



MARYLAND FEDERATION NEWSLETTER Spring 2014



Chapter President's Corner

Joe Martin, President

Chapter 581, Gaithersburg

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Congress Both Bipartisan and Functional in January

Congress was both bipartisan and functional in January. The House and Senate voted overwhelmingly for a \$1 trillion consolidated appropriations bill to fund the federal government through the balance of the fiscal year and the president signed it into law. For a group that has already sacrificed \$113 billion in deficit reduction, the 'enough is enough' message resonated with members of the budget committee. Unfortunately, once again, future federal employees will pay for sequestration offset and deficit reduction. This drain on our nation's federal workforce must end.

Below is a copy of the statement that went to the press from NARFE Headquarters pertaining to the agreement.

"This is not a deal federal employees are happy with, but it may be one they are forced to accept. While this agreement squeezes even more savings from a federal workforce that has already sacrificed over \$113 billion towards U.S. budget savings in recent years, federal employees are relieved the agreement offsets portions of sequestration. With improved funding levels, we hope this deal avoids additional furloughs and workforce reductions. The furloughs federal employees were forced to undertake in 2013 caused unnecessary financial strain and anxiety, and a reprieve from this stress in the next two years, is welcome.

Unfortunately, this deal continues with the dangerous precedent set by Congress last year in taking from future federal employees to pay for bad policies and deficit reduction now. In two years, when this funding runs out, will future federal employees have to worry about paying more in the next budget deal? This drain on our nation's federal workforce must end. The federal government may never be the employer with the greatest pay and benefits, but it certainly shouldn't be the employer of last resort either, and that's where we are headed.

NARFE members have long called for a self-plus-one option in the Federal Employees Health Benefits Program, and we are pleased to see this provision in the budget agreement."

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PRESIDENT'S MESSAGE



Dan McGrath

Hope Springs Eternal! In our winter edition of this newsletter, we talked about how it seemed that some active and retired federal employees were upset with not only the attacks on our earned benefits, but also with the shenanigans going on in Washington. I further stated that the resulting sense of glum might have been affecting our performance as NARFE members. Well the data is in and the response of the membership was an increase in our legislative activism. That is, our contacts with our congressional delegation went up. I believe this contributed in January to Congress becoming both more bipartisan and functional for the first time in a long while. This is the theme of Gaithersburg Chapter 581 President Joe Martin's article in the President's Corner lead off to this newsletter.

As Joe's article points out, while not everything that came about with the passage of the consolidated appropriations bill was desirable, a lot of bad things that could have happened did not. The Chained Consumer Price Index was not included in this year's budget. The supplemental annuity FERS employees enjoy when they retire, before they are eligible for Social Security, remains. There will be no changes in the way federal benefits are figured. These are all things we can be thankful for while we enjoy a break from the attacks on our earned benefits. But, needless to say, we will stay vigilant to future efforts to reduce our earned benefits.

Overall our legislative activities have been improved under First Vice President Gary Roundtree's stewardship. On the Federal side, his engaging approach with the Maryland congressional delegation has proven fruitful. Now with Sudha Haley having accepted the position of Chair, Federal Legislative Committee, the leveraging of each other should produce even greater results for our Federation.

On the State side, State Legislative Chair Ed Bice leads a group of very dedicated members advocating advancement of our legislative agenda in Annapolis. Recently, under Ed's tutelage Maryland NARFE signed

a contract with a lobbyist to help us move our proposed Long Term Care Legislation toward becoming law.

In a similar vein, Second Vice President, Membership, Jo Anne Groves is making strides in revising our approach to recruiting at Expos, and developing procedures for asking National office for matching funds to support membership activities at both the Federation and Chapter level. In addition to doing his usual outstanding job in overseeing our finances as Federation Treasurer, Dick Strombotne moonlights as retention chair, is running one of the best programs in NARFE. The results of these combined efforts are a slowing down of the overall loss in members, and if they can keep it up, we should see a future where the membership trend is reversed and headed up once again.

In closing, I would like to mention that our Mini-Convention is scheduled to convene in Bowie, at the Comfort Inn on Monday, May 5 and Tuesday, May 6, 2014. In addition to conducting some very important business, such as deciding what resolutions the Federation should send to National Office for consideration at the National Convention in August, updating our membership on NARFE activities, and conducting some essential training, we plan to engage in some entertaining activities. Each day will start with a continental breakfast and at mid-day a luncheon to encourage discussion of NARFE issues and some good camaraderie. In a similar vein, after the close of the first day's proceedings, there will be a social gathering in one of the hotel's suites to provide an opportunity to continue the day's discussions with some refreshments. A room full of exhibitors are planned to provide us with information on services our members may be interested in, and last on both days, there will be a number of drawings and a 50/50. Please refer to the Mini-Convention Call Letter dated Feb. 13, 2014 for additional information and instructions on how to register. I encourage all Chapter members to plan on attending this important event.

Dan McGrath



*Gary Roundtree
1st Vice President
Legislative Director*

FEDERAL LEGISLATIVE COMMITTEE REPORT

Finding Your Voice during the Midterm Campaigns

At a time of widespread popular cynicism and profound international unease, the need for clarity over the basic concepts of politics has never been greater. While we differ on our approach in many areas, there is no doubt that we are facing a very formidable period in our political history. Being witnesses of the gridlocked atmosphere of Congress and the differences of opinion on fundamental facts we have as Americans, let us be resolved with one voice to “say” with fortitude, “WE the people of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.” What’s at stake if a certain party wins the Senate and still controls the House?

Gone are the days for Preserving Existing Benefits - Economic Security: Federal Civil Annuities, Federal Employees Pay as reflected in the Federal Employees Pay Comparability Act of 1990 (P.L. 102-378); Health Security: the Federal Employees Health Benefits Program (FEHBP); Ensuring Job Security for Federal Workers Affected by Privatization; Providing Long Term Care; Guaranteeing Medicare for Current and Future Generations, Guaranteeing Social Security for Current and Future Retirees; Preservation of Employer-Sponsor Health Insurance; Making Health Care More Affordable; and Ensuring Fair Social Security Benefits for Government Retirees. Since NARFE is a non-partisan organization and does not favor one-party over the other, my questions to you as members are: 1) Which party on Capitol Hill

begins by attacking Federal Employees and Retired Civil Servants? 2) Which party blames Federal Active and Retired Employees for the \$17 trillion deficit? 3) Which party that you watch on TV or read about in the newspapers defends Federal Active and Retired Employees? 4) Which party introduces legislation, listed in our NARFE Bill Tracker in our monthly *narfe* magazine, which NARFE opposes because it is not in the best interest of Federal Active and Retired Employees and their families?

Dale Carnegie once said, “Any fool can criticize, condemn and complain, and most do. It’s a thousand times easier to criticize than to create. That’s why critics are never problem solvers.” As Legislative Director for the Maryland Federation, I read *The Hill*, *National Journal Daily*, *Politico*, *Roll Call*, *Washington Post*, *Washington Times*, *New York Times*, *USA Today*, *Baltimore Sun*, *Afro-American* and *The Wall Street Journal*, and others.

There are people up on the Hill who do not have your best interest at heart as a Federal Civil Servant. The critic is convinced that the chief purpose of sunshine is to cast shadows. Foes and critics are never interested in solving the problem, and they never offer a better solution. They are like an armless man who teaches others to throw. Remember **Choice**, not chance, determines our destiny as members of NARFE. We have about six months till the November election and a lot is at stake. There is no future in the past. Believe me, the “good old days” were never that good. The good new days are today, and better days are coming tomorrow.

Additional priorities, which NARFE supports, are: Protecting Federal Retirement, Enhancing Long-Term Care, Improving the Federal Employees Health Benefits Program (FEHBP), Providing Tax Relief for Health Care Expenses, Ensuring the Long-Term Viability of the Postal Service, Improving Medicare, Controlling Prescription Drug Costs, Providing Comprehensive Patient Protections, Securing Universal Access to Comprehensive Health Care, Preventing Medical Errors, Establishing Tax Equity, Supporting Community Services for Older Americans,

(continued on page 5)

Improving Response Plan for Older Americans and District of Columbia Delegate Voting Rights.

Meetings with Maryland Elected Officials and Coalition Partners:

- Special Day of Recognition at the State House for meeting with Governor Martin O' Malley,



L-R: Lt. Governor Anthony Brown and Gary Roundtree, Legislative Director

Lieutenant Governor Anthony G. Brown, Full Senate and the Full House chambers, sponsored by Maryland's Vietnam Era Veterans in conjunction with

The Department of Defense Commemoration of the 50th Anniversary of the Vietnam War on March 5, 2014.

- Washington, DC Federation President Linwood Watson and myself on Nov. 14, 2013 attended the White House Rally with our coalition partners, National Committee to Preserve Social Security & Medicare, and The Alliance for Retired Americans.
- Attended Maryland State and District of Columbia AFL-CIO, 29th Biennial Convention October 25-27, 2013. Guest speakers were Congressman Elijah E. Cummings, MD-7, Congresswoman Donna



L-R: State Senator Ulysses Currie; Gary Roundtree, Sr., Legislative Director; and State Senate President Thomas V. Mike Miller, Jr.

Edwards, MD-4, Congressman John Delaney, MD-1, United States Secretary of Labor Thomas Perez, Maryland Secretary of State John McDonough and Senator Ben Cardin.

- Attended recruitment event for NARFE with President Barbara Cuffie, Chapter 1936 Northwest Baltimore Metro, at the US Army post Fort George G. Meade, Defense Information Systems Agency, DISA's Financial Wellness Expo on January 26, 2014.

- Invited on February 28, 2014 to the National Democratic Seniors Coordinating Council of the DNC Meeting at the Capital Hilton Hotel. Guest speakers were President Barack Obama; Congresswoman Eleanor Holmes Norton, Washington, DC; DNC Chairperson Debbie Wasserman Schultz; the Honorable Stephanie Rawlings-Blake, Mayor of Baltimore, and many other dignitaries.
- A scheduled meeting on March 12, 2014 with Congressman Dutch Ruppersberger's Staff, which was attended by HQ Legislative Director Jessica Klement, Gary Roundtree Sr., 1st VP/Legislative Director MD FED, Former Region II Vice President Ron Bowers and MD FED FLC Chair Sudha Haley.

Kudos extended to Sudha Haley for getting the Federal Legislative Committee into gear. She has inaugurated a new approach of multiple District Coordinators sharing responsibility for each Maryland Congressional District. The newly appointed FLC Chair Haley held a productive FLC meeting on March 13, 2014 at her Huntington Chesapeake Bay residence.

Loud applause goes to SLC Chair Ed Bice, Marcia Swanson, Dick Strombotne, and all on the SLC, and in the chapters, who spearheaded our 2014 State Legislative program. The jury will soon be out of session in April in this tough budget year, but the SLC continues to press forward with fortitude and perseverance.

The SLC secured many sponsors for our top priorities, pounded the halls in Annapolis, and worked the phones and email with dynamism. Go to mdnarfe.org for easy access to state level activities and legislative priorities. There you will find Maryland-specific information, e.g. alerts about hearings on tax relief and tax credits issues, which the State Legislative Committee has spent hours working to achieve.

Region II Symposium

Thanks and congratulations to our Region II Vice President Evelyn Kirby for another job well done! We have a large delegation going to the intensive two day-training sessions on March 31-April 1, 2014, in Gettysburg, Pa., which Evelyn organized. This event is *(continued on page 6)*

projected to be an outstanding symposium and worthwhile for the current and future NARFE leaders from Region II who will attend. See you there. ●●

SUMMARY OF REMARKS BY CONGRESSMAN JOHN DELANEY

NARAFE Chapter 258 Bethesda/Chevy Chase Meeting, Feb. 7, 2014

Reported by Chapter's Secretary, Henry Gwiazda.

Chapter 258's guest speaker, Congressman John Delaney, serving Maryland 6th District, noted that federal workers' deep commitment to service for the country is not always recognized. The facts show that the U.S. taxpayers get a good benefit and efficient service from the federal workforce.

Congressman Delaney expressed his optimism for the Congress and the country despite our often repeated problems, such as unfair distribution of wealth and income or the early computer glitches with the Affordable Care Act. Health care represents one sixth of the total economy, and one can't expect that this scale of reform will not have some initial failures. But since the passage of the ACA, the rate of growth of health care costs has slowed for the first

time in years and is a cause for celebration; the policy is starting to work.

Furthermore, the unexpected, dramatic rise in energy supplies is another cause for optimism. As a nation in a time of marked

technology change and globalization, we need to have confidence in our ability to get important things done and to recognize that our government has always played a part and made a positive contribution to our success.

To this end, Congressman Delaney has introduced a bill to address one problem area. It has the largest bipartisan sponsorship of any in Congress. The bill

would permit companies to bring back to the U.S. foreign earnings without taxation if the money were spent for U.S. infrastructure development. He noted that the cost of doing nothing about our problems is not nothing, even if there are no perfect solutions. In attendance were chapter members; one member of NARFE Chapter 581 Gaithersburg; Chris Farrell, Legislative Representative from the NARFE national office; and Joan Fidler, President of the Montgomery County Taxpayers' League, wife of Richard Fidler, Chapter 258 member and Webmaster. ●●



Ed Bice

*Ed Bice , Chair
State Legislative Committee*

STATE LEGISLATIVE COMMITTEE (SLC) REPORT

2014 LEGISLATIVE SESSION

Our priority legislation for the 2014 General Assembly are SB 478 and HB 778 - Income Tax - Credit for Long-Term Care Premiums. The companion bills would annualize the present one-time \$500 tax credit in two \$250 phases for tax years 2015 and 2016, then \$500 for 2017 and thereafter for new or returning purchasers. SB 478 was heard on 12 February and HB 778 on 25 February. This year we had the support of ten other organizations that agreed with us that the legislation is needed and would reduce the State's future MEDICAID costs. These costs are increasing at an alarming rate, as a Genworth Cost of Care Survey 2013 on area nursing homes indicates a median annual rate of \$104,635. Long-Term Care Insurance premium increases of 15 percent are common. We had between eight to ten SLC and chapter members attend the hearings, which was a significant presence from prior years. Chapters 969 St. Mary's County and 1747 Greater Bowie/Crofton had three or more members present. Thank you very much. The SLC has supported other bills to this date. SB 233 and HB 424 - Subtraction Modification for Retirement Income, HB 558 - Fairness in Taxation - IRA and HB 1298 - Combined Reporting.

As I write this during the first week in March the outcome of our legislation is uncertain. Before the

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L-R: Congressman John Delaney;
Chapter 258 President Allan Kam.

start of the session the budget shortfall was some \$70 million. Recently the Board of Revenue Estimates reduced estimates for fiscal 2014 and 2015, citing relatively stagnant wages and salaries and slow economic growth, particularly in the fourth quarter of 2013. The estimates mean that the General Assembly will have to trim \$126.7 million from the current fiscal year's budget and some \$111 million from next year's.

Between now and primary election day, June 24, is a wonderful time to invite present legislators and candidates for office to come to your chapter meetings and speak about the issues. Please ask them what they have done for the senior/retirement community lately. A community that pays billions of

dollars in state and local taxes and contributes significant benefits by stretching state and local budget through their volunteer efforts, for example. I'm sure all of the people will accept your invitation.

Between now and Election Day, November 4, MD-PAC will receive invitations to attend fundraising events. It is important that NARFE supports legislators who have supported our legislation by being a sponsor or cosponsor. It is also important that the SLC receives chapter input before a decision is made to support an event; and once a favorable decision is made that a chapter officer or member attend. ●●

MEMBERSHIP



*Jo Anne Groves
2nd Vice President
Membership Director*

Jo Anne Groves

MEMBERSHIP UPDATE

In order to assure fairness to all chapters, the Maryland Federation Executive Committee has approved the following reimbursement policy. Please feel free to contact me if you have questions or concerns.

NARFE MARYLAND FEDERATION GUIDELINES FOR FUNDS REQUESTS FOR MEMBERSHIP RECRUITING

MARCH 2014

Based on the procedures provided by NARFE Headquarters, the following procedures are written to assist Maryland Chapters in requesting matching and other types of funds for recruiting purposes.

DESCRIPTION AND APPLICATION PROCEDURES FOR MATCHING FUNDS

The Matching Funds Program is a 50 percent Headquarters, 25 percent Federation, and 25 percent Chapter incentive designed to encourage

and implement projects that enhance membership prospecting and recruiting marketing strategies. All chapters are eligible to apply for matching funds. Because of limited funding, applications are approved on a first-come, first-served basis. Examples of projects that may qualify for matching funds are: placing ads in local newspapers or other local publications; and/or acquiring a booth at a local fair, festival or other scheduled event in your area.

Procedures for Submitting Proposals

Once a project has been decided upon, please submit a proposal by providing:

- A detailed description of the project, including how this may impact efforts to prospect and recruit members. Please include the time frame and intended goals of the project.
- The actual cost of the project.
- Chapter proposals must first be forwarded to the Federation Membership Director who will forward it to the Federation President for approval.

Final Status Report

Chapters must send a final status report to the Federation Membership Director and NARFE Headquarters. It must state:

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- Outcome
- Lessons learned
- Were the established goals met?

Copies of receipts must accompany the final status report to the Federation. If there are funds remaining once the project is completed, please contact the Federation Membership Director for instructions on returning the unused portion.

OTHER FUNDING FOR RECRUITING EVENTS

In order to encourage chapter members to participate in recruiting events, mileage may be approved, if requested. A chapter member may be approved for mileage if:

- Drives at least 30 miles, round trip
- Spends at least two (2) hours at the recruiting event
- Carpooling is used whenever possible.

Contact Us

The Federation Membership Director and the Recruitment and Retention Department at HQ are available to provide information, discuss proposals and assist in offering guidance for submitting a matching funds request. ●●



*Dick Strombotne, Chair
Membership Retention
Committee*

Dick Strombotne

MEMBERSHIP RETENTION COMMITTEE REPORT

Usually, I report here on the results of MD NARFE's monthly mailings to lapsed members and the dues withholding incentive program (DWIP), which offers \$10 rebates to members in selected groups who decide to sign up for dues withholding. The lapsed member mailings continue to have a success rate of about 7.5 percent. The DWIP mailings continue to harvest about 3 percent into dues withholding. This report purposely does not report the usual details because of the accompanying long report on growth of eNARFE Chapter 2363 from zero in March 2011 to more than 21,600 at the end of January 2014. ●●

THE GROWTH OF eNARFE CHAPTER 2363

*Dick Strombotne, Chair, Membership Retention
Committee*

When he was elected at the 2010 National Convention (NatCon), **Vice President Paul Carew** advocated the establishment of a national chapter that could serve its members by email and have no physical location, an online chapter. He made it a priority once in office and it was ready to go by the time of the March 2011 meeting of the National Executive Board, when the concept was approved. The OPM blind mailing to recruit new members in March 2011 included the first opportunity to join eNARFE Chapter 2363. Before the end of 2011, eNARFE had more than 2,000 members, more than 8,500 members by the end of 2012, and more than 21,000 by the end of last year. How was it possible for a new chapter to grow so rapidly while NARFE's total membership was declining?

There were four major factors at work promoting the growth of eNARFE. They are: a financial incentive for new members to join; aggressive promotion of eNARFE in HQ's outreach to have lapsed members rejoin; use of the OPM blind mailings to promote only eNARFE; and, the most recent action, the offer of free six-month memberships to current federal employees (from October 1 to December 9, 2013) following the 16-day shutdown of the federal government in early October. Consider each in order.

Financial incentive to join NARFE and eNARFE: Recall that increases in national dues were approved by the 2010 NatCon delegates and went into effect in March 2011. eNARFE Chapter 2363 has no chapter dues; the cost of joining NARFE as a member of eNARFE was just \$40. In contrast, the cost for joining NARFE as a member of a local chapter was \$45 until it was reduced to \$40 on October 1, 2013. As we know, most new members of NARFE do not know much about the organization when they join. Consequently, many new members decided to join for \$40 rather than \$45. Who wouldn't? See how the current membership application form in *narfe* magazine describes each membership option.

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HQ efforts to bring back lapsed members: HQ has mounted an aggressive recruitment program targeted at inactive members with membership expiration dates more than a year earlier. It has been quite successful and the eNARFE chapter was the primary beneficiary. The number of reinstatements into eNARFE Chapter 2363 were: only 57 in 2011, but added 2,728 in 2012, another 5,050 in 2013 and 464 in January 2014, for a total of 8,299. These members show up in the membership records as being transferred out of their former chapter and they have AH dues code.

Use OPM blind mailing to recruit into eNARFE instead of local chapters: Recall that NARFE uses a third party mailer to send recruitment letters to recent annuitants in March and September. The office of Personnel Management provides the lists of recent employee and survivor annuitants to the third party mailer. Six weeks after the first mailing the third party mailer sends a second recruitment letter to all who did not join after the first letter. Data for Maryland NARFE show the number of new eNARFE members living in Maryland in 2011 as 207 compared with 456 total new members from the OPM mailings. However, in 2013 the new eNARFE members were 528 while the new OPM recruits totaled only 83, including just 13 in 2-year memberships.

Free six-month memberships to current federal employees: Membership Director Bridget Boel reported at the February NEB meeting that almost 2,000 current federal employees took advantage of the free six-month membership offering that ended December 9, 2013 and joined eNARFE; another 704 of them joined local chapters.

National membership trends since dues increase. It is noteworthy that the growth of eNARFE Chapter 2363 is not reflected in NARFE's national membership numbers. In the last three years, NARFE recruited 41,120 total new members, 38 percent less than the number recruited in the previous three years – 65,718. What about dropped memberships and renewals? A useful comparison is the net number of dropped members less the number of reinstated members for the two years before the dues increase (44,151) compared with the number for the two years following the dues increase (51,640), an increase of 17 percent.

Conclusion. Local chapters in total have suffered great losses in membership in recent years. These losses have been exacerbated by the efforts by NARFE HQ to promote the growth of eNARFE and reduced efforts to recruit new members into local chapters and to retain them. Celebration of eNARFE growth has obscured the severity of the losses, particularly the loss of new members to local chapters. ●●

Coach and Train Day

Sponsored by NARFE 357, Takoma Park
May 9; Cost \$110. Alzheimer's Fundraiser.
Please visit our Facebook page—NARFE 357
Takoma Park, MD. Contact information:
narfetpmd@gmail.com.

Minnedore Green, Chapter President 357

FINANCIAL



Dick Strombotne

*Dick Strombotne
Treasurer*

TREASURER'S REPORT

Copies of the detailed financial report of Maryland NARFE for 2013 were distributed at the Board meeting on February 4. This is a brief summary.

In 2013, revenues of Maryland NARFE were \$82,822 with \$57,406 coming from Ten-Percent funds from HQ. Per-capita revenues in 2013 amounted to \$7,694, substantially less than in 2012 as a result of the significant decline in chapter membership last year. Expenditures were \$89,822. The deficit for the year was \$6,981 rather than the budgeted deficit of \$10,150. End of year assets totaled \$77,168, including \$35,480 in four Certificates-of-Deposit. Contact me directly for a copy of the detailed financial reports for Maryland NARFE through December 31, 2013. ●●

Budget for FY 2014 & FY 2015
Maryland Federation of Chapters
Approved: February 4, 2014

	Approved Budget	Approved Budget
CALENDAR YEARS	FY 2014	FY 2015
Beginning Net Assets	\$77,169	\$73,929
Ending Surplus (Deficit)	(\$3,240)	(\$85)
Receipts:		
National Dues [10%]	56,500	54,600
Chapter Per Capita Dues	7,000	6,400
Interest on Saving	15	15
Interest on CDs	345	250
Income, State Convention	500	11,500
Income, Mini Convention	5,200	0
Matching funds	750	750
Other Income	2,000	2,000
Budgeted Income:	\$72,310	\$75,515
Total Funds Available	\$149,479	\$149,444
Total Expenditures	\$75,550	\$75,600
Ending Net Worth	\$73,929	\$73,844
Expenditures:		
Ad Hoc Committees	200	200
Administration, General	3,000	3,000
Alzheimer's/Lupus	50	50
Chapter Assist & Devel	6,400	2,200
Convention, Mini	15,300	
Convention, Maryland State	500	34,000
Convention, NARFE Nat'l	10,400	0
Executive Committee	6,600	6,600
Federation Board Meetings	10,400	10,400
Legislation, Federal	750	4,000
Legislation, State	8,200	4,200
Membership/Recruitment	7,500	6,000
Newsletter	2,000	2,000
Service Officer	200	200
Training	4,000	2,700
United Seniors of Maryland	50	50
Total Expenditures:	\$75,550	\$75,600

REPORTS, NEWS, EVENTS AND INFORMATION



Evelyn Kirby

Evelyn Kirby
Region II Vice President

REGION II UPDATE

The big news is the action taken by the National Executive Board (NEB) at its February 24-27 meeting after considering the 26-page Report and Recommendations of the Future of NARFE Committee. Please go to narfe.org to find, as of March 7, eleven documents relating to this. On the site for NARFE members, click on the banner "Future of NARFE Committee." On the site for those not yet members, click on "Latest from NARFE," then "Future of NARFE Committee." I urge you, and every member, to read all items closely, talk about them in your meetings, and raise questions about anything not clear to you. Here's what you will see on the website:

- The National Executive Board Review of the Future of NARFE Report and Recommendations
- The Future of NARFE Committee Recommendations
- Realignment of NARFE Regions by State
- Presentation: Future of NARFE Committee
- Future of NARFE Committee Report and Recommendations
- Future of NARFE Committee Members
- Suggested Options to Guide NEB Discussions for Possible Timeline
- Proposed NARFE Tiered Dues Structure
- Tiered Dues Structure Methodology
- Clues to Success
- Active Federal Employee (AFE) Focus Group

Briefly, the NEB created the Future of NARFE Committee at its July 2013 meeting. National President Beaudoin charged its members to "address the future of NARFE and the role of e-chapters as a

(continued page 11)

dominant – and inevitable – part of this future. The Committee will examine all significant issues that could affect the future growth and viability of this Association.”

From its August 2013 beginning until release of its findings in February 2014, the Committee worked extremely hard. It put personal biases, preferences and agendas aside. It examined input from all across NARFE as it deliberated and lessons learned from inside our Association and from other organizations. It took into account applicable laws and bylaws. Did the Committee look under every single rock? Probably not. Did it look under all that were the most relevant? Probably yes. Did it follow a process that all would applaud? Maybe, maybe not. BUT, it and the NEB produced solid, doable and critical recommendations and action items.

Ted Jensen, MD Immediate Past Federation President, and I were honored to be on the Committee. I was privileged to be Co-Chair. The 12-member group brought a wealth of NARFE and other professional experience to the table. This included successes in major realignments and restructuring. We took the charge seriously, and in the end developed 35 recommendations (many interrelated) to assure NARFE can survive and thrive. We explained the rationale for our recommendations in our final report, which was shared immediately on completion with the NEB. A few days later President Beaudoin shared it with all members on narfe.org. What does this imply? It simply means that the work, findings and proposals form an open book for all NARFE members to see, consider, and make decisions on. Recommendations that require members’ votes will be proposed for consideration at upcoming conventions, starting in 2014. *YOU* are a key part of the story of NARFE. *YOUR* views and votes on the concepts and plans the Committee developed and the NEB endorsed are critical to NARFE staying in business.

What are the current issues plaguing NARFE? They include declining membership, less member participation, few members taking on leadership roles, over-reliance on dues revenues [to the exclusion of other funding sources], numerous non-core mission related expenses, rising threats to the Federal community, lack of leadership continuity at

the top, and a large amount of precious resources spent on an organization structure that is of little interest to new members and no longer best serves our mission.

What did the Committee learn from other organizations that faced tough times? Difficult facts and trends must be faced. Hard choices are often called for. Those organizations that adapt can thrive. AARP, NEA, and NAACP were among the many, many organizations reviewed. Their stories and lessons are invaluable whether or not they look and serve as we do. We did peer under a lot of rocks!

What is the Vision? It is a strong Future NARFE with leaner governance, less overhead, more mission focus, experienced professional management at the top, a new branding strategy, and continual, viable strategic planning. The mission may be enhanced to include championing Good Government and public service. The Future NARFE has agile, not cumbersome, governance; open membership to all who support our mission, and is funded [like other successful nonprofits] via revenue sources beyond dues.

At the local level it would be organized around Congressional Districts and advocacy for our legislative goals. *Of great significance is that existing chapters and any new ones created could continue as well-functioning parts of the NARFE family where there is member interest in participating that way.* Nothing in the Report or Recommendations changes that. At the state level, Future NARFE would, over time, transition from the Federation type structure to one primarily focused on advocacy of US Senators and state government legislation. At the national level, it would be leaner also, with a seven-member Board, not the 14-member one we have now. There would be a President and Treasurer of the Board. Both would be non-residential, meaning they would not relocate to NARFE HQs from their comfortable homes. An Executive Director, hired by the Board, would ‘run’ NARFE HQ operations (as is the case with successful nonprofits). Regionally elected Directors would set strategic goals and assure that plans and assessments are in place to keep us successful. Members would elect the Congressional District Leaders, who by representational votes elect State Representatives who elect the Board. The Board

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would be responsible for much of NARFE's functions, e.g. dues setting and policy direction.

In such a structure, with an end to mandatory chapter membership (a requirement not really found anywhere now in strong national organizations) e-chapters are unnecessary. A member is a member. All eligible for a Federal civilian pension would have voting rights. Plus the Committee and NEB alike recognize that many loyal NARFE members, and new ones, do not join our Association to be activists, but prefer others to advocate for them; do not wish to take leadership roles, but are happy to work with others who do; and do not care about internal administration, but wish to gather with peers for a good time or learning opportunities. The structure envisioned has welcoming places for all these different tastes, while elevating mission-support to the top of our concerns.

Critical steps to get to Future NARFE include freeing up resources to create a strategic plan, building the right models to have a constructive transition, and convincing stakeholders (YOU and all of us) that change must occur. The Committee and the NEB concluded that it is not too late to save NARFE, but the turnaround must begin here and now. This is what will keep us in business to serve our members' interests—which is, after all, why NARFE is here in the first place.

What are the resolutions the NEB plans to submit for consideration at the 2014 National Convention? Reduce the four National resident Officers to two (President and Treasurer); make local chapter membership optional; open NARFE membership to all who support our mission, and then establish Youth memberships. The NEB proposes to develop bylaws amendments to implement the remaining recommendations for consideration at the 2016 National Convention. Actions such as strategic planning, doing a branding study, and pursuing more non-dues revenue can and will commence soon since bylaws amendments are not needed.

What else will be happening regarding the NEB's decision to move to Future NARFE? Candid discussions will take place across NARFE, especially at the Federation conventions being held in 2014, and in chapter meetings and at other events, e.g. the Region II Training Symposium. NEB members will help lead

and encourage those talks, and address concerns and seek buy-in. We are all in this together, and all need to take ownership for the success, or lack thereof, of NARFE. Each member must decide how long NARFE should exist and what it should look like and how it should operate. The Committee did its best to present constructive ideas. After careful consideration the NEB agreed with them. Anyone with other ideas should put them forth as we build Future NARFE because we cannot "let the next guy" do it.

Your take-away from this article should be that we have to do something drastic and reasonably fast, or we go out of business. Read the Report for all the details. Read it again. Take away also that all that is working well for our mission success continues and gets better with Future NARFE. What we have to lose is the fear to make needed shifts as we evolve into what we can really be. We must look forward, not over our shoulders. We must operate like a business, with a good business plan, following the laws under which we must operate, while we continue to care for each other and for all in Federal service.

John Maynard Keynes said, "The difficulty is not so much in developing new ideas as in escaping from old ones." The world changed. NARFE must too. I would like to count on your open minds and willingness to be strong for NARFE's survival. I urge you to support the recommendations endorsed by the NEB. I celebrate every single NARFE member, and tip my hat to the dedication and good works they have done through the years. Their good works form the foundation of Future NARFE as it will evolve, and the legacy that will go to future generations of members.

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ALWAYS FORWARD

Ted Jensen, Past President Maryland Federation and Member, Future of NARFE Committee

NARFE has served us well for many years but is now in very serious trouble. The question is what must we all do to keep NARFE going as an effective organization. That is the essential question President

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Beaudoin posed to the Future of NARFE Committee (FONC) last September.

We can't keep going the way we have been. We are losing members at an alarming rate. The last dues increase, headquarters staffing cuts, and better financial management have bought us some time and stopped our million dollar a year budget deficits for awhile, but there are no more rabbits in that hat. NARFE is too important to fail, but not "too big to fail." No one is going to step in and save us, so the future of NARFE is up to all of us. Some may argue or hope that things are not as bad as they seem. The members of the FONC looked hard at the numbers and trends and would respectfully disagree. We are convinced that big changes are urgently needed. Change requires a vision of what might be and the support of our members. The FONC has created a vision. The National Executive Board (NEB) has carefully considered our ideas and voted to accept them. Now the future of NARFE is in the hands of our members.

It may be helpful to outline some of the goals the FONC seeks to achieve through our recommendations. Increased membership and financial stability are obvious goals. We also saw the need for strategic planning and more continuity of leadership to actually implement long range plans. An organization that plans to be around for the long haul needs long range thinking and action. Our elected national leaders come in with their own fresh ideas, but directions often change as they come and go every few years. There are several attempts at strategic planning occupying shelves in our headquarters. Had we acted on some of these plans and proposals years ago, we might not be facing such major changes today.

Accountability is another goal. Most of our leaders and activists are volunteers. Most of us pull in the same direction and do what we are supposed to do, but not always. To be effective we need to speak with one voice and act in concert. When we don't, the organization suffers. Accountability for achieving goals and objectives at the top of the organization is also an issue, with four elected officers sharing management responsibilities in today's structure. Dividing the policy and operational responsibilities between a Board of Directors and a hired professional

Executive Director would add accountability for results.

Another FONC goal is to make NARFE more agile and able to adjust more quickly to changing conditions. Glaciers in Alaska move faster than we can make decisions. Changes in our governance structure and Bylaws would address this. Finally, many of the FONC recommendations are intended to refocus NARFE's human and financial resources on direct, mission related activities. Cost cutting per se is not the goal. THE GOAL IS PUTTING OUR RESOURCES WHERE THEY WILL DO THE MOST GOOD. NARFE's CORE MISSION IS PROTECTING OUR EARNED BENEFITS. We face unprecedented threats to our interests at a time when our resources are shrinking. We also need to increase our resources over time by growing our membership and by bringing in more non-dues revenue.

With this background in mind, here are some of the key proposals. I have focused on the first steps to be taken.

1. Reduce the number of Regional Vice Presidents (RVPs) from ten to five. The NEB approved this change and it will be effective when the current RVPs terms end on November 1, 2014. At the August convention five RVPs will be elected by the newly realigned regional caucuses. The NEB's action underlines the seriousness of our situation, and we should applaud them for leading by example. The money saved will go to hiring more professional staff for marketing/recruiting and legislative advocacy. The RVP job will be the same as it is today unless and until the proposed change in the governance structure is approved by the members later.

We have seen some consternation over the redrawn regions. My sense is that they were drawn with the new Board of Directors concept in mind. Should that new governance structure be approved, the members of the Board would be elected by region, but once elected would be expected to take a national view of what's best for NARFE. Board members would be making policy and setting goals and objectives, not engaged in operational activities. Board members would not be expected to travel nearly as much as today's RVPs. In truth, the members of the Board

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could be elected at large, not by region, and that option was considered. In the end, even though NARFE does not have specific regional interests, the NEB decided that there are enough cultural and demographic differences between parts of the country to justify election by region. That approach also ensures that not all five Board members would be elected from one state, to posit an extreme example. (As an aside, we could find no records indicating why NARFE established ten regions in the first place. Perhaps that decision was based on the much slower means of communication available at that time, or perhaps it was modeled on the organization of big Federal agencies).

2. Before the 2014 convention, the NEB will propose a Bylaws change to end mandatory chapter membership. If approved, the change could be implemented in early 2015. This would solve two big problems. Mandatory chapter membership did not work. It has kept some potential members from joining NARFE, probably caused others to choose the eNARFE option, and has not helped chapters. In the end, we can make new members join a chapter, but we can't make people join NARFE in the first place, and we can't make them participate in chapter activities. There are also concerns among some of our members about the idea of the rapidly growing eNARFE chapter having more votes at a convention than any other NARFE unit. If this change were approved, there would no longer be a need for an eNARFE chapter. That chapter is an artificial construct designed to meet the current requirement that every member must be assigned to a chapter. Under the proposed new policy, we might think about all new members as "National only," except for those who purposefully choose chapter membership. In that scenario, chapters would have people who really want to be there and actively participate.
3. The NEB will also propose a Bylaws change to eliminate the positions of National Vice-President and National Secretary effective immediately on approval. This action would provide substantial immediate savings which could go towards hiring an Executive Director. It is also a first step towards the proposed new structure, which would have no National Resident Officers. Given
4. the urgency of our situation and the financial realities, the NEB concluded that this seemingly radical action is the best way to move forward. It does put the candidates for these positions in an uncertain situation. If approved, it would also leave the remaining two officers, the President and the Treasurer, and the RVPs who complete the NEB, the task of managing the organization as they do today while also planning for the transition to the proposed new governance structure. We think this is the right thing to do and that it can be managed. I would personally urge all our members to give the NEB their full support as those leaders work to preserve NARFE for the long term.
4. The delegates at the August 2014 convention will be asked to approve the broad vision proposed by the FONC and approved by the NEB. This would serve as authorization for the NEB to do the detailed planning for the transition to the new governance structure, including preparing the significant Bylaws changes that would be presented for approval at the 2016 convention.

I will stop here. There is much more information in the full report, and there will be a good article on this in the next issue of the NARFE Magazine. Hopefully this provides some sense of what went into the FONC recommendations and the NEB's consideration, along with a little bit of what might happen next. Please ask questions and send comments.

One last note. The FONC found many things that are not working as well as they could. Nothing in our report should be taken as criticism of anyone. NARFE is blessed to have so many really smart, dedicated people at all levels of the organization. Our problems are not caused by individuals but with the system we all work within. Given what we have achieved within the constraints of the current organization, it is exciting to imagine what we could do working within a better framework. ●●

FUTURE OF NARFE (FON) – COMMENTS

*Dick Strombotne, Treasurer and Past President**

FON and NEB. If you have not heard of the dramatic restructuring of NARFE recommended by the Future
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of NARFE (FON) Committee and subsequent actions of the National Executive Board (NEB) you should immediately read the description in the April issue of *narfe* magazine on page 52. The full report can be viewed on the NARFE website.

The FON Committee has presented a vision of restructured NARFE. However, they did not have legal advice to ensure that the restructured organization would conform to the DC Nonprofit Corporation Act of 2010 (the Act). Unfortunately the NEB has acted precipitously to adopt many of the FON Committee's recommendations, also without legal review. As with any ambitious proposal to restructure an organization, there are many details to be filled in and questions to be answered. Here are some of my observations and comments.

Governance changes. The proposed changes in the governance of NARFE are really odd and hard to rationalize. Currently the four national residential officers and the ten regional vice presidents are elected at the national convention by ballot by delegates from the chapters. The 14 members of the NEB are the directors. Under the proposed structure this all changes. Instead, every NARFE member would have the opportunity to vote for a Congressional District Leader (CDL) by a procedure that has not been specified. The CDLs would next elect a State Representative (SR) for each state. **The SRs in a region would elect one of the five members of the Board of Directors.** The five elected members would then appoint two more members of the Board for a total of seven directors. The Board of Directors would select the President and Treasurer from among its members. They would be non-residential officers. The Board would appoint an Executive Director who would be responsible for operations at HQ. **This is contrary to the Act, which specifies that members elect the directors. (Ref: § 29-405.27.(a) of the Act.)**

It does not appear that there would be much of a role for members or chapters. Federations would be eliminated. There is no mention of funding for chapters but elimination of mandatory chapter membership means chapters would lose revenues.

Reduce number of Regions and Directors. The FON Committee recommended and the NEB accepted a proposal to reduce the number of regions from ten to five, thereby changing the number of Regional Vice Presidents. This reduction to five regions is scheduled to take place on November 1, 2014. This would reduce the number of directors. This is contrary to the Act, which says that the Articles of Incorporation or the Bylaws specify the number of directors; the NARFE documents currently don't do that. There were 14 directors when the Act was adopted so there are 14 directors until the Bylaws or Articles of Incorporation are amended. Amendments of the Articles of Incorporation or the Bylaws have to be approved by a two-thirds vote at the national convention and **any amendments of the Bylaws take effect at the end of the national convention.** In accordance with the current Bylaws, at the 2014 national convention delegates will be voting on 14 directors, the four National Residential Officers and the ten Regional Vice Presidents. The members must approve any major restructuring. The NEB needs to explain the reasons for reducing the number of regions and the composition of the new regions.

Although the FON Committee recommended that the new regions have approximately the same number of members; the NEB chose a different design that has still to be explained. For example, the new Region I in the Northeast section of the country would have about one-third of the total US population and 32 percent of all NARFE members. What? Why?

Wrap-up. Some major recommendations do not conform to the Act. The NEB needs to conduct a thorough legal review of the recommendations for conformance. There are many loose ends that need to be addressed before members can give their approval to the proposed radical changes in the structure of NARFE. Follow the discussion in the months leading up to the national convention.

** Views expressed here are those of the author only and do not necessarily reflect policies of Maryland NARFE. ●●*

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## FEDERAL EMPLOYEES EDUCATION AND ASSISTANCE FUND (FEEA)

### IT BEARS REPEATING –

*Gene Oliver, Member, Chapter 581 Gaithersburg*

All NARFE members are aware of our organization's "Protect America's Heartbeat" campaign, which asks federal retirees and active (currently employed) federal employees to submit concise stories of what they did, or are doing, for the federal government, and how important federal employees are. In the December 2013 issue of *narfe* magazine, Shannon Young, of Colorado Springs, CO, NARFE Region Five winner of the NARFE-FEEA scholarship competition, did an excellent job, on the essay she submitted for this scholarship competition, in stating the importance and value of federal employees. Her essay is reproduced here as it appeared in that December 2013 issue of *narfe* magazine:

#### **"Why Federal Civil Service Is Important To America"**

On June 27, 2012, I ran, my face covered, through the hardly recognizable streets in an attempt to escape from the thick orange ash and the towering flames raging down the slope of the mountain and toward the neighborhoods in what would soon become the most destructive wildfire in the history of Colorado.

The Waldo Canyon fire ripped through the backyards, trees and homes of my friends, neighbors and classmates, reducing houses and bodies to ash. Some people would lose everything. Yet, there is one commonality joining our hearts: Our thankfulness toward the firefighters, police and government law enforcement personnel keeping us safe, evacuating us, sleeping in tents for weeks on the fire line, ripping porches from houses, and breaking through fences to save homes, possessions and lives. Our heroes were covered in soot, exhausted and armed with hoses. Federal civil service is important to my community and me in a very personal way. However, it shouldn't require such a disastrous event for people to see that. People across the country are affected by the hard work of these employees providing mail service, protecting our borders and encouraging development

of safe medicines. A disheartening lack of appreciation stretches across the nation. This nation demands a serious wake-up call and, although that is exactly what my community received, I pray it does not take such a horrific tragedy. Open your eyes and see the hard work and dedication of our federal civil service employees that lie behind what most of us take for granted, as a nation, in our day-to-day lives.

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Pat Farmer

*Pat Farmer*  
*Secretary*

### SECRETARY'S REPORT

Federation activities have been keeping me busy – editing newsletter articles; preparing eight resolutions for the resolutions meeting; getting out the call to the mini-convention in May; and preparing for the Region II Training Symposium in Gettysburg, where I will be presenting the Secretary training session.

**Reminder:** Please update your chapter's F-7 whenever you have a change. Also, you might want to check what's currently there to make sure it is accurate.

Wearing my Maryland Gerontological Association Board member hat, as a representative of the Maryland Federation of NARFE, I want to let you know about an upcoming event sponsored by MGA.

**Save the date:** June 4, 2014 for MGA'S 32<sup>nd</sup> annual Spring Conference, 8 a.m. to 4 p.m., Charlestown Retirement Community, in Catonsville. Title of conference: "Outlooks on Aging: Renew, Redefine, and Reform." Sub-topics include: Alzheimer's Disease: The Case for Early Intervention; Long-Term Care Reform: What's Next in Maryland?; Redefining Aging: A Perspective from Other Healing; and Senses and "Sense-ability" (vision and/or hearing impaired). If someone you know needs CEUs for Social Work, Nursing and Nursing Home Administrator, this

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conference offers them. Please pass this information to them.

The conference is not only for professionals in the field of aging, but also for anyone interested in the topics being presented. I consider myself a layperson in the "field of aging," but I have always found the MGA annual conferences full of valuable information and interesting vendors related to aging.

Go to [mdgerontology.org](http://mdgerontology.org), under educational events, to find times and descriptions for each session as well as the names of the presenters and short bios on them. Additional information on the conference will be posted to the site later. I will also email you with any additional information I receive.

Thanks for considering attending this important educational conference. ●●

## LEGISLATIVE PART DEUX



Sudha Haley

*Sudha Haley, Chair  
Federal Legislative Committee*

### FLC: STRATEGIC PLAN

The Federal Legislative Committee (FLC) has embarked on the pursuit of NARFE's mission and goal of significant legislative advocacy. Your FLC is preparing to address our challenges with the guidance, support and contributions of our Federation's leaders and stimulating interactions with our chapter Presidents. Your FLC is poised to focus on NARFE's recommendations as stated in the recent "Future of NARFE" (FON) Committee Report.

The FLC held its first meeting on March 13 at Plum Point. We are committed to becoming an **Action-oriented Inclusive TEAM**, encouraging **ALL Federation members** to provide us with your counsel.

As suggested by the FLC meeting and Federation members, the following plethora of issues were on the FLC agenda at the Plum Point meeting:

- The FLC's key role in the future, networking with NARFE HQ on our 2014 legislative priorities, and producing measurable results for our Federation's members;

- To enhance and improve dissemination of legislation communication relevant to our Federation's members;
- To establish FLC links to the Federation's website created by the Electronic Communications Committee (ECC);
- To research, analyze and share with Federation members how/whether traditional methods of influencing Members of Congress are truly effective, in ceasing to target our pay and benefits;
- To deal with the evolution and major shift of Congressional lawmakers' interactions with Constituents in comparison to their financial donors;
- Since our Maryland Congressional legislators are already advocates for federal employees, how can we support their role to put pressure on other Members of Congress to view the service of government workers "essential" in their constituents' lives.

In addition to discussion of these and other pending issues, the FLC plans to seek clarification on the FON Committee's statements and recommendations that relate to the FLC's future functions and focus. For example the Report states:

- p, 14 NARFE's mission will be accomplished through a State-level Representative/ Congressional District Leader structure...A State Representative (SR) for each U.S. state elected by the Congressional District Leaders (CDLs) within each state...responsible for NARFE advocacy activities at the State government level, advocacy of the States' U.S. Senators. and coordination with and participation on statewide coalitions.
- Recommendation 22: (p, 16) Establish Congressional District Leaders (CDLs) in each Congressional District.
- Recommendation 26: (p. 17) CDLs elect State Representatives.
- (p, 21) ...expecting 435 CDLs and 52 State/other Representatives.

So how would the FLC integrate into such a structure? As we ponder these and other challenges, please continue to provide us your feedback. We are *YOUR* Federal Legislative Committee. A heartfelt "NAMASTE" for all your considerations. ●●

# AROUND THE FEDERATION

Photos by Melinda Scott of Some of Our Officers and Presidents



Barbara Hemming, Chapter 422 President

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Don Bender, Chapter 1519 Co-President

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Jo Ann Groves, Membership Director

---



Gary Buchman, Chapter President 2306

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Jim Priestley, Chapter 1887 President

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Joe Luskas, Chapter 969 President

---





Arlene Page, Chapter 2274 President

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Barbara Walters, Chapter 1143 President

---



Allan Kam, Chapter 258 President

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Burdelle Dowell, Chapter 1734 President

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Jennifer Ramsey, Chapter 1127 President

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Jerry Kursban, Chapter 1747 President

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

Protect Your Retirement



Maryland Federation of Chapters  
Dick Strombotne  
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Gaithersburg, MD 20874-7424  
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## ***CALENDAR OF EVENTS***

### **2014**

|                  |                                                 |
|------------------|-------------------------------------------------|
| MARCH 31—APRIL 1 | REGION II TRAINING SYMPOSIUM                    |
| MAY 5-6          | MINI-CONVENTION                                 |
| JULY 24          | NATIONAL CONVENTION PREPARATION MEETING         |
| JULY 25          | FALL NEWSLETTER DEADLINE                        |
| AUGUST 24—28     | NATIONAL CONVENTION                             |
| SEPTEMBER 26     | REGISTRATION DEADLINE FOR OCTOBER BOARD MEETING |
| OCTOBER 7        | OCTOBER BOARD MEETING                           |