



MARYLAND FEDERATION NEWSLETTER Fall 2014



Chapter President's Corner

*Don A. Bender, Co-President
Chapter 1519, Glen Burnie*

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What is the future of the Federal Worker / Retiree in this new age of Government Reform?

The federal worker has been "Protected," for the most part, during the past half century. The growth of business and opportunities in the American workforce guaranteed stability for the federal worker. Austerity is the enemy of the federal worker for it is in the time of austerity, when business and the American workforce show minimal growth and recessive tendencies, that Congress and Americans look with envy at the "federal worker." As jobs and chances of employment and growth are reduced, monies to support "Government" are reduced. Congress tends to take measures, tightening the federal budget, and looking for ways to carry out their support of that budget without increasing the tax burden on a suffering constituency.

The Federal Worker may become the target!

Such is the current state of affairs of the federal workforce. Our Federal Employees Retirement System (FERS) in a stale economy does not look so good. Congress is considering reducing our COLAs and our retirement, or asking us to pay more for that retirement. Health care is at risk because of the ever-escalating cost of health care and changes necessitated, directly and indirectly, by the Patient Protection and Affordable Care Act (ObamaCare). Every measure to reduce the overhead of the government workforce and retirement is considered by Congress.

What can the Federal Worker / Annuitant do?

Some of us do have unions that we can ask to support our cause, but ALL of us have NARFE. None of the unions compare to NARFE, in sheer power and ability to get our message through to Congress.

Just what is our cause?

Our cause is to maintain our salary, our retirement, our health care, our benefits, and our ability to receive a "FAIR" COLA. We do not want to be unfairly targeted as a group. We have worked very hard for our employer, the people of the USA, and we don't want Congress to forget that. We have spent long years in this effort, at home, overseas, sometimes working in undesirable conditions and long hours.

We have maintained "Round the Clock" support for our country and our people, and want to be recognized and appreciated for that. We do NOT

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Chapters and Presidents

126	Western Charles/Indian Head,	Ed Rice	1466	Calvert County	Shelly Ziman
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251	Annapolis	Meg Clarke	1519	Bob Minghini
258	Bethesda/Chevy Chase	Allan Kam	1522	Susquehanna	Harold Forst
306	Hagerstown	Retha Flack	1734	Howard County	Burdelle Dowdell
357	Takoma Park	Minnedore Green	1747	Greater Bowie/Crofton	Jerry Kursban
409	Frederick, Acting	Kathy Siggins	1770	Bel Air	Wayne Whiting
410	West-Mar	Donnie Gibson	1887	Wheaton/Glenmont	Jim Priestley
422	Laurel	Barbara Hemming	1888	White Oak	Stuart Sklamm
581	Gaithersburg	Joe Martin	1892	Aspen Hill	Linda Cohen
969	St. Mary's County	Joe Luskus	1936	N.W. Baltimore Metro	Barbara Cuffie
1122	Northern P.G. County	Richard Bennof	1972	Waldorf/La Plata	Neil McGrath
1127	Rockville	Jennifer Ramsey	1990	Catonsville	Catherine Hiebler
1143	Leisure World	Barbara Walter	2166	Eastern Baltimore Area	Jerry Kerner
1260	Southern P.G. County	Cel Aguigui	2262	Upper Marlboro	Bob Jacobs
1363	Bay Area	Jo Anne Groves	2274	Ocean Area	Arlene Page
1372	Tidewater	Louise Woods	2306	Carroll County	Paul Beatty

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deserve to be a target, or to be singled out as a scapegoat for Congress's self-made problems.

What can the Federal Worker / Annuitant do?

We must support NARFE, with our money, our letters of support to Congress, and in support of those in Congress writing Legislation on our behalf. Unity is our byword. The Ballot is our weapon. But it can't be only me, me, me. We must also be willing to take necessary steps in helping our country dig itself out of the hole that it is in, together, hand-in-hand, with our fellow citizens.

Support NARFE...

Energize Yourself and NARFE

P R E S I D E N T ' S M E S S A G E



Dan McGrath

Since the release of the Future of NARFE (FON) Committee report and recommendations and the subsequent announcement of action to be taken by the National Executive Board (NEB), I have seen an increase in our members standing up to express their opinions. This is good; member involvement is always good for any organization. Initially, most of the concerns expressed were of the nature that the NEB was moving too fast on some of the few actions they decided to take sooner rather than later. When the NEB, in what seemed to be a reaction to the early concerns being raised, backed off on a couple of its announced actions, another group of members who had not been heard from entered the debate under the banner that the NEB was not moving fast enough. Again, this added involvement of our members is good.

My concern is that some comments from both groups, those feeling we are moving too fast and those feeling we are not moving fast enough, came with statements to the effect that if their opinion did not prevail they might at best go inactive or at worst drop out of the association. This is not desirable. Accordingly, I implore anyone considering such action to not give up on NARFE. NARFE needs you and you need NARFE. Only NARFE can protect

our earned benefits and the association needs our support, help and guidance.

That said, during the latter part of June when comments from individual members about their concerns on the NEB's actions were peaking, I experienced a very welcomed diversion from the FON concerns. My wife, Penny, and I attended Bay Area Chapter 1363's 40th Anniversary Celebration. The highlight of the afternoon was actor Mary Ann Jung performing as Clara Barton. During the show Ms. Jung, speaking as Clara Barton, points out that proper ladies of her time were supposed to be quiet, get married, have children, and stay at home. Miss Barton would have none of that! She defied society's conventions and risked her life in order to help others, thus becoming a true heroine. A passionate and moving public speaker, Clara dramatically relates how she became the first woman to work for the Federal Government, its first female department head, and America's first woman ambassador. We were swept into her story of the Civil War and the dangers of nursing at the Battle of Antietam. Finally she relates her nine-year struggle to get America to sign the Geneva Convention and join the International Red Cross.

What does this have to do with the Future of NARFE? Well there are few better role models than Clara Barton, founder of the American Red Cross, who still inspires us to "Never Give UP!" And we cannot give up on NARFE. However, whether you agree with the FON Committee recommendations 100 percent or not, there are things that need to be fixed. The sooner this is accomplished the better. The future is now! We cannot put off needed changes any longer. We are running out of time and continuing to put off action to later is becoming more and more unacceptable.

Our chapter delegates to the 33rd Biennial National Convention, August 24-28, in Orlando, Florida, will play a pivotal role in deciding the future of our great organization.

Dan McGrath

LEGISLATIVE



*Gary Roundtree, Sr., Ph.D.
1st Vice President
Legislative Director*

LEGISLATIVE REPORT

As your Legislative Director, I have oversight of the Federal Legislative Committee, NARFE/PAC Coordinator, Ad Hoc Group on Deferred Annuitants Coordinator, State Legislative Committee, MD-PAC Coordinator and United Seniors of Maryland (USM) Representative. We have been sincerely focused on our mission statement, which is to support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests; and to promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations. We cooperate with other organizations and associations in the furtherance of these general objectives.

On the occasion of the 30th Anniversary of the Tennessee Valley Authority (TVA), May 18, 1963, in Muscle Shoals, Alabama, President John F. Kennedy said, "From time to time statements are made labeling the Federal Government an outsider, an intruder, an adversary. In any free federation of States, of course differences will arise and difficulties will persist. But the people of this area (Tennessee Valley) know that the United States is not a stranger or not an enemy. It is the people of 50 states joining in a national effort to see progress in every State of the Union. For without the National Government, without the people of the United States working as a people, there would be no TVA. Without the National Government, the people of the United States, working together, there would be no protection of the family farmer, his income and his financial independence. For he never would have been able to electrify his farm, to insure his crop, to support its price, and to stay ahead of the bugs, the boll weevils, and the mortgage bankers. Without the National Government and the people of the United

States working together, there would be no school lunch or milk programs for our children, no assistance on conserving soil or harvesting trees, no loans to help a farmer buy his farm and no security at the bank. Only a great national effort by a great people working together can explore the mysteries of space, harvest the products at the bottom of the ocean, and mobilize the human, natural, and material resources of our land."

Now read a portion of the January 11, 1944, Annual Message to Congress on the State of the Union by President Franklin D. Roosevelt, one of our nation's greatest Presidents. "We have come to a clear realization of the fact that true individual freedom cannot exist without economic security and independence. Necessitous men are not free men. People who are hungry and out of a job are the stuff of which dictatorships are made. We have accepted, so to speak, a second Bill of Rights under which a new basis of security and prosperity can be established for all --- regardless of station, race, or creed. Among these are: the right to a useful and remunerative job in the industries or shops or farms or mines of the Nation; the right to earn enough to provide adequate food and clothing and recreation; the right of every farmer to raise and sell his products at a return, which will give him and his family a decent living; the right of every businessman, large and small, to trade in an atmosphere of freedom from unfair competition and domination by monopolies at home or abroad; the right of every family to a decent home; the right to adequate medical care and the opportunity to achieve and enjoy good health; the right to adequate protection from the economic fears of old age, sickness, accident and unemployment; the right to a good education."

These are some of the same discussion topics we have raised with our Congressional and State elected officials at town-hall meetings, fundraisers, home office district meetings, healthcare meetings, press events and other venues.

As I bring this article to a close, I would like to thank our Federal Legislative Committee (FLC) Chair Sudha Haley and State Legislative Committee (SLC)

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Chair Ed Bice for doing an outstanding job with those committees and all the other chairs, who serve and volunteer their time to advance the NARFE Legislative Agenda. ●●



Sudha Haley

*Sudha Haley, Ph.D., Chair
Federal Legislative Committee*

FEDERAL LEGISLATIVE COMMITTEE (FLC) REPORT

Your NARFE Maryland Federation Legislative Committee passionately believes that our Maryland Federation members value innovative and timely ideas to sustain the mission of NARFE. As your FLC district representatives, we have met over the past year, and have identified a genuine opportunity to serve and support you in order to advance our mutual legislative advocacy.

As you are aware, your FLC members represent several chapters in the Maryland Federation, and have for years been engaged in planning, coordinating and implementing grassroots legislative advocacy. We are now on the threshold of providing our services to you and your chapters in an organized initiative, as described below.

All your FLC members are activist volunteers, (like a “thousand points of light” popularized by Pres. G.W. Bush) and hold leadership positions in several other service organizations. We are dedicated to NARFE, and have envisioned a Maryland Federation Legislative Committee Advocacy Team (LCAT) made up of FLC members. The LCAT would be flexible, with interchangeable FLC members, all strong Legislative Advocacy Experts. The LCAT would be available to partner with you and your chapter members when requested, to attend your chapter meeting, and provide an exchange on comprehensive legislative strategies.

We intend to develop effective collaboration with support from NARFE HQ’s Legislative division. They would assist in maximizing our human and material resources, and would assist the LCAT to be prepared to provide services to you as requested.

Our contribution at your chapter meeting would demonstrate what it means to be a NARFE Legislative Advocate. The LCAT would join forces with you to enable chapter members to articulate and develop a plan for action. These strategic activities would help you in persuading your legislators to address your priorities.

So, are you ready to meet the future LCATs? Please contact us if you are! ●●



Ed Bice

*Ed Bice , Chair
State Legislative Committee*

STATE LEGISLATIVE COMMITTEE (SLC) REPORT

SLC Survey

In April the SLC mailed an introductory letter and survey form relating to three issues: equalizing a tax subtraction from income, an annual tax credit for long-term care insurance, and equalizing a tax exemption for Maryland seniors. All governor and General Assembly candidates received the survey, which totaled 537 individuals. We received 185 replies. Results were shared with Federation officers, chapter presidents and POCs before the June 24 primary election. Subsequently, another mailing was sent to the winning candidates who did not respond to our earlier effort. These results will be shared.

Meetings

The SLC met during the summer in preparation for the 2015 General Assembly session. We discussed possible issues for 2015, ways to present our issues more effectively, sponsorships of bills, strategies for success, updating our publications and how to make them more issue oriented, and ways to keep seniors in Maryland, so that they continue to provide a valuable resource to the state.

MD-PAC

Members of the SLC and various chapter members have attended candidates' campaign fundraisers around the state this summer. During these fundraisers we have had the opportunity to support candidates who have indicated their support in the past for our legislative agenda. Also, we were able to

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meet legislators and others to discuss our agenda and make arrangements for further discussions. Attending these fundraisers is a function of our MD-PAC. The actions are considered important to any success that we will have in regard to our 2015

legislative program. We thank all who contributed money to MD-PAC throughout the year.

New Member

Bob Doyle, a member of Chapter 251, Annapolis, is the newest member of the SLC, having joined us in June. Welcome! ●●

GUBERNATORIAL CANDIDATES FORUM

Invited Participants: Lieutenant Governor Anthony G. Brown (D) and Lawrence J. Hogan, Jr. (R)

Date: October 28, 2014 one week before the general election on November 4.

Time: 10 a.m.

Location: Rosborough Auditorium on the campus of Asbury Methodist Village, in Gaithersburg. Enter at Lost Knife Road and Odendhal Avenue and tell the security person that you are going to the Candidates Forum. Go through the gate and turn left at the intersection.

Hosts: NARFE Gaithersburg Chapter 581, Asbury Democratic Club and Asbury Republican Club.

Look for more details on the MD Federation website www.mdnarfe.org in October.

Good advice. That's what we need to do for our NARFE membership. I think we know how to keep our old members involved, but how do we make new members?

As always, I am looking for new, innovative ideas to draw new people into our membership. Do you have some ideas to share with me?

This is prime season for community events. There are county fairs, church socials, conventions, health fairs, police-sponsored events, and on and on. How many will your chapter participate in this season? If each chapter would do just one, it would help us get the NARFE name out and possibly gain us a member or two.

The Federation has guidelines in place for chapters to request funds for membership recruiting. Send me the proposal for your project in advance of your event. Funds are given on a first come/first served basis, so get your request in as soon as possible. If you need a copy of the guidelines, I will be happy to email or snail mail them to you.

Special recruitment incentives are being offered for the month of September. This is to encourage greater participation in the recruiting process. NARFE Headquarters will award \$10 to each recruiter for each new member, active or retired, who joins NARFE in September. Also, a Kindle Fire tablet will be awarded to a recruiter randomly selected from the September recruiters. All September recruiters will be entered into the drawing, once for each new member they recruited. Applications must be post-marked and calls or website joins must be received by September 30. Don't forget to provide your ID. **The Maryland Federation will award an additional \$10.** That's \$20 for the recruiter of each new member and the chance to win a Kindle tablet. Quite an incentive!! Get out there and recruit, recruit, recruit.

Let's work hard to build our collective voice. And in the words of Clara Barton and our Federation President, "NEVER GIVE UP." ●●

MEMBERSHIP



Jo Anne Groves
2nd Vice President
Membership Director

MEMBERSHIP REPORT



"Make new friends, but keep the old.
Some are silver and the others gold."
You remember that ditty, don't you?



*Dick Strombotne, Chair
Membership Retention Committee*

Dick Strombotne

MEMBERSHIP RETENTION REPORT

Summary. Maryland NARFE's program of monthly mailings to lapsed members continues to provide benefits as almost eight percent of recipients rejoin. In Maryland NARFE's dues withholding incentive program the number who signed up for dues withholding is 3.9 percent of those receiving rebate offers and 9.5 percent of those who renewed. The number of members of eNARFE Chapter 2363 who reside in Maryland, has plateaued in recent months at about 1,600. Outside of eNARFE Chapter 2363, since November 2010 through July 10, 2014, the number of NARFE members has declined about 28 percent to less than 240,000, according to National President Joe Beaudoin. A special recruitment incentive program has been announced for September.

Lapsed Member Mailings Successful. Maryland NARFE's program of monthly mailings to lapsed members, which started in February 2011, is continuing and remains effective. The mailings go to lapsed members who have Maryland addresses and have been NARFE members for less than 15 years. They are sent about nine months after the membership expiration date. That is about two months after NARFE HQ has completed its efforts to get the lapsed members to renew. The mailings are personalized with first class mail and include applications to rejoin offer discounts for multi-year memberships; the letters are computer signed by the federation president. They include #9 NARFE business return envelopes. All the lapsed member has to do is sign the application, pay the chosen amount by check or credit card, and send it to NARFE.

On average, more than 110 letters are sent monthly. **Of the 4,834 members who received the lapsed member mailings through last May, 377 rejoined NARFE for 527 years of membership. The rejoin rate is 7.9 percent and the ratio of years of membership to number of members rejoining is 1.4.**

Dues Withholding Incentive Program (DWIP) Mailings and Results. Until recently, Maryland NARFE had been sending first-time retiree members letters offering a rebate if they enroll in dues withholding. (Active federal employee members are not eligible.) The DWIP started with monthly mailings in February 2011. The amount of the rebate offer initially was \$5 and then was raised to \$10 in fall 2011. The mailings are personalized so that the recipient need only add the Social Security number, the OPM CSA or CSF account number, and signature. To receive the rebate, the member has to send the completed DW-2 dues withholding application form to the Federation Treasurer along with a signed request for the rebate.

From the start of Maryland NARFE's DWIP mailings through February 2014, almost 2,900 letters offering rebates have been sent to **first-time members**. As of July 10, 2014, 1,185 have renewed their NARFE memberships (41 percent) and 112 have signed up for dues withholding. The number of members who signed up for dues withholding is 3.9 percent of those receiving rebate offers and 9.5 percent of those who renewed.

There are significant differences in the results for two-year members vs. one-year members. **The rate of renewals for two-year members is 61 percent while the rate for one-year members is 34 percent.** The rates of members signing up for dues withholding as percentage of those receiving rebate offers are 5.1 percent and 3.5 percent for two-year members vs. one-year members, respectively. These differences serve to emphasize the importance of recruiting and renewing multi-year members.

Over a two-year period ending in October 2013, Maryland NARFE had a secondary DWIP targeting members who joined between the dues increase in July 2004 and April 2010. The results have been mixed. The rate of members signing up for dues withholding was 4 percent but the renewal rate was only 24 percent. This compares with the 41 percent average renewal rate for the first-time members.

The number of first-time members who could receive the DWIP letters has fallen sharply in recent months. The main reason is that NARFE HQ has been using its recruitment and retention actions primarily to build up eNARFE Chapter 2363. In the 12 months

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ending June 2014, Maryland NARFE had only 326 new members and 575 in the 12 months ending June 2013. These numbers should be compared with 1,001 new members in the 12 months ending June 2012. Only three of the new members in the past year have been two-year members. As a result, Maryland NARFE's DWIP mailings will be winding down over the next year.

Members in eNARFE Chapter 2363. As of June 30, eNARFE Chapter 2363 had 21,693 members, about nine percent of the almost 240,000 members of NARFE. Currently, 1,663 members of eNARFE Chapter 2363 live in Maryland. That number is 11.4 percent of Maryland NARFE's 14,636 voting members. (At the 2014 National Convention, eNARFE Chapter 2363 will have 382 ballot votes, 8.2 percent of the total number of ballot votes that can be cast.)

After the shutdown of the federal government on October 1, 2013, NARFE began offering free six-month memberships in eNARFE Chapter 2363 to current federal employees. Several thousand joined and 162 of them live in Maryland. Their memberships expired in May, June, and July 2014. NARFE HQ has made a special effort to convert these free memberships into paid memberships. They have been somewhat successful, with an initial 20 percent conversion rate as of July 10 for those in Maryland. The names of the rest of the expired six-month members will be added to NARFE's New Prospective Member list.

Recommendations for Chapter Action. NARFE HQ sends renewal notices to members up to seven months after the member's expiration date. Chapter officers can access the Online Activities Module (OAM) to get up-to-date membership information. I recommend that each chapter arrange to ask members who are reported as dropped to rejoin – wait about a month after the members are listed as non-renewing to contact them. Chapters need to contact only about eight dropped members per month on average and for many chapters the average number would be less than that.

You may also contact members still living in Maryland who transferred to eNARFE from your chapter within the past year to ask if they would like to transfer back. Use the OAM to request these names.

NARFE's Decline in Membership. In an email sent on July 10, National President Joe Beaudoin reported to members of the National Executive Board (NEB) information about NARFE's decline in membership. NARFE had 304,601 members in November 2010 and fewer than 240,000 on July 10, 2014. He also reported membership data for each Region and in eNARFE Chapter 2363, as of June 30, 2014. He noted that the June 30 membership includes 21,749 eNARFE members, a number that shrank to 20,873 by July 10 when the dropped members were accounted for. Outside of the eNARFE Chapter, on July 10, 2014, NARFE's membership was 219,095, which is 85,506 fewer than on November 30, 2010, a 28 percent decline in less than four years. He reported these data to the Regional Vice Presidents for their use in helping to "persuade their federations and chapters to work a little harder on recruitment."

After receiving President Beaudoin's message, I requested he follow up with a prioritized list of the actions that HQ is taking and will take promptly for recruitment and retention into local chapters. On July 21, NARFE HQ announced that special recruitment incentives are being offered for the month of September. ●●

FINANCIAL



Dick Strombotne

Dick Strombotne
Treasurer

TREASURER'S REPORT

This is a summary report (unaudited) of revenues and expenditures from December 31, 2014 through July 31, 2014 and the resulting net worth of Maryland NARFE.

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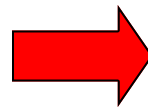
Net Worth: 12/31/14	\$77,347
Revenues thru 7/31	\$51,324
Expenditures thru 7/31	(\$36,855)
Net Worth: 7/31/14	\$81,941

Rebates of Ten-Percent funds from NARFE headquarters totaling \$33,776 made up most of the revenues (see note). The remaining revenues came mostly from the mini-convention revenues (\$5,255), Matching funds (\$1,250) and Other Income (\$960). Notable expenditures include \$11,906 for the mini-convention on May 5 and 6, 2014, expenses totaling more than \$6,500 combined for the Executive Committee and Board meetings, more than \$7,800 for the State and Federal Legislation Committees, about \$3,545 for training and more than \$2,000 each for Membership Recruitment and Retention and for Chapter Assistance.

As of the end of July, Maryland NARFE's three certificates of deposit held assets of \$25,782. They have current values ranging from \$8,054 to \$9,418, interest rates ranging from 0.50 percent to 1.34 percent, and maturity dates from 4/7/2015 to 4/5/2018. The proceeds from the CD that matured in February 2014 amounting to \$9,894 were transferred into the Federation's savings account and are counted as Revenues in the table above. That transfer did not change the Federation's net worth.

Any member who wishes to see the complete financial summary may request one from Dick Strombotne, Treasurer, by calling 240-632-9881 or emailing to DickS.narfe@comcast.net. The financial report for the first nine months of 2014 will be available at the Federation Board meeting on October 7, 2014.

Note: The Ten-Percent Fund revenues for the twelve months through July 2014 are one percent more than for the preceding twelve months. Maryland NARFE receives ten percent of the national dues paid by eNARFE Chapter 2363 members who live in Maryland when they join, renew, or are reinstated (\$4 each). Through July 31, 2014, the 10 percent funds from these eNARFE members contributed 12.75 percent of Ten-Percent Fund revenue (\$3,820). ●●



*Board Meeting:
October 7
Training Day:
October 30*

REPORTS, NEWS, EVENTS AND INFORMATION



Evelyn Kirby

*Evelyn Kirby
Region II Vice President*

REGION II UPDATE

The National Convention in Orlando August 24-28 is our big story. Future of NARFE next steps will be the major item of discussion. I stand with all the other members of the National Executive Board in particularly urging passage of two resolutions—among those coming up for vote. The first is No. 14-06 To Reduce National Officers to Two. This would eliminate the positions of National Vice President and National Secretary. It would allow us to redirect expenses to much higher priority needs. We are confident about reassigning roles currently performed by those two to others at HQ—so service to members will continue at the same high level as now. The second is No. 14-01 Developing the Vision for Future NARFE. This will allow us to continue work via strategic planning, with stakeholder participation [engaging YOU] to decide the best organization for the future of our Association. It will use the Future of NARFE Committee concepts as a foundation while it assures that every voice and every topic is heard and constructively analyzed at the table as we move forward together. I also encourage positive votes on National Convention resolutions that deal with substantive issues, enable NARFE to *move forward* into the 21st century, urge use of modern business practices and enable members to receive speedy, quality services. Elect those who support Future of

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NARFE concepts and favor due speed to achieve them while welcoming constructive ideas from across our Association to strengthen it and help it grow.

Maryland has fine volunteers on two Convention Committees. Applause goes to: Stu Sklamm, Bylaws Committee member, and Joe Self, Sergeant-at-Arms. I look forward to working with them in Florida, and to being with the rest of the delegation coming from The Free State. While I'm giving kudos, let me thank Dan McGrath and all the others who presented a worthwhile pre-convention workshop in Bowie, July 24, for convention attendees. I know first-time convention goers who were there are better prepared now for what's to come in Orlando. Plus those who have been at prior conventions got good refresher information as well as current insights. Four attendees from the Pennsylvania Federation were impressed, with PA Federation President saying that he plans to host a similar event in two years.

Remember to plan to meet with or use whatever opportunity you come across this summer to chat with your members of Congress, and Senators. Ask for their attention to issues of prime importance to NARFE members. We are currently not worried that S.1486 on Postal Reform is stalled in the US Senate. As written it contains a number of provisions we do not believe are fair or equitable, e.g. relating to health benefits, pensions and workers' compensation. The same negative view is held by NARFE on H.R.2748 pending in the US House on Postal Reform. BUT in the US House, we do urge passage of H.R. 4202, which would require use of the Consumer Price Index for the Elderly (CPI-E) [NOT CPI-W]. This formula provides a fairer determination of cost of living adjustments for federal civilian annuities, military retirement and certain veterans' benefits. NARFE is also seeking sponsors for H.R. 4621, a bill to extend tax credit available to military personnel in combat zones to civilian employees there as well. So, when you see your Member of Congress, or Senator, at a picnic, parade or at a meeting, voice your views on these matters. And, then be sure to alert your MD Legislative leaders and the NARFE HQ staff to your contacts with that Member and/or the Member's staff. Keep those 'grass roots' growing.

Have a great rest of the summer! ●●

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## FEDERAL EMPLOYEES EDUCATION AND ASSISTANCE FUND (FEEA)

*Eleanor Kaul, NARFE/MD Chair*

NARFE partners with the Federal Employee & Education Assistance (FEEA) Fund, which is a private, nonprofit 501(c)3. In 1987, this FEEA program established a scholarship program for children, grandchildren, great-grandchildren and stepchildren of NARFE members. This program is supported by NARFE members and administrated by FEEA. Scholarships are awarded annually. Since first partnering in 1995, NARFE and FEEA have given out more than \$1,000,000 to NARFE members and their families.

In 2013 scholarship winners of \$1,000 each in Maryland were: Austin Appel, Bel Air, MD, grandson of Robert Bailey, Chapter 1770 Bel Air; John Padgett, Baltimore, MD, son of John Padgett, Chapter 1990 Catonsville; and Darius Thompson, Bowie, MD, son of Karen Thompson, Chapter 1747 Greater Bowie/Crofton.

The raffle at the 2014 Mini-Convention raised \$163.

In 2014 there were 12 applications from Maryland. The winners will be notified of the judges' decision by the end of August and the scholarship money will be paid out. Maryland winners will be announced at the October 7, 2014, Board meeting. Winners will also appear on the NARFE website and published in the December issue of the *narfe* Magazine.

The next scholarship program begins February 1, 2015, and ends April 26, 2015. The official scholarship application will appear in the February issue of *narfe* Magazine; it will also be available during February, March and April of the award year by downloading from the NARFE website - [www.narfe.org](http://www.narfe.org). To support this project providing scholarships for our children see the monthly *narfe* Magazine for the form to make a tax-free contribution.

NARFE and FEEA partnered in 1996 to establish a disaster fund to aid federal employees who are victims of declared natural disasters. NARFE members have donated \$458,000 in aid to NARFE members affected by Hurricane Katrina, Superstorm Sandy and other natural disasters. Cash grants of

*(continued page 11)*

\$500 maximum are available to all NARFE members in good standing who have been injured, incurred property damage or have other needs during and after a declared natural disaster. See the monthly *narfe* Magazine for the form to make a tax-free contribution. Visit the web site at [www.narfe.org](http://www.narfe.org) or call FEEA at 303-933-7580. ●●

## Alzheimer's/Lupus Report

*Barbara Jacobs, Chair*

*Alzheimer's/Lupus Committee*

Most chapters take time off during the summer and do not hold business meetings. Unfortunately, Alzheimer's does not take time off. Each day people are diagnosed as having Alzheimer's disease. Fall is here and we need to think about our donations once more. Please keep those donations coming every month. During the period January-June 2014, we collected \$9,430.36 for Alzheimer's and \$193 for Lupus. The Lupus amount was given by two chapters.

According to one study presented at the recent Alzheimer's Association International Conference (AAIC), researchers have found that certain biological changes in the retina and lens of the eye, and in the sense of smell, may help predict whether people with no or minor memory issues may go on to develop Alzheimer's. One example was a test sniffing peanut butter out of one nostril, then the other. Not being able to distinguish the correct smell was a predictor of dementia.

Eating well, exercising, keeping mentally and socially engaged, and managing obesity, high blood pressure and diabetes may help reduce the risk of memory decline, according to new research from AAIC. The Finnish study is the first to examine the impact of all four lifestyle factors together; previous research has looked at pieces of healthy lifestyles but not the combination. While medications have consistently failed to prevent Alzheimer's or significantly slow its progression, commonsense health activities can make a profound difference, a growing body of research shows.

If you are a caregiver, you are not alone. When you need information about any stage of caregiving, the Alzheimer's Association is there to help. For information, contact the Alzheimer's Association

Greater Maryland Chapter, 24/7 Helpline: 1-800-272-3900 or [www.alz.org/maryland](http://www.alz.org/maryland).

Please pass on to your Alzheimer's coordinator in your chapter: Mail all contributions to Barbara Jacobs, 8071 Phirne Road E., Glen Burnie, MD 21061-5325. Checks must be made out to NARFE/Alzheimer's Research. If you need further instructions, supplies, or any thank-you notes for someone in your chapter who has given a gift, please call me at 410-969-5980.

Part of this news is from the Alzheimer's Association Newsletter. ●●

## UPDATE ON RESOLUTIONS

*Saj Durrani and John Stackpole, Co-Chairs  
Resolutions Committee*

Earlier this year, the Resolutions Committee (ResCom) received six resolutions from Chapter 581 and acted on them. It also received two resolutions from Chapter 1466, but they were later withdrawn, because they dealt with issues concerning membership application forms and renewal notices, which can be referred to Headquarters staff without requiring a resolution by the Federation's Board.

The ResCom considered the six resolutions at a meeting in March 2014 and recommended that the Federation's Board adopt five of them at its mini-convention in May and forward them to national HQ for consideration at the national convention in August. The Federation's Board agreed with four of the ResCom recommendations, but reversed two of them by not adopting one resolution against ResCom's recommendation to adopt, and adopting another resolution though the ResCom recommended against its adoption.

A summary of the resolutions, the Committee's recommendations and their rationale, (as reported to the Board by Pat Farmer, the Federation Secretary), and action by the Board is given below. To complete the picture, a brief discussion of three other resolutions that were adopted by the Board in 2013 is also given at the end.

\*New number assigned in Convention Resolutions Book

**MF-14.01 (14-31\*)**: Resolution – Proposes that NARFE support legislation to double Social Security

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benefits over a 20-year period, along with the necessary revenues to keep Social Security on a pay as you go basis. ResCom Recommendation: Adopt. Rationale: Such a recommendation was included in the National Legislative Committee's recommendations, and we need to find the best way to achieve the goal. Board's Action: Adopt.

**MF-14.02:** Bylaws Amendment – Requires publication of the minutes of NEB meetings in *narfe* Magazine. ResCom Recommendation: Adopt. Rationale: Decisions by NEB should be available to all NARFE members. Board's Action: Not Adopt. It is not a big enough issue at this time.

**MF-14-03 (14-18\*):** Bylaw Amendment – Change the effective date of a bylaws amendment by a 2/3 vote at the National Convention from the conclusion of the convention to immediately upon passage unless an alternate date is part of the resolution. ResCom Recommendation: Not Adopt. Rationale: It is a minor issue. Board's Action: Adopt. Some types of amendments cannot be implemented immediately, and it should be possible to specify an alternate date.

**MF-14-04 (14-17\*):** Resolution – Delete the authority of a special committee designated by the NEB to submit resolutions to amend the national bylaws directly to the convention. ResCom Recommendation: Adopt. Rationale: The change would bring National Bylaws into alignment with DC Code. Board's Action: Adopt.

**MF-14-05 (14-05\*):** Bylaws Amendment – Establish a five-year membership renewal option for the cost of four years of one-year national membership. ResCom Recommendation: Adopt. Rationale: Membership retention rate for longer year memberships is better than one-year memberships. It would save money on annual renewal notices. Board's Action: Adopt.

**MF-14-06 (14-20\*):** Bylaws Amendment – Amend National Bylaws by adding new Article IX that specifies the procedure for amending the Articles of Incorporation. ResCom Recommendation: Adopt. Rationale: The current Bylaws do not specify such procedure. Board's Action: Adopt.

The three resolutions that were approved by the Board in 2013 and forwarded to national HQ are described below:

**MF-13-01 (14-26\*):** Proposed that NARFE support legislation for issuance of a memorial stamp to raise funds for Alzheimer's research.

**MF-13-02 (14-24\*):** Proposed that NARFE support legislation to reduce campaign finance inequities in order to allow us to compete with big money interests on issues critical to our members.

**MF-12-03 (14-15\*):** Proposed a Bylaw or Standing Rule, requiring that the ballot votes of members belonging to the eChapter be allocated to the Presidents of respective Federations. It also suggested that a referendum be held on this issue, but the NEB did not accept the suggestion. ●●



Pat Farmer

*Pat Farmer*  
*Secretary*

## SECRETARY'S REPORT

Thanks to chapter presidents and secretaries for the great job they are doing keeping the F-7 information up-to-date. Just a reminder though; if your chapter recently installed new officers, don't forget to update the F-7 using the Online Activity Module (OAM) on the HQ website. The OAM provides membership and officer information on demand. It is important to have the most up-to-date information when I update the Maryland Federation Directory for the October 7 Board Meeting.

Thanks also to the NARFE/MD Executive Committee members for agreeing to co-sponsor the Gubernatorial Candidates Forum, with the Maryland Federation of Business & Professional Women, held at its annual conference May 16 at the Hilton Garden Inn, in Frederick. The candidates for Governor/ Lieutenant Governor who participated in the forum were: Shawn Quinn, Jolene Ivey, Ron George, Boyd Rutherford, Cindy Walsh and Charles Lollar. I also appreciate the attendance of NARFE/MD officers and members at the forum.

In my role as the NARFE/MD representative on the Maryland Gerontological Association (MGA) Board, I want to let you know that the MGA Spring Conference June 4 was a great success. MGA's next event, titled "Ethical Dilemmas in Aging in Place:

*(continued on page 13)*



Avoiding Perils and Pitfalls While Supporting Preferences,” is scheduled for Wednesday, September 10 from 8:15 a.m. to noon at Vantage House, 5400 Vantage Point Road, in Columbia. This forum will identify challenges and ethical dilemmas in community dwelling vulnerable older adults through clinical case presentations and discussion. Even though I don’t have a background in a gerontological-related profession, I always learn a lot at MGA conferences, forums and networking breakfasts. If you have a family member or a friend who is in a social work field, three Social Work Ethics CEUs will be available through this forum. If you are interested in attending, send me an email ([buttonspaf@aol.com](mailto:buttonspaf@aol.com)) and I will send you a flier or you can email [mdgero@gmail.com](mailto:mdgero@gmail.com) and ask for information and how to register for the event.

In 1st Vice-President/Legislative Director Gary Roundtree’s article in this newsletter, he uses a President Franklin D. Roosevelt quotation to make a point. This reminded me of my recent, first-time visit to the Franklin D. Roosevelt Memorial, in D.C. I was so moved by this visit that I made it the subject of one of my Senior Circles columns for the *Howard County Times*. What struck me about the memorial were the numerous FDR quotations in bronze and marble spread throughout the length of the shaded walkways. Roosevelt’s words and thoughts seem just as relevant today as they were during his four terms of office.

Here are just three of the meaningful quotations featured on the FDR Memorial:

“In these days of difficulty, we Americans everywhere must and shall choose the path of social justice ... the path of faith, the path of hope, and the path of love toward our fellowman.” October 2, 1932.

“I see one-third of a nation ill-housed, ill-clad, ill-nourished. The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.” January 20, 1937

“We have faith that future generations will know here, in the middle of the twentieth century, there came a time when men of good will found a way to unite, and produce, and fight to destroy the forces of ignorance, and intolerance, and slavery, and war.” February 12, 1943

## LETTERS TO THE EDITOR

### ***Chapter 409 Executive Board and Members critical of NEB’s delaying actions on FON Report***

On June 21, 2014, Chapter 409, Frederick, Maryland, sent a formal letter to the National Executive Board, responding to the June 12, 2014 GEMS message from President Joseph Beaudoin. The letter included signatures of support by chapter members collected at Chapter 409’s meeting on June 20, 2014.

Chapter 409’s letter relayed to President Beaudoin that his message is very discouraging to its members. They stated, “The Future of NARFE (FON) Report is a positive document addressing critical issues facing NARFE. Membership has been falling consistently for years and the FON committee created a very effective and positive plan to address these issues. The report is posted on the NARFE national website ([www.NARFE.org](http://www.NARFE.org)) and was published in the April *narfe* Magazine, so it was quite surprising to receive the GEMS message stating that all of the constructive recommendations in the report are not being acted upon. We have looked on the website and were not able to find minutes from the recent National Executive Board (NEB) meeting to see how members voted on the issue to delay actions on the report. In a spirit of transparency, Chapter 409 would like to receive a listing of how the NEB members voted on this issue, before voting on candidates at the national convention. We also believe this list should be sent as a GEMS message, posted on the national website and distributed to state federations.

The National Convention was set to vote on the bylaw changes and candidates for the five new regions created by the realignment that was to take place shortly. The reduction of regional vice-presidents was going to enable the hiring of marketing staff to help revamp the image and branding of NARFE. Chapter 409 believes this is a critical position to fill and cannot understand why the reorganization of NARFE was postponed. The bylaw changes to be voted upon at the convention have also been postponed until the 2016 convention, if they

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even are brought up for a vote at that time. Chapter 409 members also cannot understand why the bylaw changes are not being addressed as stated in the *narfe* Magazine and national website.

Chapter 409 members believe that the unilateral decision by the NEB to postpone the recommendations contained in the FON Report should be re-evaluated and that the NEB exercise leadership by initiating actions, which they believe will move NARFE forward rather than allow it to stagnate for two more years. Implementation is a very different issue from voting on whether the FON report should continue to be evaluated. We believe the report should be implemented in its existing form as stated on the NARFE national website before rescission of the report in the June 12, 2014 GEMS message.

This letter was recommended by our Chapter 409 Executive Board and approved by our members at our June 20, 2014 meeting. Signatures of members attending that meeting are attached. Since Ted Jensen (FON committee member) is a member of Chapter 409 we would like to make it clear he was not at our Executive Board meeting on June 17 and was not a factor in this request. “

*Executive Board and Members, Chapter 409  
Frederick, MD    ●●*

***Annapolis Chapter member expresses upset at NEB postponing reduction of regions; offers alternate suggestions for some FON recommendations***

I am unhappy with the NEB's decision to stall the partial implementation of the Future of NARFE Report, specifically the postponement of reducing the regions from 10 to five and withdrawing some of the bylaw changes from consideration at the 2014 National Convention. Waiting two more years to bring these issues to a vote (or implementation) is tantamount to "kicking the can down the road," and one need look no further than the two branches of the Federal Government to see the results of that strategy. The FON Committee effort was a significant step forward, whether one agrees with its recommendations in total or not. Regardless, it is a great starting point for a debate on this issue, and the sooner it's started the better.

I am one who does not agree with every

recommendation made by the FONC, especially those involving chapter membership and dissolving the federations. The reason--these two recommendations undermine the primary source of volunteers for the organization. I can only speak of my observations of the Maryland Federation, which has a number of committees, which serve the mission of NARFE and/or are attempting to use technology to bring that federation into the 21<sup>st</sup> century. I feel certain there are other federations similarly involved. It would be a shame to lose this capability.

Chapters are the primary source of volunteers. Yes, it is difficult to fill chapter officer and committee positions, and many of those who hold office are pulling double duty, but they are there, working hard for their members. These dedicated volunteers, many of whom also serve on Federation committees should not be relegated to obscurity. My point is there already exists a structure from which NARFE is working. Why throw out the baby with the bath water?

My suggestion is to leave chapters and federations in place. Involvement in chapters by the members may be spotty, but it is better to have some people involved rather than none. And I wonder where the core of volunteers is going to be found to support the Congressional District Leaders (CDLs) or the State Representatives (SRs)? NARFE already has that cadre in place so why not use it?

The SRs could be the Federation Presidents--either elected or appointed. Under that person would be an in-place staff to help him or her do a better job in addition to backing up the SR should he or she become incapacitated. I would suggest not implementing the CDL plan. This would, I think, prove unwieldy. How would 435 people, plus six to cover the non-voting members of the House, be controlled or unified in purpose? I do not think NARFE needs to add this overhead to the organization. I have a saying that served me well while I was working--"The degree of success of any endeavor is inversely proportional to the number of people involved."

Now here is a suggestion on how to attract new members. My thought is while there are some current federal employees interested in NARFE, they may find it impossible to be involved due to their work schedules. So the main source of volunteers remains with members already retired. I think the  
*(continued on page 15)*

main recruiting effort of NARFE should be CFEs about to retire. The trick is to stimulate their interest just before retirement. Before that they are too wrapped up in work and other interests. But just before retirement many are looking at a void in daily routines, and NARFE could be good filler.

The question is how to get to them. I would suggest that National develop a thorough two- or three-day retirement presentation, which could be given at Agencies at no cost to that Agency. The presentation responsibility could be passed to the federations where small groups could be established to give it. Training at National could be given to these groups. This, together with a very professional presentation, could boost interest in NARFE by these soon-to-be retired individuals. The costs of travel, etc. could be covered by NARFE. There would not have to be any advertising of NARFE at these presentations--just the logo on the screen and on handouts should peak interest--especially if the presentation is good. It could also be put on a DVD and sold in the NARFE store for those members who would like to have it.

Comments on the Future of NARFE Report and the presentation could include why continued membership by spouses would be important, by helping the spouse with resolving the passed member's affairs with OPM, FEGLI, etc. The point could be made that the spouse (or significant other) should have just as much interest in what NARFE

does as the member with information affecting the retirement situation, survivor annuity, health care, etc. So how to get spousal involvement? Offer free spousal membership, which would continue until the deceased member's membership expired. At that time the surviving member could elect to continue as a member, paying dues. Now what about those couples with dual membership? Offer a credit for the unused free member's dues payment, and let that family decide whose membership would be primary.

I have heard the argument that it is difficult to obtain access to government facilities. I have a pass to the local joint military base that was issued to me as a retired DoD civilian. I find it hard to believe that access to government facilities for the purpose of presenting a good retirement seminar couldn't be arranged. And working through OPM, showing them what NARFE has to offer, would be a good starting point.

NARFE's problems are not insurmountable, but they need to be addressed--and the sooner the better. I have offered some suggestions, not all of which may be palatable, but they are offered as a start to a much-needed debate.

Thank you for your attention to this important matter.

*Edward B. Brown    ●●  
Chapter 251, Annapolis*

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SAVE THE DATE!

CONGRESSMAN CHRIS VAN HOLLEN'S 2014 FEHB FORUMS

Congressman Chris Van Hollen will hold his 12th annual FEHB forums in cooperation with NARFE on Monday morning, November 17 in Wheaton and Wednesday evening, November 19 in Rockville.

This is the chance for you to talk with representatives from health insurance companies about their FEHB plans and learn from experts from OPM, NARFE, and Consumer Checkbook. Get all your questions answered!

Monday, November 17, 2014

9 a.m. – 11 a.m.

(Panel: 9:30-10:30 a.m.)

Holiday Park Senior Center

3950 Ferrara Drive

Wheaton, MD 20906

Wednesday, November 19, 2014

7 p.m. – 9 p.m.

(Panel: 7:30-8:30 p.m.)

Executive Office Building

101 Monroe Street

Rockville, MD 20850



National Active and Retired Federal Employees Association
Maryland Federation of Chapters – Chartered April 5, 1956
Maryland Federation Newsletter

Protect Your Retirement



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CALENDAR OF EVENTS

2014

AUGUST 24—28
SEPTEMBER 26
OCTOBER 7
OCTOBER 30
NOVEMBER 28

NATIONAL CONVENTION
REGISTRATION DEADLINE FOR OCTOBER BOARD MEETING
OCTOBER BOARD MEETING
FEDERATION TRAINING
NEWSLETTER DEADLINE—WINTER

SPECIAL \$20 RECRUITMENT INCENTIVE IN SEPTEMBER
SEE MEMBERSHIP, PAGE 6 FOR INFO