Park Senior Center

Speaker Jackie Stippich, Exec Dir

Shady Grove Pregnancy Center

On the Center's work on behalf of Life!

The White Oak event will be Monday, May 15, in the Maryland Room on the lower level of the Montgomery Station Club House at Riderwood Retirement Community, 3120 Gracefield Rd., Silver Spring, 20904. Their speaker is Nancy Floreen, a member of the Montgomery County Council. This special event is for White Oak members who usually meet in Burtonsville and its members who live at Riderwood which provides a lunch that is free for NARFE members and \$10 for guests. Our members are invited to enjoy the free lunch. Carpooling is suggested. Lunch starts at 12. Arrival 11 to 11:30 allows time for parking.

April 4th was the deadline to register for the Maryland Federation Convention in Ocean City (Sunday, April 30 – Tuesday, May 2). However, you still can call me for meeting details and to register late through the Chapter. Or you can even register in Ocean City. There may be the possibility, in the Federation hospitality room, to enjoy discussion, questions, and answers with National President Dick Thissen and a few people afterwards at the convention. Federation Officers for the next two years will be elected and resolutions, if any, considered. Of course we will hear reports from NARFE National officials.

March was NARFE PAC month. That was why your March NARFE Magazine had the special cover and a postage-paid envelope to use to mail in a onetime contribution or become a "sustainer" with an automatic monthly contribution of \$10 or more. Now more than ever before, it is important to use money to attend functions where politicians are met with relationships developing and also to contribute to the politicians. For your interest

in contributions related to State politicians, NARFE also has a Maryland NARFE PAC.

Our March Members Meeting program, planned by Holiday Park, provided help towards avoiding bad investments. Two Securities Exchange Commission (SEC) employees presented it. We learned more than the often-heard investment advice that if an investment sounds too good to be true, likely it is. Touched on were the practices that influence Federal employees to get out of their TSP accounts when they retire. We have only two more programs at Holiday Park before July and August when we have the Meet, Greet, and Eat social luncheons and early bird dinners. The April program is arranged for by our editor Bob Kammer. See the box on page one. The May program is arranged for by Holiday Park and will present information on Senior Housing.

You might want to plan now to attend the next NARFE Legislative Conference, two years from now. Knowing how important it is that we meet with our members of Congress, I did attend. The record attendance of over 300 registrants reflected concern about challenges anticipated for this year. The conference enabled attendees to: be able to be comfortable when meeting members of Congress and their staff; know how to request a meeting, prepare for it, and what to do during and after it; review NARFE's issues; hear messages of various speakers; and let attendees practice at meetings with their Senators and Representatives. Realize a meeting is good even if only with a staffer or for very little time. Always welcome talking to a staff person. Introduce yourself by name and the group you represent, if one. Give some of your personal story. Know your Representative or Senators' sponsoring and voting record. State your issue/position, and present your request for support or appreciation. Practice what you plan to say so you can say it in a few minutes or a longer time, depending on the time available for the meeting when you arrive.

We frequently hear people say benefits are "**given**" to Federal employees and retirees. NARFE President Thissen repeatedly stressed that we "**earn our benefits**". He advised that you speak up when someone talks about **given benefits**, reply proudly that you worked for the government, say what you did, and that you earned your benefits.

Each and every one of us needs to know that we can contact our elected officials. They are elected to serve their constituents. If we don't speak up, how will they know what is important to us, what we want or need. The NARFE techniques can be used related to other issues in our lives. Don't think that because you work for the Federal government you are not allowed to represent yourself and contact your Congressman or Senator. The Hatch Act allows personal contacts!!!

When your Representative votes as you feel is best, there still are reasons for contact. Such lets you express your appreciation, develop a relationship, and in discussing NARFE (or other) issues perhaps offer additional information the Representative can use to support the position. What can you do about a politician elected in a State that where you do not live? You may call, write, or email. However, communication from someone who is not a constituent usually gets no attention. Whom do you know who is a constituent??? Ah ha! Most of us have relatives and friends in other States. You may be able to have some influence. A few years ago, NARFE members chuckled at the idea that we should give options to our relatives, especially our adult children, in States with Congressmen who opposed NARFE favored legislation. Either they can influence their member of Congress and protect our pay and benefits, or they can expect us to come live with them! Not as much of a joke now.

Because most members of Congress start their political lives at the State and lower levels, it is useful to meet elected officials at those levels and continue the relationships as they proceed. Yes, we do need to go to Annapolis for events there. How active can you be? Can our members attend more events? Let's try.

At the Conference, we were updated on past, present, and anticipated future situations. A principle that worked in the past was that if you were hired before legislation for a detrimental change passed, that change would not apply to you because your benefit had been promised to you before the change. Increased payment towards retirement thus applied to new hires. NARFE National considers this last Congressional session successful in that blockages of adverse proposals protected our benefits. Now it seems that approved adverse changes will affect all such as: a 6% increase in pay towards retirement for both CSRS and FERS employees; elimination of the FERs supplement for those who retire before eligible for Social Security; and a decrease in the return on the G Fund.

Currently, NARFE favors the bill for Parental Leave. Other developed countries do provide it. NARFE opposes H.R. 756, the Postal Reform Act of 2017. It would require CURRENT retired Postal Service employees to enroll in Medicare. Any retiree who failed to pay for Medicare would lose the right to participate in any Federal Employees Health Benefit Plan. NARFE dislikes the requirement aspect and the loss of the Federal health plan. WHY SHOULD ALL OF US CARE? What is approved for one Agency, often soon applies in others.

That rough times are ahead seems obvious. Expected is a proposal that government pay a smaller share of the costs of Federal health plans. NARFE will continue to point out that an unfair amount of budget savings in recent years were made on the backs of the Federal employees. The March 29 NARFE Advocacy Alert announced a webinar

on April 4. By April 7, the archived webinar should be available on the NARFE website. Deputy Legislative Director John Hatton is to provide an update on congressional action on issues affecting the Federal community and what's likely to happen throughout the year.

The webinars at [www.NARFE.org](http://www.NARFE.org) website are free for NARFE members. Webinars on benefits appeal both to current and retired members. Look at the list of past webinars. Check the announcement of new webinars that you can sign up for. If you know someone who would want to participate in a new webinar or watch past webinars, they can do so for \$39.95 and become a NARFE member at that five-cent discounted price.

Aetna is offering webinars monthly at 12:00 pm on third Wednesdays: April 19; May 17; June 21; July 19; Aug 16. They present their Aetna Direct Federal Employees Health Benefits Plan for retirees who have or are thinking about enrolling in Medicare Part B and have Medicare Part A. Use

<http://aetnafederalemployee.mkt4998.com/ADRetirementWebinarRegistration> to register.

**Linda Lee Cohen, President**

### Federal Legislation

President Trump has released his proposed budget blueprint for fiscal year 2018. According to a summary in the "Washington Post" of March 16, it increases the budgets for the departments of Defense, Homeland Security, and Veterans Affairs. These increases are offset by decreases in the budgets of 1% to 31% in 16 other departments and agencies.

The proposed budget cuts if approved by Congress could have severe negative consequences on our Active Employee members and they are fortunate to be represented by NARFE to advocate on their behalf.

**Bill Kerpelman, 2<sup>nd</sup> V-P/Federal Legislative Ch.**

### State Legislation Report

The Maryland State Legislature failed to reintroduce Governor Hogan's proposal to offer at least some tax relief to seniors during this year's legislative season. With the Legislature scheduled to adjourn April 11<sup>th</sup> there is no hope for any action this session!

### Treasurer's Report

The current balance, as of March 15, was \$9,452.81. A required IRS Form 990-N, e-postcard for tax-exempt organizations, for tax year 2016 was successfully filed on March 8.

**Cathy Hobbs, Treasurer**

### Chapter 1892 Leadership

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### Membership Report

The membership report from NARFE Headquarters for the month of February revealed that one new NARFE member Steven R Riemer joined our Chapter. Joyce Y Carter, Howard Drogin, Sanford L Gold, John Richard

**NARFE**

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## April 2017 Edition

Pine, and Margaret Sheehan-Swanke were reinstated. Three members were dropped: Gwendolyn Mott, Robert Wallace and Brenda H Watts. If you know any of them, please encourage them to pay their dues and return to the Chapter. Our Chapter experienced a net gain of three members during the month of January. Finally, we have three prospective members Dan Mozena, Teresa Ramsey and Henry Shelley. **Merle Biggin, Membership Chair**

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### Alzheimer's

The Alzheimer's Association released *2017 Alzheimer's Disease Facts and Figures*, the most-cited source covering issues related to Alzheimer's and other dementias. *Facts and Figures* also includes a special report, *Alzheimer's Disease: The Next Frontier*, which examines advances in Alzheimer's disease research and the use of biomarkers in improving how we identify and diagnose the disease. To watch the video and download the full *Facts and Figures* report, please visit [alz.org/facts](http://alz.org/facts). Thank you, NARFE members, for your continued partnership with the Association in the fight against the growing cost and impact of this disease. Source: NARFE March Newsletter

### Sunshine

A sympathy card was sent to Paul Schwartz on the passing of his son.

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### Programs

**April 26:** Jackie Stippich, is Executive Director of The Shady Grove Pregnancy Center, a women's health clinic in Gaithersburg, MD. The Shady Grove Pregnancy Center offers all of its' services free of charge. They offer confidential pro-life education and support; pregnancy tests; and ultrasounds to pregnant women. They also offer goods, such as formula, cribs and clothing, and services to men and women relative to child birth and parenting, as well as post abortion support. No insurance is needed. Same-day appointments are often available. Ms Stippich will discuss the Center's work on behalf of life. Members may find her presentation relevant to the experience and needs of their children and grandchildren!