



MARYLAND FEDERATION

NEWSLETTER

Fall 2015



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Chapter President's Corner

Charles Garfinkel, President

Chapter 258, Western Montgomery County Chapter

Recent Consolidation of Montgomery County's Two Largest Chapters

As with most NARFE Chapters in 2014, Chapter 581 was experiencing a serious decline in member participation. We were not attracting new members nor were we successful in finding members to volunteer for leadership or committee positions. This loss was so troubling that Board members decided in March 2014, to survey the membership for reasons why members did or did not attend functions. While the response to that survey was low, it showed that members joined NARFE for the information NARFE provided and that members were not interested in attending any presentations.

Early in April 2014, the former President of Chapter 581 began discussions with two other Montgomery County Chapter Presidents about the possibility of consolidating chapters in the area. The Board Members and then the General Membership were advised regarding the discussion of consolidating into one Western Montgomery County Chapter (WMCC). As further progress on the consolidation was made the Chapter Presidents kept their memberships informed at the Chapters' general meetings.

At the 2014 Maryland Federation's Mini-Convention, the then Chapter Presidents met with the President of the Maryland Federation to discuss progress with the proposed consolidation. The Federation President appointed the former Chapter 581 President to serve as his spokesperson. The Federation President also formally notified the then National Secretary that the Chapter Presidents had started discussions regarding possibly merging into one large WMCC. The benefits of the consolidation would allow a larger membership base for recruiting officers and committee chairs, volunteers for newsletter preparation, and a larger pool of revenue and resources to assist the chapter in addressing issues important to its members.

In June 2014, Chapter 581 sent a special newsletter with a 30-day response request, notifying and soliciting members for a vote to/or not pursue consolidation. Of the 230 plus ballots returned, 97% were in favor of the consolidation. Chapter 258 Bethesda /Chevy Chase (B/CC) members were informed of the proposed vote on the consolidation in the September 2014, newsletter. A vote, by Chapter 258 members, to pursue the consolidation was

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Federation Directory

Executive Committee

President	Dan McGrath	410-641-5570	Mcgrathsop@aol.com
1st Vice President, Legislative Director	Gary Roundtree	410-419-5321	groundtreesr@hotmail.com
2nd Vice President, Membership Director	Jo Anne Groves	410-867-2207	jo.a.groves@gmail.com
Secretary	Pat Farmer	301-776-4645	buttonspaf@aol.com
Treasurer, Past President 2005-2009	Dick Strombotne	240-632-9881	DickS.NARFE@comcast.net
Immediate Past President	Ted Jensen	301-667-3165	tjensen.narfe@gmail.com
Past President	Ron Bowers	410-308-0420	narfebowers@msm.com

Contacts

(See additional Contacts/Committees on [Federation Website](#))

Alzheimer's/Lupus Coordinator	Barbara Jacobs	410-969-5980	gb1519@verizon.net
Chapter Development	Bernie Goldsborough	301-737-1315	
Fed. Employees Edu. & Asst. Fund Coordinator	Eleanor Kaul	410-896-4354	eekaul@comcast.net
Federal Legislative Committee Chair	Sudha Haley	410-535-5998	sudhabhagwat2002@yahoo.com
NARFE-PAC Coordinator	Gary Roundtree	410-419-5321	groundtreesr@hotmail.com
Budget Officer and MD-PAC Treasurer	Dave Roseman	301-424-5652	dave.roseman@comcast.net
Public Relations Chair	Ed Reed	301-739-1641	edr3vigil@yahoo.com
Resolutions Committee Co-Chairs	Saj Durrani	301-774-4607	sajdurrani@aol.com
	John Stackpole	301-292-9479	jstackpo@alum.mit.edu
Service Officer	Harold Forst	410-661-4625	hforst@aol.com
State Legislative Committee Chair	Paul Schwartz	240-838-2200	pkysyanks@aol.com
United Seniors of MD Representative	Arlene Page	410-352-3749	arinoc@aol.com
Webmaster	Diane Bicjan	301-490-5228	dkbicjan@gmail.com
Social Media Coordinator (Facebook)	Elroy Thomas		ejt385@gmail.com
Region II Vice President (DE, DC, MD, NJ, PA)	Evelyn Kirby	410-604-1141	ekirby@atlanticbb.net
NARFE National Headquarters		703-838-7760	www.NARFE.org

Chapters and Presidents

126	Western Charles/Indian Head,	Ed Rice	1519	Glen Burnie, Co-Presidents	Don Bender
126	Co-Presidents	Ron Bush	1519	Bob Minghini, Sr.
251	Annapolis	Carla Duls	1522	Susquehanna	Harold Forst
258	Western Montgomery County	Charles Garfinkel	1734	Howard County	Burdelle Dowdell
306	Hagerstown	Russell Wingerd, VP	1747	Greater Bowie/Crofton	Jerry Kursban
357	Takoma Park	Minnedore Green	1770	Bel Air	Wayne Whiting
409	Frederick, Co-Presidents	Kathy Siggins	1887	Wheaton/Glenmont	Earl P. Mink
409	Elinor Abrell	1888	White Oak	Stuart Sklamm
410	West-Mar	Donnie Gibson	1892	Aspen Hill	Linda Cohen
422	Laurel	Barbara Hemming	1936	N.W. Baltimore Metro, Co-Pres	Barbara Cuffie
969	St. Mary's County	Joe Luskus	1936	Bessie Johnson
1122	Northern P.G. County	Richard Bennof	1972	Waldorf/La Plata	Neil McGrath
1127	Rockville	Jennifer Ramsey	1990	Catonsville	Catherine Hiebler
1143	Leisure World	John Moens.	2166	Eastern Baltimore Area	Jerry Kerner
1260	Southern P.G. County	Bettie J. Hill	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
1466	Calvert County	Len Zuza			

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conducted during the September 2014 general meeting, and they voted unanimously to approve the consolidation.

Both Chapters established committees to work on the following issues for the consolidated Chapter: Dues; Name of Chapter; Type/time of meeting (lunch or non-lunch); Bylaws changes, if necessary; Financial issues; Nomination of officers; Newsletter; and Meeting location/frequency of meetings. To preserve the historical Chapter 258 number, it was decided that the Gaithersburg Chapter would merge with the B/CC Chapter. Initial monthly dues for the consolidated Chapter were established at \$8. It was determined that the Treasurer for the consolidated Chapter would choose the Chapter's bank. Both committees decided to meet on the second Friday every month except the summer months. Fridays were considered to be a favorable day of the week for attracting speakers. The location committee selected a restaurant with a private meeting room (Mykonos Grill) that was central to the membership of both Chapters.

The first joint meeting was set for November (health Insurance meeting). Over the next several months, three additional joint meetings were conducted with attendance in excess of 40 members, which was an increase in member participation.

The Bylaws Committee combined the relevant parts of each Chapters Bylaws and in January 2015, presented the new set of Bylaws for the WMCC to both Chapter Boards for review. At the February 2015 meeting members voted to accept the revised Bylaws. The approved Bylaws were submitted to NARFE Headquarters for their approval.

A Board meeting was held in May 2015, to finalize the merging of the two Chapters. A nominating committee was selected. The nominating committee later reported on a slate of proposed officers from both Chapters for election by the members in attendance at the June 2015 meeting. The first newsletter (BUZZ) for the WMCC was issued in June 2015, advising the membership of the proposed slate of candidates and guest speakers for the Legislative Forum. The Chapter was also able to fill a number of committee positions. The newsletter included the Treasurer's report on the status of funds for the chapter, and the Membership Chairman's report on the total number of members for the Chapter.

The hope is that the Western Montgomery County Chapter can attract new members and entice existing members to both participate by attending meetings and by volunteering for committees. ●●

PRESIDENT'S MESSAGE



Dan McGrath

During July Penny and I traveled to Reno for the **Federation Presidents Meeting**. We also worked in a few days of vacation around the conference so we could see a little more of northern Nevada and eastern California. This included visits to Lake Tahoe, Carson City, Virginia City, Truckee and Pyramid Lake. In addition, by doing this we were able to cut our airfare in half. Why do I mention this? Because the Grand Sierra Resort, the site of this year's Combined NEB and Federation Presidents Meeting, will be the location for our **2016 National Convention**. Accordingly, we all need to start planning for encouraging as many of

our members to attend the convention as possible. Decisions that will affect the future of our great association will be made in Reno.

Regarding the future of NARFE, one thing that was made very clear at the July meeting in Reno, was that the **Strategic Plan** is still a work in progress. NO DECISIONS HAVE BEEN MADE. NARFE is still five months away from having recommendations that will lead to resolutions to be considered at the National Convention. If you would like more information on this or other subjects discussed at Reno, go to <http://www.narfe.org>, enter the members' page and click on "2015 Federation Presidents Meeting" in the Resource Library Section.

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It was announced in Reno that the National Office will run a repeat of last year's **membership incentive program** from September 1 to December 31, 2015. The Federation's participation will also be the same as last time. (*See Jo Anne Groves' Membership Report elsewhere in this newsletter for the details.*)

The recent **Data Breaches at OPM** are a concern to all of us. However, if you receive a contact by phone, US Mail or the Internet, before you respond check with a trusted source to be sure it is not a scam. In NARFE, we have that trusted source. Go to <http://www.narfe.org> and click on "OPM Security Breach Updates." On this site there are currently a couple dozen pages including items like the following:

Updates on OPM Cybersecurity Incident

OPM Data Breach: What NARFE Members Can Do

July 29, 2015

No Notifications Yet in Second Breach

It will be another month or more before individuals affected by the background and security clearance records breach at the Office of Personnel Management receive notices from the government with offers of free credit monitoring and identity theft protection. This is according to Federal News Radio, which cited a General Services Administration notice recently sent to vendors. To read the Federal News Radio report click on <http://federalnewsradio.com/opm-cyber-breach/2015/07/gsa-delays-contract-services-protect-opm-hack-victims/>.

July 28, 2015

FTC Issues Scam Alert for Victims of the OPM Data Breaches

As was predicted, unscrupulous con artists are attempting to take advantage of federal employees

already devastated by the theft of their personal information. The Federal Trade Commission (FTC) issued an alert that imposters posing as FTC officials are calling federal employees with offers of money in exchange for personal identifying information. If you receive such a call, hang up. The FTC does not make calls asking for personal information. Read the alert in its entirety at:

<http://www.consumer.ftc.gov/blog/its-not-ftc-calling-about-opm-breach>.

These postings list phone numbers, email address and/or web sites that are safe to use. There are also a lot of tips on what we can do to protect ourselves even if our data has not been involved in any of the known breaches.

One final item, **the Federation has several positions we need to fill**. They are: Newsletter Editor, Zip Code Coordinator, and Sergeant-at-Arms. If you are interested in serving in any of these positions or just knowing more about serving the Federation in any capacity, please contact Pat Farmer, Secretary, or myself at your convenience.

Dan McGrath



L-R: Dan McGrath, Federation President; Senator Jim Mathias (D-Maryland District 38); Dick Thissen, National President

LEGISLATIVE



Gary Roundtree

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

LEGISLATIVE REPORT

What is a Lobbyist?

A lobbyist is an activist who seeks to persuade members of government (like members of Congress) to enact legislation, which would benefit his/her group.

The lobbyist profession is a legitimate and integral part of our democratic political process, which is not very well understood by the general population. While most people think of lobbyists only as paid professionals, there are also many volunteer lobbyists.

Professional lobbyists are people whose job is trying to influence legislation on behalf of a group or individual who hires them. Individuals and nonprofits can also lobby as an act of volunteering or as a small part of their normal job (for example, a CEO meeting with a representative about a project important to his/her company or an activist meeting with his/her legislator in an unpaid capacity). Government often defines and regulates organized group lobbying, which has become influential.

Anyone who petitions the government, or contacts their members of Congress to voice an opinion, is functioning as a lobbyist. Lobbying is a regulated industry and protected activity under the First Amendment of the U.S. Constitution, which guarantees rights to free speech, assembly and petition.

How does someone become a lobbyist? What background or training is needed?

Lobbyists come from all walks of life. Most are college graduates and many have advanced degrees.

Many lobbyists begin their careers working on Capitol Hill in a congressional office. Lobbyists must have strong communication skills and knowledge of the legislative process as well as the industry they are representing.

While there is no formal training to become a lobbyist, the Association of Government Relations Professionals, formerly the American League of Lobbyists, offers the Lobbying Certificate Program, a continuing education program, which helps those of all skill levels to improve their knowledge of the legislative process and lobbying profession.

What is lobbying?

Every government has the ability to have a tremendous effect on its constituents even when it makes a determination of whether or not to make a law. It is the lobbyist's job to represent his/her clients' or stakeholders' interests and educate lawmakers and their staff about the effects any proposed legislation or regulation will have on the people the lobbyist represents. This process is addressed in the First Amendment to the Constitution:

"Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the Press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances."

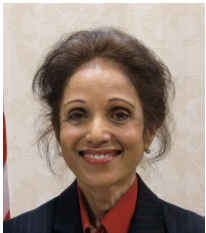
In conclusion, lobbying involves much more than persuading legislators. Its principal elements include:

- Researching and analyzing legislation or regulatory proposals;
- Monitoring and reporting on developments;
- Attending congressional or regulatory hearings;
- Working with coalitions interested in the same issues, and educating government officials, but also employees and corporate officers as to implications of various changes.

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What many regard as lobbying - the actual communication with government officials - represents the smallest portion of a lobbyist's time; a far greater proportion of time is devoted to the other aspects of preparation, information and communication. ●●

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

## **FEDERAL LEGISLATIVE COMMITTEE (FLC) REPORT**

Sudha Haley

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Your Legislative Team Undertaking Forums (TUF) Leaders are grateful to receive Chapter leaders' and members' collective wisdom, guidance and support, since our Federation's State Convention launch of our Initiative. With the continuing counsel of our Federation's *President McGrath and Vice President Bishop Dr. Roundtree*, TUF Leaders are immersed in planning for our Initiative. We anticipate convening two Forums for all Maryland Senatorial Candidates, and two Forums for Congressional Candidates, in Districts 4 and 8.

We commenced building on the enthusiasm shown at the State Convention, by mobilizing volunteer FLC members and Chapter members, to form the TUF Leaders unit. The *TUF Leaders are: Ed Bice, Ron Bowers, Dr. Bruce Fowler, Jerry Kerner, Drs. Raj & Shakuntla Mahajan, Richard Myers, Jennifer Ramsey, Paul Schwartz, Kathy Siggins, Stuart Sklamm, Charles Thomas, and Louise Woods*. In addition, TUF Leaders have continually garnered *advice from our Federation Executives: Pat Farmer, Jo Anne Groves, Ted Jensen, and Dr. Dick Strombotne*. We were privileged to have *National President Thissen and Legislative Director Klement at the launch*. *National Grassroots Advocacy Manager Sarah Weissmann* will conduct training for the TUF Leaders in September.

The TUF Leaders' Initiative can only succeed by engaging ALL Maryland Federation members in our Vision, Purpose, and Process. Therefore, we are continuing to be inclusive and transparent, and

keeping you engaged. To articulate our strategy and gain your input, in June, TUF Leaders sent out a message to ALL Maryland Federation Chapter Presidents, to share with their members. We requested member insights on three major Forum decisions: site locations; nonpartisan partners and cohosts; and questions for the Forum Moderators. We have received numerous and compelling contributions from our Federation's Chapter Presidents and members. Among these are that questions for the candidates should be sent to them with their invitations. In addition, *No Substitutes for Declared Candidates will be Accepted* at the Forums.

Every response from you recommended that we partner with the Maryland League of Women Voters (LWV). To follow your lead, in July, we communicated with and met Maryland LWV Co-President Nancy Soreng. We held a successful discussion with LWV Vice-President Ralph Watkins, on a cooperative effort to convene Maryland Federations' Senatorial and Congressional Candidates' Forums.

Our Maryland Federation Chapter Presidents and members have suggested several possible cosponsors and cohosts for the Forums. These include: Maryland Public Television; MD Chamber of Commerce; MD NAACP; MD American Legion, and others. Please continue to send your cosponsor recommendations to your Chapter Presidents.

We intend to collaborate with the co-sponsors on the timing of the TUF Leaders' Forums. We are planning to convene the two Forums for Senatorial Candidates and the two for Congressional Candidates, between mid-February and April 14, 2016 (when early voting begins).

Our Chapter members have recommended several important criteria we should establish for the locations. They are: to have enhanced sound system and video capability for possible immediate or later web-streaming; easy accessibility and parking for all attending; and capacity of 200+ participants.

All cosponsors will issue a press release and publicize the Forums to all our constituents. Cosponsors will use print and non-print media, indicating dates, times and locations. Soon as the

*(continued on page 7)*

dates are determined and the invitations are sent to the Candidates, cosponsors will plan for wide media coverage. All responsibilities for the masters of ceremonies, moderators, timekeepers, photographers, greeters, ushers, and others will be equally distributed among the cosponsors and their constituents.

NARFE Headquarters and your Maryland Federation Leaders and Legislative Committee truly appreciate your activism in communicating with our Congressional and Senatorial Representatives, to reject debilitating legislation. Please continue your involvement, as we seek to collectively foster our mission and reach our goals.

All co-sponsors will issue a press release and publicize the Forums to all our constituents. Cosponsors will use print and non-print media, indicating dates, times, and locations. As soon as the dates are determined and the invitations are sent to the Candidates, cosponsors will plan for wide media coverage. All responsibilities for the masters of ceremonies, moderators, timekeepers, photographers, greeters, ushers, and others will be equally distributed among the cosponsors and their constituents.

Headquarters and your Maryland Federation Legislative Committee truly appreciate your activism over the past months in communicating with our Congressional and Senatorial representatives, to reject debilitating legislation. Please continue your involvement as we seek to collectively foster our mission and reach our goals. ●●

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*Paul Schwartz, Chair
State Legislative Committee*

**STATE LEGISLATIVE
COMMITTEE (SLC) REPORT**

With the 2015 legislative session now behind us, the State Legislation Committee (SLC) is focusing on the upcoming 2016 legislative session. The 2015 session was particularly challenging due to the \$850

million fiscal deficit faced by Maryland. Reduced revenue had made passage of legislation supported by the SLC extremely challenging. Regardless, the SLC remained involved in supporting state legislation on behalf of Maryland seniors and retirees and we will continue to lobby on behalf of our membership and seniors in general in preparation for the upcoming session. Our priorities remain the same and are captured in our legislative pamphlet.

During the 2015 session, our long-term care insurance bill - Tax Credit for LTC Insurance Premiums, SB 6, was heard in committee on February 4 and HB 822 was heard on March 10. These bills were designed to annualize the present one-time \$500 tax credit in two \$250 phases for tax years 2016 and 2017; increase to \$500 for 2018; and continue at that rate annually for new or returning purchasers. We had the support of 13 other organizations, which agreed that the legislation is needed and would reduce the State's future MEDICAID costs. We expect to have as much, if not more support as we enter 2016.

During the 2015 session, we supported other bills and will continue to support these measures in the new session. During 2015 we supported SB 194 and HB 144 - Income Tax Modification - Retirement Income. These bills broaden the definition of income eligible for pension exclusion. We supported HB 392 - Subtraction Modification - Retirement Bill, which would raise the maximum pension exclusion. Other supported bills included SB 374 and HB 405 - Maryland False Claims Act; HB 221 - Commission on Tax Policy Reform and Fairness; HB 177 - Subtraction Modification - Retirement Income (Military); HB 99 - Tax Modification, Retirement Income, Law Enforcement, Correction Officers, Fire, Rescue, Emergency Personnel; and SB 695 - Public Information Act - Enforcement, Fees, Exceptions. We expect that these bills will be introduced and the SLC will be at the forefront to support them.

Unlike previous years, however, for 2016 our focus will not be limited to the Maryland State Legislature. In the upcoming year, we will also attempt to take advantage of Governor Hogan's commitment to easing the tax burden on Marylanders. We have already met with administration officials to begin the

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dialog on how best to achieve a tax-friendly environment in Maryland, which will stem the tide of retiree migration to other tax-friendly states and

encourage retirees to stay in Maryland, along with their accompanying buying power. ●●

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*Jo Anne Groves  
2<sup>nd</sup> Vice President  
Membership Director*

## MEMBERSHIP REPORT

Jo Anne Groves

GOOD NEWS!! NARFE will run another membership incentive program. The program will run for four months, September 1-December 31, 2015. The Maryland Federation will match Headquarters' \$10 incentive. So, if you are a recruiter in the Maryland Federation, you will receive \$20, plus a chance to win a grand prize, to be determined.

In case you have forgotten the particulars from last year's incentive:

- Recruiters will receive \$10 from Headquarters and \$10 from the Maryland Federation for each new member, current or retired, who joins between September 1 and December 31, 2015.
- September through December recruiters will also be entered into a Headquarters drawing, once for each new member they recruit. The drawing prize will be announced at a later date.

This is a win-win situation for all of us. Get out there and RECRUIT!

Help to strengthen NARFE by sharing your ideas and comments on the Strategic Planning (SP) site <http://www.narfe.org/member/articles.cfm?ID=3799> as well as following SP activities at the same website.

NARFE membership continues to decline. Headquarters is conducting market research to determine the triggers for joining, reinstating, or leaving our organization. Our Regional VP, Evelyn Kirby, urges us to continue to contact prospects and chat with current members.

## MEMBERSHIP

Remind them of the benefits of gaining information and assistance through our chapter Service Officers. Recent market research confirms these are values considered most important to members and prospective members of NARFE.

Enthusiastic face-to-face contact works! Sponsor a NARFE table at your community fairs and festivals. Tell everyone what a great organization NARFE is and how they will benefit from joining us.

Please Note: I have changed my email address to [jo.a.groves@gmail.com](mailto:jo.a.groves@gmail.com) (See page 2, Federation Directory). ●●

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Dick Strombotne

*Dick Strombotne, Chair
Membership Retention Committee*

MEMBERSHIP RETENTION REPORT

Summary

Maryland continues in the top rank of federations in ratio of reinstatements to non-renewals in 2015, due in part to monthly mailings to lapsed members. As of the end of June 2015, membership in eNarfe Chapter 2363 climbed to 28,063 with 2,241 (8.0 percent) living in Maryland.

Lapsed Member Mailings

Since February 2011, the Maryland Federation has been sending letters every month to lapsed members inviting them to rejoin. The letters are personalized and are signed by the Federation President. An application to rejoin accompanies the letter; it offers three options – for 1-year, 2-year, or 3-year memberships. A business reply envelope addressed

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to NARFE Headquarters is also enclosed. The mailings are timed to arrive at least a month after the last attempt by NARFE HQ to reinstate the lapsed members.

One measure of the success of the lapsed member mailings is the ratio of members reinstated to number of letters sent, in percent. As of mid-July, the success rate was 9.3 percent for the **year** of lapsed member mailings ending with the June 2015 mailing. Since February 2011, letters were sent to 5,799 lapsed members and 471 rejoined for 671 years of membership; the success rate was 8.1 percent for that period.

Next look at the ratio of reinstatements to non-renewals taken from the monthly regional membership reports. For the year through June, this ratio was 41.9 percent for the Maryland Federation and was 37.2 percent for the rest of NARFE, excluding eNarfe Chapter 2363. **The plus 4.7 percentage point differential** for Maryland NARFE is another measure of the success of the lapsed member mailings.

Suggestion for chapter membership chairs: Contact dropped members one month after they are dropped to ask that they reactivate their membership. Make a second attempt three months later, that is, seven months after the expiration date. Use the OAM list of members dropped for non-renewal at the time of the mailing, so that you don't contact those who have already rejoined.

eNarfe Chapter 2363 in Maryland

At the end of June, eNarfe Chapter 2363 had 28,063 members, with 2,241 of them in Maryland. Total membership increased by 3,120 from the end of December 2014. This chapter has more than 4,660 Active Federal Employee (AFE) members, 16.6 percent of its total membership. For NARFE as a whole, AFE members are 9.8 percent of total members. Two-thirds of eNarfe Chapter 2363 members have signed up for GEMS. This compares favorably with a 39.1 percent GEMS sign-up rate for all of NARFE and a 40.1 percent sign-up rate for Maryland NARFE members.

Voting Member Statistics

For 2015 through the end of June, the number of voting members in NARFE declined by 2.8 percent (an annualized rate of 5.7 percent) from 221,555. For NARFE, excluding eNarfe Chapter 2363, (in other words the rest of NARFE with local chapters) the number of voting members declined by 4.8 percent (an annualized rate of 9.6 percent) from 196,678 to 187,315. eNarfe Chapter 2363 has more than one out of every eight voting members (13.0 percent). In Maryland, the total number of voting members was 13,494 at the end of June, a decline of 621 (4.4 percent) from 14,115 at the end of December 2014.

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REPORTS, NEWS, EVENTS AND INFORMATION



Evelyn Kirby
Region II Vice President

REGION II UPDATE

Evelyn Kirby

The following is printed with permission of author Susan Schmidt, Chapter 184, Oklahoma City, Oklahoma. I could not have said it better.

"I bet many NARFE members, like me, belong to other organizations that are seeing a decline in their memberships. The difference is that current NARFE officers are taking strong, positive steps to address the problems we face instead of pushing the issues under the rug. It is amazing the team has accomplished so much since the April 2015 Strategic Planning meeting.

"I was so impressed with the evaluation of the issues facing NARFE's future and the sincerity of the pledge to take action that I wanted to share your efforts with an artistic organization and museum of which I am a member. That organization faces

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similar issues but the board has not been as forthcoming with its membership or as diligent in its obligation to at least attempt to save the organization.

"I would be grateful if the other organization was as straightforward as our NARFE team. As I read the NARFE planning report I mentally inserted the other organization's name in place of NARFE; yours is the approach I would like them to take. The words fit so well I would like to repeat the parts I underlined. As 'we are all in this together' a second reading of the words by [MD member] Ted Jensen is worthwhile:

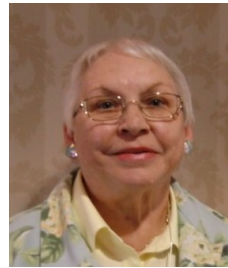
"We have no illusions about the task ahead. This process will be complicated and difficult, but we believe we can be successful or we would not have signed on. We agree we have an obligation to future generations.... We just can't hope things will work out if we don't act. They won't. I know for certain that a majority of our members need to understand the need for change and support it or nothing will happen. Communications and trust will be critical going forward. We can safely predict that the Strategic Planning Team and the Strategic Planning Committee will not do everything perfectly or to every member's satisfaction. We do pledge:

- ***to be honest, open and transparent,***
- ***to listen to everyone, and think carefully about what changes can and should be made,***
- ***to do our best to include and represent both the active and vocal groups and the silent majority.***

"We will collectively have to balance the need for urgent action with the risks of moving at a pace faster than our members will support. If NARFE moves too slowly or too quickly, the result will be failure. The brutal truth is that about one third of our current members will not be with us in 5 or 6 years, based simply on our average age and the IRS life expectancy tables. That argues for urgency."

"That is the honest, open, and transparent approach I respect. Thank you for respecting our NARFE membership by giving us an opportunity to help before it is too late. There is one thing each member can do whether they attend NARFE chapter meetings or not. Surely with 92,929 active and

retired federal and postal employees in Oklahoma we know someone eligible for NARFE membership who we can send a personal handwritten invitation to join and include the application and dues withholding forms...." (NOTE: Maryland's Federal Community is substantially larger: 161,937 total annuitants, 128,462 active employees, and 12,831 Postal Service employees, for a total of 303,230.) ●●



Eleanor Kaul

Eleanor Kaul, Chair

**Federal Employee and
Education Assistance
Fund,**

Federal Employees Education and Assistance Fund (FEEA) and NARFE partner in NARFE's scholarship program. FEEA manages the program for NARFE and also has its own scholarship program. NARFE members' children and grandchildren can apply for both the NARFE and FEEA scholarships.

High school seniors are eligible to apply for the NARFE-FEEA scholarship. Each NARFE Region receives six (6) scholarships. The applications for 2015 have been submitted and are in the evaluation phase. Winners will be posted on the NARFE website and be published in the December issue of the *narfe* magazine.

In Maryland, the 2014 scholarship winners were: Shyann Gajcowski, Hanover, Maryland, Duquesne University, granddaughter of Gail Bailey, Columbia, Maryland., Chapter 1734; and Erin Jordan, Odenton, Maryland, St. Joseph's University, daughter of Christopher Jordan, Odenton, MD, Chapter 2363, eNARFE.

2016 scholarship information will be in the February *narfe* magazine and online at the NARFE website. It is time to start the application process. For additional information, obtain a copy of the newly updated "Guide to NARFE Annual Scholarship Award Program" (F-105). For a copy, send an e-mail to scholarship@narfe.org or download the guide or call
(continued on page 11)

Headquarters. The deadline for submission is in April 2016.

NARFE set up a NARFE-FEEA Disaster Fund supported by tax-deductible donations from NARFE members. FEEA then provides emergency disaster assistance to NARFE members in good standing who have suffered injury or incurred property damage during or after a declared natural disaster. An award can be up to \$500 and the money does not have to be repaid. Donation information is in the *narfe* magazine or on the NARFE website. ●●

For the installation of officers, I started out with a pre-installation, which involved candy bars, before I formally installed Rockville's officers. It was fun and everyone got a few good laughs.

Thanks to those chapters that have updated the F-7s with their new officers. I have started updating the Federation Directory for the October Board Meeting, so I really appreciate your timeliness in accomplishing this task. If you haven't updated your chapter's F-7 with your new officers yet, please do so as soon as possible. ●●



Pat Farmer
Secretary

SECRETARY'S REPORT

Pat Farmer

I had the pleasure and privilege to speak to Rockville Chapter 1127 at their June meeting and to install their officers.

My talk was on Maryland Access Point (MAP), which is your link to health and support services in Maryland and in your county. MAP offers assistance for seniors and individuals, age 18 and older with disabilities, and is a statewide resource for information and assistance about long-term services and support to allow individuals to remain at home and plan for future needs. Most people at the meeting had not heard of MAP.

In case you haven't heard of MAP, go to www.marylandaccesspoint.info and see what you find. You should also locate your county MAP there. Also available is a Toll Free number to call, 1-800-MAP-LINK (1-800-727-5465.)

I also touched on MGA, the Maryland Gerontological Association, which is a multidisciplinary organization of professionals and advocates in the field of aging, dedicated to training and supporting people working with older adults and their caregivers. I serve on the MGA Board of Directors as a NARFE/MD representative. Go to www.mdgerontology.org for more information.

ALZHEIMER'S REPORT

Barbara Jacobs
Maryland Federation Alzheimer's Chair

Ms. Liz Brigham, Chapter 1887, Wheaton-Glenmont Area has made a beautiful quilt and is donating it for a raffle to benefit Alzheimer's. Please



Paul Mink and Liz Brigham of Chapter 1887, Wheaton-Glenmont Area. display Liz's handmade quilt, which their chapter is raffling off to raise funds for Alzheimer's.

come to the Alzheimer's table at the October Board Meeting to purchase as many tickets as you can for \$2.00 each.

Remember, this project will benefit Alzheimer's. The tickets will also be sold at Training Day in October, 2015, and again during the February Board Meeting. Feel free to take some tickets to your chapter to sell. Every little bit helps! The proceeds from the raffle of this quilt will be donated

(continued on page 12)

to Alzheimer's Research from Chapter 1887. The drawing will be at the Mini-Convention, which will be held in May 2016. ●●

Alzheimer's Action Now

Kathy Siggins, Chapter 409, Frederick Chapter Co-President, Chapter 2nd VP Legislative Chair, and Alzheimer's Chair

On July 16, 2015, Congresswoman Maxine Waters (D-CA) and Congressman Chris Smith (R-NJ), Co-Chairs of the bipartisan Congressional Task Force on Alzheimer's Disease, introduced the Alzheimer's Action Now, a package of four bills that together will help Alzheimer's patients and their families; promote public awareness of Alzheimer's disease; and encourage voluntary contributions to research efforts. The package includes:

Alzheimer's Caregiver Support Act (H.R. 3090); Missing Alzheimer's Disease Patient Alert Program Reauthorization Act (H.R. 3091); Alzheimer's Disease Semipostal Stamp Act (H.R. 3092); and Health Outcomes, Planning, and Education (HOPE) for Alzheimer's Act (H.R. 1559), introduced on March 24 by Congressman Smith.

The Alzheimer's Disease Semipostal Stamp Act, which had NARFE's support in 2003, was introduced and failed for five congressional sessions. No longer considered as NARFE's core mission, the Alzheimer's Action Now package has the endorsement of the Alzheimer's Association, Alzheimer's Foundation of America, and USAgainstAlzheimer's. ●●

(\$32,351). Other significant sources were revenues from vendors and attendees at the Maryland state convention (\$9,162) and transfer of a maturing CD (\$9,510).

Expenditures. The largest expenditure by type was for the Maryland state convention (\$27,861). Other significant expenditures were for a new 80-day CD with NARFE Premier Federal Credit Union (\$8,000) and routine expenditures of the Executive Committee (\$4,836), Federation Board meetings (\$3,458), Federal Legislation Committee (\$3,328), State Legislation Committee (\$1,900), Chapter Assistance (\$1,790), and other categories with lesser amounts.

Assets. Total assets as of the end of July 2015 are \$79,899, including \$24,657 in CDs. A detailed financial report through September will be available at the October Board meeting.

Outlook. The budget outlook is for a sizable decrease in the deficit for the year. Ten-percent fund revenues and per-capita remittances will significantly exceed likely expenditures for the October Board meeting, the October Training session, meetings of the State and Federal Legislation Committees, the Summer and Winter newsletters, and membership activities.

State Convention. The Maryland state convention cost \$19,114 over the two-year period ending June 15, 2015. Total revenues were \$9,388 and total expenditures were \$28,502. Some attendees may still request reimbursement for travel and/or lodging based on eligibility spelled out in the Call letter.

Note. If you receive a check from Maryland NARFE as reimbursement for expenses or for other reasons, please deposit it promptly. ●●

FINANCIAL



*Dick Strombotne
Treasurer*

TREASURER'S REPORT

Dick Strombotne

Revenues. Through the end of July, revenues of Maryland NARFE were \$50,718 and expenditures were \$54,060 for a deficit of \$3,342. As usual, ten-percent funds were the major part of the revenue



Congresswoman Jan Schakowky (D-IL) presenting Paul Schwartz with his Medicare card.

Help NIH Researchers Uncover Some of the Secrets of Healthy Aging

IDEAL (Insights into Determinants of Exceptional Aging and Longevity)

IDEAL is part of the Baltimore Longitudinal Study on Aging (BLSA), the premier study in the United States on human aging and age-related conditions. BLSA focuses on defining and understanding changes and processes that affect us as we age. For over 50 years, BLSA researchers have studied changes that take place in the human body over time in an attempt to better understand what happens as people get older.

By launching the IDEAL study, we are expanding the scope of the BLSA by focusing on a small but growing segment of the aging population, which we call “exceptional” agers. Exceptional agers are 80 years or older, healthy, and have no physical or cognitive limitations. Understanding what differentiates exceptional agers from others their age may provide important clues on how to preserve physical and cognitive function in late life and prevent disease and disability.

IDEAL is recruiting 100 individuals age 80 or older, who represent exceptional agers. Participants will be evaluated annually to identify the genetic, biologic and behavioral factors that promote healthy aging.

IDEAL participants are 80 years or older and:

- Can perform normal activities of daily living without any help
- Can walk a quarter mile without pain or shortness of breath
- Have no severe memory or cognitive issues
- Have no major medical conditions, including no history of:

- Cardiovascular disease
- Diabetes or metabolic diseases
- Active cancer
- Neurological or brain diseases
- Kidney or liver diseases
- Musculoskeletal disorders
- Severe mental conditions
- Severe gastrointestinal or stomach diseases
- Any chronic condition requiring drug treatment
- People taking drug treatments for hypertension, cholesterol or osteoporosis may be eligible
- Significant vision and hearing problems

Can visit MedStar Harbor Hospital in Baltimore for assessment (transportation provided)

The National Institute on Aging (NIA), part of the National Institutes of Health (NIH) conducts IDEAL.

Does this describe you or someone you know? Call 1-855-80 IDEAL (1-855-804-3325) or email IDEAL@westat.com or visit their website at www.nia.nih.gov/ideal

Federation Training Day

Bowie, Maryland

October 29, 2015

*Federation Board
Meeting, Bowie, MD*

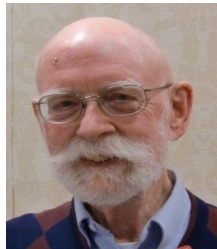
October 6, 2015

RESOLUTIONS COMMITTEE REPORT

Saj Durrani and John Stackpole, Co-Chairs



Saj Durrani



John Stackpole

Apparently everyone is happy with the way things are going, since the Committee has not received any resolutions in the last several months. However, when the Chapters start meeting after the summer, some new issues may come to their attention, which require action by the Federation or Headquarters in order to improve our operations and accomplish our goals.

If so, please remember that all resolutions must be received by the Federation Secretary, at least 60 days before the Federation's Mini-Convention, May 2 and 3, 2016. This means your Chapter's members will have to approve the Resolution sometime in February 2016, so that you can submit them to the Secretary before the deadline of March 3, 2016.

Please feel free to contact one of us if you need any clarification or help in formulating or submitting a Resolution. The Committee stands ready to provide advice and support. ●●

INFORMATION ON METROPOLITAN WASHINGTON EAR

Metropolitan Washington Ear is a 501(c)3 nonprofit, which strives to *substitute hearing for seeing*, improving the lives of people with little or no vision by enabling them to be well-informed, fully-productive members of their families, their communities, and the working world. The organization has been working throughout the greater metropolitan area for 40 years. Its territory includes Baltimore City and Baltimore, Frederick,

Anne Arundel, Calvert, Howard, Prince George's and Montgomery Counties in Maryland, in addition to the District of Columbia and Northern Virginia.

Services are completely free and include:

- Telephone dial-in newspaper and magazine reading 24 hours a day/7 days a week. This service includes the *Washington Post*, *Washington Times*, *New York Times*, *Wall Street Journal*, *USA Today*, *Time Magazine*, and numerous local newspapers and publications.
- Radio reading and web-cast 24 hours a day/7 days a week. Newspapers, magazines, books, shopping ads, TV, theatre, and concert schedules are available.
- On-demand look-up service in which trained volunteers answer inquiries about community activities, the stock market, store prices and promotions, TV schedules, and more;
- Audio description services in which trained volunteers describe live theatre and exhibits for the visually impaired. Six theatres in the Washington metropolitan area are partners in this endeavor.

The need for services for older adults is growing significantly as the population ages and people live longer with chronic illnesses. Metropolitan Washington Ear provides services to anyone who requests help and provides certification that they are unable to effectively read ordinary print because of visual or physical limitations. Their trained volunteer ambassadors welcome opportunities to speak at chapter meetings.

If interested, contact Anne Myers, Development Officer, Metropolitan Washington Ear, 12061 Tech Road, Silver Spring, MD 20904; office: 410-681-6636, cell: 410-303-3003; www.washear.org.



AROUND THE FEDERATION

Federation Convention, April 26-28, 2015



L-R: Pat Farmer, Secretary; Jo Anne Groves, 2nd VP Membership, Gary Roundtree, 1st VP Legislative; Dick Thissen, National President; Dan McGrath, Federation President; Dick Strombotne, Treasurer

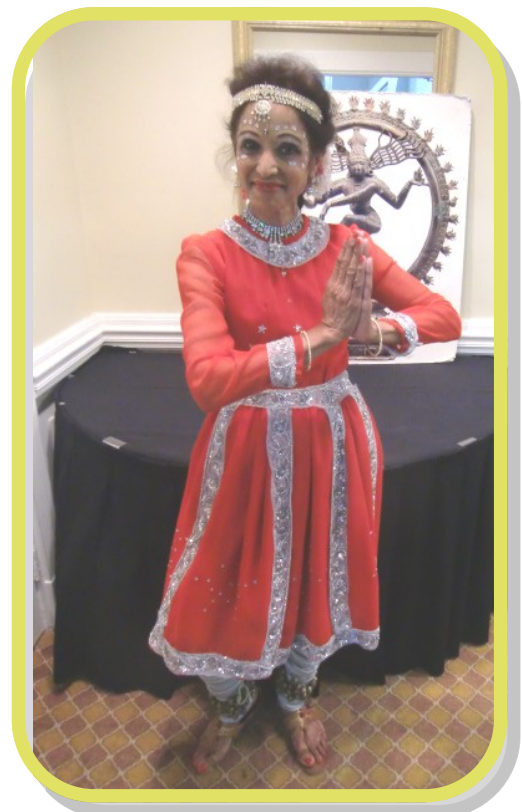


Maryland Federation Chapter Presidents



Participants at the April 2015 Convention.

Photos by Melinda Scott, MD Federation Photographer



Sudha Haley, Chair, Federation Legislative Committee and Kennedy Center performer.



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

2015

SEPTEMBER 21	REGISTRATION DEADLINE FOR OCTOBER BOARD MEETING, BOWIE, MD
OCTOBER 6	FEDERATION BOARD MEETING, BOWIE MD
OCTOBER 29	FEDERATION TRAINING DAY, BOWIE, MD
NOVEMBER 12	CONGRESSMAN VAN HOLLEN'S FEHB FORUM, ROCKVILLE, MD*
NOVEMBER 23	CONGRESSMAN VAN HOLLEN'S FEHB FORUM, WHEATON, MD*
NOVEMBER 27	WINTER NEWSLETTER DEADLINE

2016

FEBRUARY 2	FEDERATION BOARD MEETING, BOWIE, MD
APRIL 4 & 5	REGION II TRAINING, LOCATION TBD
MAY 2 & 3	MINI-CONVENTION, BOWIE, MD

*Follow-up email to be sent to Chapter Presidents containing times and locations.