



# MARYLAND FEDERATION NEWSLETTER

## Winter 2014



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Dan McGrath

The November elections have concluded. As I write this article, it seems clear that on the legislative front things could be changing for Federal employees and retirees, and not necessarily, as they relate to our Federal benefits, for the good. With regard to the Congressional delegation for Maryland, our representation on Capitol Hill is unchanged; nationwide the power on the average has shifted farther to the conservative and lawmakers who do not value our service as much as we would like.

As for our State House in Annapolis, there has been a similar shift in power toward the conservative in both the upper and lower chambers, but the liberals who are more likely to support our initiatives are still in the majority. The real surprise in the elections in Maryland was Larry Hogan's winning the Governor's race. The one saving grace is that late in the campaign we learned the incoming administration has a long-term goal of not taxing pension (retirement) income.

Accordingly, we will have to re-evaluate our approach to both National and State Legislation. Both the Federal Legislative Committee (FLC) and State Legislative Committee (SLC) are already working on this. When you have a chance to talk with FLC and SLC members be sure and thank them for protecting our earned benefits. Elsewhere in this newsletter you will find more information on the plans for these two committees in the coming year.

With regard to membership, it appears that we are all starting to rally around the call to recruit new members. Helped by the new incentive program, which will be ending at the end of December, we are seeing some improvement. Now the real challenge will be to keep up the momentum during the holiday season and after the first of the year. As the giving season approaches, now is the best time to consider giving someone a NARFE membership as a gift. In fact you can do this at half price up until the end of the year.

In the last year, our Board meetings, the Region II Training Symposium in March, the Mini Convention in May, the National Convention in September, and our October training day have all given emphasis to our Legislative and Membership functions and the part that each plays in protecting our earned benefits. We can expect this to continue in March 2015 with additional training opportunities at the National Legislative Conference and in April at our State Convention in Ocean City.

At the National Convention in Orlando, we set the stage for change and the future of NARFE. With the assumption of duties by our newly elected officers

*(continued on page 3)*

## Federation Directory

### Executive Committee

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

### Contacts

Alzheimer's/Lupus Coordinator	Barbara Jacobs	410-969-5980	<a href="mailto:gb1519@verizon.net">gb1519@verizon.net</a>
Chapter Development	Bernie Goldsborough	301-737-1315	
Fed. Employees Edu. & Asst. Fund Coordinator	Eleanor Kaul	410-896-4354	<a href="mailto:eekaul@comcast.net">eekaul@comcast.net</a>
Federal Legislative Committee Chair	Sudha Haley	410-535-5998	<a href="mailto:sudhabhagwat2002@yahoo.com">sudhabhagwat2002@yahoo.com</a>
NARFE-PAC Coordinator	Gary Roundtree	410-419-5321	<a href="mailto:groundtreesr@hotmail.com">groundtreesr@hotmail.com</a>
Budget Officer and MD-PAC Treasurer	Dave Roseman	301-424-5652	<a href="mailto:dave.roseman@comcast.net">dave.roseman@comcast.net</a>
Public Relations Chair	Ed Reed	301-739-1641	<a href="mailto:edr3vigil@yahoo.com">edr3vigil@yahoo.com</a>
Resolutions Committee Co-Chairs	Saj Durrani	301-774-4607	<a href="mailto:sajdurrani@aol.com">sajdurrani@aol.com</a>
	John Stackpole	301-292-9479	<a href="mailto:jstackpo@alum.mit.edu">jstackpo@alum.mit.edu</a>
Service Officer	Harold Forst	410-661-4625	<a href="mailto:hforst@aol.com">hforst@aol.com</a>
State Legislative Committee Chair	Ed Bice	301-464-3748	<a href="mailto:de3637@verizon.net">de3637@verizon.net</a>
United Seniors of MD Representative	Doug Newton	240-912-9915	<a href="mailto:dnewton141@aol.com">dnewton141@aol.com</a>
Webmaster	Diane Bicjan	301-490-5228	<a href="mailto:dkbicjan@gmail.com">dkbicjan@gmail.com</a>
Social Media Coordinator (Facebook)	Elroy Thomas		<a href="mailto:eit385@gmail.com">eit385@gmail.com</a>
Region II Vice President (DE, DC, MD, NJ, PA)	Evelyn Kirby	410-604-1141	<a href="mailto:ekirby@atlanticbb.net">ekirby@atlanticbb.net</a>
NARFE National Headquarters		703-838-7760	<a href="http://www.NARFE.org">www.NARFE.org</a>

### Chapters and Presidents

126	Western Charles/Indian Head,	Ed Rice	1466	Calvert County .....	Shelly Ziman
126	Co-Presidents .....	Ron Bush	1519	Glen Burnie, Co-Presidents	Don Bender
251	Annapolis .....	Meg Clarke	1519	.....	Bob Minghini, Sr.
258	Bethesda/Chevy Chase .....	Allan Kam	1522	Susquehanna .....	Harold Forst
306	Hagerstown .....	Retha Flack	1734	Howard County .....	Burdelle Dowdell
357	Takoma Park .....	Minnedore Green	1747	Greater Bowie/Crofton .....	Jerry Kursban
409	Frederick, Acting	Kathy Siggins	1770	Bel Air .....	Wayne Whiting
410	West-Mar .....	Donnie Gibson	1887	Wheaton/Glenmont .....	Jim Priestley
422	Laurel .....	Barbara Hemming	1888	White Oak .....	Stuart Sklamm
581	Gaithersburg .....	Charles Garfinkel	1892	Aspen Hill .....	Linda Cohen
969	St. Mary's County .....	Joe Luskus	1936	N.W. Baltimore Metro .....	Barbara Cuffie
1122	Northern P.G. County .....	Richard Bennof	1972	Waldorf/La Plata .....	Neil McGrath
1127	Rockville .....	Jennifer Ramsey	1990	Catonsville .....	Catherine Hiebler
1143	Leisure World .....	Barbara Walter	2166	Eastern Baltimore Area .....	Jerry Kerner
1260	Southern P.G. County .....	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

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on November 1, there came a Headquarters reorganization. The new organization chart appears later in this newsletter.

Regarding the State Convention scheduled for April 26 to 28 at the Ocean Front Carousel Resort Hotel in Ocean City, your planning committee is working hard and hopefully the chapters will have the Call Letter shortly after the middle of December. The Host chapter, Ocean Area Chapter 2274, is planning some fun activities, not only during the convention, but also after, for those wanting to stay on for a day or two. Things that early arrivers or late leavers may find interesting would be a visit to Assateague Island to see the wild ponies and a tour of Berlin, recently voted America's Coolest Small Town 2014.

In closing, I hope everyone had a great Thanksgiving and all have a glorious holiday and a Happy New Year.

*Dan McGrath*

## LEGISLATIVE



Gary Roundtree

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

### LEGISLATIVE REPORT

#### Politics in America: 113th Congress

Understanding Congress is tricky business. It's much more complex than just Republicans versus Democrats -- it's an elaborate patchwork of competing interests, personalities and legislative priorities.

"In Washington, there are the 'must reads' and the 'must knows.' 'Politics in America' is both and is all wrapped up into one comprehensive and understandable source. No one covers the decision-makers and mechanics of politics, policy and everything in between, **better** than these guys. No one."--- Richard Cooper, Vice President of Research and Emerging Issues, National Chamber Foundation.

"Once again, "Politics in America" delivers the background and context so necessary for effective advocacy. Citizens as well as insiders will appreciate the accurate, concise and lively profiles of our nation's political leaders." -- Allison Hayward, Vice President of Policy, Center for Competitive Politics.

When you need all the facts on all the members of the House and Senate, turn to "Politics in America," now in its 16th edition. "Politics in America 2014" is the essential guide to members of the 113th Congress.

#### Thinking vs. Knowing

If you've ever watched the popular TV series CSI, you know that the investigators on the show rely heavily on evidence to prove their theories and solve their cases. What does this mean? It means that before they point any fingers, they use scientific proof to justify their claim. As a viewer, you may have an opinion as to who committed the crime in question -- that is, you may believe one character over another. But according to the crime scene investigators, who did what and when is a matter of fact. That is, with enough evidence, they don't believe -- they KNOW-- because they can prove it.

#### Definition: Fact versus Opinion

Facts are:

- Things known for certain to have happened
- Things known for certain to be true
- Things known for certain to exist

Opinions, on the other hand, are:

*(continued on page 4)*

- Things believed to have happened
- Things believed to be true
- Things believed to exist

Essentially, the difference between fact and opinion is the difference between believing and KNOWING. Opinions may be based on facts, but are still what we think, not what we know. Opinions are debatable; facts usually are not.

***Facts: Based on what is known***

***Opinion: Based on what is believed***

Listen carefully to what our politicians say today and try to determine whether they are stating a fact or expressing an opinion. If you're not sure, is it okay to accept it as tentative truth? As you come across facts and opinions today, practice turning them into their opposites: Make facts out of opinions and opinions out of facts. ●●



L-R: NARFE National President Richard Thissen, House Minority Whip Congressman Steny Hoyer. Maryland Federation Legislative Committee Chair Dr. Sudha Haley, Mary Ruth Horton, Maryland Federation President Dan McGrath, Bill Ferguson, and Paul Schwartz



L -R: Jim Priestley, Mary Ann Munn, Linda Silversmith, Paul Swartz, House Budget Committee Ranking Member Congressman Chris Van Hollen, MD FLC Chair Dr. Sudha Haley, Dr. Shakuntla Mahajan, Dr. Raj Mahajan, Saj Durrani, and Dave Richman



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

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

Sudha Haley

During the Congressional recess, your Federation's Legislative Committee (FLC) representatives organized forums and several meetings with our lawmakers. In these settings, lawmakers addressed NARFE priorities and concerns. Below are two photos of such intimate meetings with our lawmakers, heroes to the federal workforce, with their 100 percent voting record for NARFE issues. One photo (first next column) is with Minority Whip Congressman Steny Hoyer with participation of NARFE National President Thissen, Maryland Federation President McGrath, and Vice President Roundtree. The other (second next column) is with Ranking Minority Member of the House Budget Committee Congressman Chris Van Hollen.

Your troops are marching forward as your newly launched Maryland Federation's Legislative Committee Advocacy Team (LCAT). With your empowerment, the LCAT has gained momentum to serve our Federation and NARFE's mission. The LCAT is now a diverse constellation of ten articulate, passionate, motivated, enthusiastic, and informed NARFE members. Half of the team is from the FLC, and the rest from NARFE Maryland Federation chapters' leadership. Each LCAT member will form a liaison as the Chief for a specified Congressional district or for a Senate lawmaker. The LCAT aims to promote our activism efforts on behalf of NARFE National and Maryland Federation's common goals and objectives.

The LCAT is moving on with the guidance, consultation, and support of NARFE's Maryland Federation's President Dan McGrath and Vice President Gary Roundtree. The LCAT will receive intensive lobbying and related training to become Maryland's grassroots legislative advocacy activists. The LCAT will prepare to meet our challenges,

*(continued on page 5)*



through the “Lame Duck” session and the 114<sup>th</sup> Congress, to improve our advocacy’s efficiency and effectiveness.

The LCAT is concentrating on NARFE’s National Legislative Conference, highlighting our crusade to Capitol Hill on March 17, 2015. We intend to recruit NARFE Maryland members working in Washington, D.C., and retired members from suburbs, to join us in our crusade to our lawmakers. Prior to March 17, with our HQ and Region’s partners, LCAT will plan strategy, develop letters to Editors, Press Releases, Talking Points and other information on NARFE’s priorities. We will represent you before our lawmakers on March 17. And in April, LCAT will communicate its legislative advocacy achievements at the Federation Convention in Ocean City.

We understand that NARFE’s survival and growth depends on our teamwork, trust, and collaboration. So please support your LCAT as it moves forward in our crusade of legislative advocacy activism. ●●

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*Ed Bice , Chair  
State Legislative Committee*

## STATE LEGISLATIVE COMMITTEE (SLC) REPORT

### Election Results

**What's Next?** Republican Larry Hogan overcame a two to one Democratic registration advantage to secure an upset victory over Lt. Gov. Anthony Brown in the November general election. Hogan won Maryland's suburban and rural counties while Brown won the urban areas of Baltimore City, Montgomery, Prince George's, and Charles counties. Republicans gained seats in the General Assembly as they also did in 2010 although the Democrats will continue to hold a strong majority position. The Democratic incumbents who lost were more conservative and represented areas in which Hogan won. For example, Appropriations Chair Norman Conway (D- District 38B) was defeated. The leadership of the General Assembly will remain the

same as it was: Senate President Mike Miller (D-District 27) and House Speaker Mike Busch (D-District 33) were re-elected.

Governor-Elect Hogan campaigned on the issues of cutting spending, reducing taxes and growing the lagging economy. On November 12, the legislature's chief budget officer indicated that Maryland faces a shortfall of nearly \$600 million in its next year's operating budget of \$16 billion and larger gaps in the years to come. Days later Hogan pledged that he would make good on campaign promises to roll back tax increases and cut spending despite a looming hole in the state budget. This situation presents a great challenge to Hogan and his agenda as he works on his budget for introduction in the 2015 session. This situation also presents a challenge to the State Legislative Committee as we finalize our plans for the session starting in mid-January. Last year our Long-Term Care Insurance bill had a solid chance of coming out of committee to our satisfaction, but an early February revenue shortfall announcement doomed our bill and others.

**Bills.** At this point, the SLC is again introducing companion bills in 2015 for the purchase and retention of Long-Term Care (LTC) insurance. The bills would annualize the present one-time \$500 tax credit in two \$250 phases for tax years 2016 and 2017, then \$500 for 2018, and annually thereafter for new or returning purchasers. The chief Senate sponsor is Kathy Klausmeier (D-District 8) while the chief House sponsor is Delegate Barbara Frush (D-District 21).

**Reaching Out.** Since the election, the SLC has been focused on finalizing our 2015 legislative program and attempting to contact the Hogan team. A congratulatory message was sent to Lt. Governor-Elect Boyd Rutherford requesting a meeting to discuss legislative issues. The Hogan transition team has reached out to organizations asking for their interest in meeting with the team. We have requested such a meeting. It is of great importance to have one's legislation included in the Governor's budget.

**Incentives.** The SLC is again offering to pay for parking at the Navy-Marine Stadium (\$5) and the

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shuttle fare from the stadium (\$2) to any member who attends a hearing in Annapolis, when our supported bills are heard in committee. In addition, any chapter that has three or more chapter members

attending a bill hearing at the same time will receive \$35. ●●

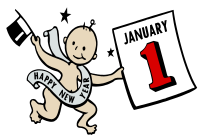
## MEMBERSHIP



Jo Anne Groves

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

### MEMBERSHIP REPORT



I trust you will indulge in the fellowship and joys of this season and I wish everyone a safe, happy holiday season. This is the time of renewal, a New Year and renewed vigor.

We must face reality. NARFE MUST CHANGE TO SURVIVE. A rebranding study and the development and implementation of a strategic plan are keys to our continued survival. I feel we are making small strides in membership, thanks in part to the incentive program offered by Headquarters and the Federation. This program will end soon but we must continue to grow.

Each member is a NARFE recruiter, and if you give a little thought to it, you can think of many ways to enhance our membership. This is the time of year for many holiday celebrations. If you are retired and return to your agency for the annual office party, take a handful of membership applications and use it as an opportunity to recruit some actively working employees. If you are an active, working Federal employee, you have an opportunity to earn a lot of fast cash by recruiting your coworkers.

The incentive program (\$10 from HQ and \$10 from Maryland Federation) will end December 31, so you must sign up new members soon.

Be a NARFE hero by assuring our survival. Recruit, recruit, recruit and make 2015 a real membership growth for us.

***WISHING EVERYONE A HAPPY NEW YEAR!***



At the 2014 Annual North Beach Boardwalk Harvestfest with 110 exhibitors, Kip Hine and Mary Ann Munn help staff the recruiting booth for Chapter 1466 Calvert County.



Dick Strombotne

*Dick Strombotne, Chair  
Membership Retention Committee*

### MEMBERSHIP RETENTION REPORT

#### Lapsed Members Mailings

The monthly mailings to lapsed members continue to have successful results. They started in February 2011. The latest mailing was sent on November 7, 2014. Thus far, 416 lapsed members have rejoined for 585 years of membership after letters were sent to 5,306 lapsed members. The success rate for rejoining members is eight percent and the ratio of membership years to the number of rejoined members is 1.41. This ratio is particularly noteworthy in light of the high retention rate for members with multi-year memberships. As noted previously,

*(continued on page 7)*

NARFE HQ attempts to get members to rejoin with a series of five notices, the first one about two months before a member's expiration date and the last coming about seven months after that date. The lapsed member mailings from Maryland NARFE are sent about two months after the last dues notice sent by HQ. According to the most recent monthly membership reports from HQ (through the end of October, for the year-to-date, the ratio of renewed memberships to dropped members was 37.8 percent for Maryland NARFE and was 33.2 percent for the rest of NARFE, excluding eNARFE Chapter 2363. The 4.2 percentage point differential for Maryland NARFE is another measure of the success of the lapsed member mailings.

**Chapter Outreach to Lapsed Members**

The Online Activities Module (OAM) that each chapter officer can access on the NARFE website is a most useful source of membership data. Chapter Membership Committees can focus retention efforts for lapsed members at least one month after the member has been listed as dropped. HQ efforts to get members to rejoin typically result in one-third of lapsed members rejoining. Many rejoin immediately after being dropped. See above.

**Chapter Outreach to Members who transferred to eNARFE**

Since January 2012, some 940 members of eNARFE Chapter 2363 who live in Maryland have transferred from Maryland chapters. Some 514 of these members are current members of eNARFE Chapter 2363, about 55 percent of the transferees. Data in the M112 monthly membership reports indicate that about 90 percent of them have either an email address or a home phone number or both, listed with NARFE HQ. In the past there have been claims that some members were inadvertently transferred to Chapter 2363. It would be in order for a chapter membership committee to contact any member who transferred out to make a one-time inquiry to find out if they want to transfer back into the chapter. I would be happy to assist in this process by confirming whether or not a member who has been listed as transferring to eNARFE Chapter 2363, according to the OAM or M112, is still a member of that chapter.

**eNARFE Chapter Stats**

As of the end of October, eNARFE Chapter 2363 had 23,441 members, an increase of 1,678 in two months. Note that in these same two months, HQ reports that there were 1,881 new members. Some 1,796 of the eNARFE members live in Maryland (7.7 percent). MD NARFE receives \$4.00 in Ten-Percent revenues for each member who joins, rejoins or renews membership in eNARFE Chapter 2363 and lives in Maryland. Of Ten-Percent revenues this year, 13.4 percent have come from these members.

**Retention of Free-Six Month Members**

You will recall that HQ offered free six-month memberships to current federal employees from October into December. The good news is that 22 percent of those living in Maryland have converted to full time paid membership in NARFE (35 of 161).

- Note: This report is based on the Membership Retention Report submitted at the October 7 Board meeting with data updated to the end of October from the end of August. ●●

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*Larry Lange, MD Federation  
Chaplain & Gaithersburg Chapter  
581 Treasurer*

**MONTGOMERY COUNTY  
FEHBP OPEN SEASON  
FORUMS**

Larry Lange

NARFE staffed two tables at the FEHBP Open Season Health Forums in Montgomery County. Congressman Chris Van Hollen, (D, MD 8<sup>th</sup> District), in conjunction with NARFE's Maryland Federation, sponsored two Open Season Health Forums the week before Thanksgiving. The first was held on Monday, November 17 from 9 to 11 a.m. at the Holiday Park Senior Center, in Wheaton. Aspen Hill Chapter 1892 President Linda Cohen, Takoma Park Chapter 357 President Minnedore Green, Wheaton/Glenmont Chapter 1887 President Jim Priestly and Gaithersburg Chapter 581 Treasurer Larry Lange staffed NARFE's table, chatted with forum attendees and handed out

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copies of the November 2014 NARFE magazine and NARFE membership applications.

The second forum was held on Thursday evening, November 19, from 7 to 9 p.m. at the Executive Office Building in downtown Rockville. Aspen Hill Chapter 1892 President Linda Cohen, Rockville Chapter 1127 President Jennifer Ramsey and Larry Lange, Gaithersburg Chapter 581 Treasurer, staffed the NARFE table at this forum.

NARFE individuals who participated in these forums included Maryland Federation President Dan McGrath, Maryland Federation Immediate Past President Ted Jensen, and for the November 19 forum, Dave Snell, Director, NARFE Retirement Benefit Services. Representatives from the major FEHBP health insurance programs were also present at both forums, as were staff members from Congressman Van Hollen’s office. ●●

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# FINANCIAL



Dick Strombotne

*Dick Strombotne*  
*Treasurer*

## TREASURER’S REPORT

This is a summary report (unaudited) of revenues and expenditures from December 31, 2014 through November 28, 2014 and the resulting net worth of Maryland NARFE.

|                        |            |
|------------------------|------------|
| Net Worth: 12/31/14    | \$77,347   |
| Revenues thru 11/28    | \$74,701   |
| Expenditures thru 7/31 | (\$64,450) |
| Net Worth: 7/31/14     | \$77,742   |

Rebates of Ten-Percent funds from NARFE headquarters totaling \$50,576 made up most of the revenues (see note). The remaining revenues came mostly from the Mini-Convention revenues (\$5,655);

Chapter per Capita Dues (\$4,477); Matching funds (\$1,250); and Other Income (\$1,640). Notable expenditures include \$11,906 for the Mini-Convention on May 5 and 6, 2014; expenses totaling more than \$12,700 combined for the Executive Committee and Board meetings; more than \$9,500 for the State and Federal Legislation Committees; about \$6,340 for training; almost \$7,200 for Membership Recruitment and Retention; and \$2,250 for Chapter Assistance.

There is a budget surplus of about \$400 compared with the first of the year. In December, expected revenues total about \$6,000 while expected expenses are about \$1,000, suggesting that the Maryland Federation could see a budget surplus of more than \$5,000 for the year.

As of the end of November, Maryland NARFE’s three certificates of deposit held assets of \$25,875. They have current values ranging from \$8,067 to \$9,460, interest rates ranging from 0.50 percent to 1.34 percent, and maturity dates from 4/7/2015 to 4/5/2018. The proceeds from the CD that matured in February 2014, amounting to \$9,894, were transferred into the Federation’s savings account and are counted as Revenues in the table above. That transfer did not change the Federation’s net worth.

Any member who wishes to see the complete financial summary may request one from Dick Strombotne, Treasurer, by calling 240-632-9881 or emailing [DickS.narfe@comcast.net](mailto:DickS.narfe@comcast.net). The financial report for all of 2014 will be available at the Federation Board meeting on February 3, 2015.

**Note:** The Ten-Percent Fund revenues for the 12 months through November 2014 are **2.3 percent less** than for the preceding 12 months. Maryland NARFE receives ten percent of the national dues paid by eNARFE Chapter 2363 members who live in Maryland, when they join, renew, or are reinstated (\$4 each). Through November 30, 2014, the ten-percent funds from these eNARFE members contributed 13.4 percent of Ten-Percent fund revenue (\$5,956). ●●





## REPORTS, NEWS, EVENTS AND INFORMATION



Evelyn Kirby

*Evelyn Kirby*  
*Region II Vice President*

### REGION II UPDATE

The 2014 National Convention has come and gone. We could say it's all over but the shouting, but let's say instead that change has begun. The delegates decisively [86%] approved the General Resolution authorizing the National Executive Board (NEB) to continue developing the model for Future NARFE. They also clearly [82%] decided to reduce the number of National Resident Officers from four to two, leaving in place the National President and National Secretary-Treasurer. And, delegates left regional boundary determination as an authority of the NEB. Of interest is that the NEB, now in office as of November 1, 2014, will have six brand new Regional VPs and one brand new National Resident Officer. This will be a very 'new' NEB guiding us into the future and more modern business practices.

For more on Convention activities and actions, go to [narfe.org](http://narfe.org) and/or the monthly magazine. On [narfe.org](http://narfe.org) click on the site for the 33<sup>rd</sup> National Convention. You can see videos of much of the agenda as it occurred on the convention floor, including remarks from U.S. OPM Director Archuleta, and Congressmen Mica and Grayson, of Florida. These come from trial live streaming of the event before a test audience. You can also find the comprehensive Daily Bulletins, which are very informative.

I applaud the members of Region II who worked toward and attended the Convention. Last I looked at the registrations, I saw 142 Region II delegates, plus guests. A number of Region II members put forth resolutions and participated in floor discussions on their merits. Region II speakers waded in on the pros and cons of others' resolutions. Few proposals were

adopted, but much thinking and candor were aired. The updated Legislative Program for the next Congress will be prepared based on delegates' wishes, as voted on the floor, and will be available soon. Lastly, as I said at the Memorial Service, sadly we lost about 10 percent of our Region II members, 3,778 to be exact, in the past two years. They are missed.

More people to thank include all those who helped prepare, staff, and, yes, clean up a fine Region II Reception held Monday evening. We were fortunate to be visited by candidates for the offices of National President and National Secretary-Treasurer, as well as NARFE's Membership Director. Also, there were knowledgeable NARFE leaders from across Region II who addressed various topics at the Region II Caucus Tuesday. Thank you for re-upping me at the Caucus as Region II Vice President for the coming two years. I will do my best to help you, represent your interests and to help you understand factors impacting NARFE's success. All of us working together will keep our Association strong.

The new National Executive Board hit the ground running in November. It clearly values current members; is working to attract new ones; plans to serve the needs of ALL members; acknowledges and is open to the need to change for the better; and is committed to work strategically. Reaching out to NARFE's stakeholders—you and other members—is a key step and will be done. For details on the November session, please know that I shared informal notes and the subsequent official minutes with Dan McGrath. Dan has shared this information with MD leaders, e.g. Chapter Presidents and others.

AND FINALLY, I wish you and your families the best Holiday Season and good health now and in the coming New Year. ●●

*State Convention, Ocean City, MD*

*April 26-28, 2015*

## MONEY MATTERS!

Evelyn Kirby, Region II Vice President

Follow the money! In the sad days of Watergate we saw money can do wrong things. Money for NARFE activities does very good things. Here's a refresher for both longtime and new leaders and members.

**MISSION:** Our mission is clear: *To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests; to promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations; and to further these general objectives by cooperating with other organizations and associations.* Our vision is to be recognized as the association devoted exclusively to serving and protecting the earned entitlements, rights and benefits of all federal retirees, employees and survivors.

**DUES:** They drive our mission. Dues allow us to have topnotch lobbyists at HQ who know the ropes on Capitol Hill and which legislators to approach. They give us funds to develop media campaigns and legislative toolkits. They help finance member benefits services, information sharing and technical support. Dues help fund Federation-wide support of chapter needs for training, information support, recruitment drives, and more that advance our mission. Dues fund your chapter's, and Federation's, mission actions such as publishing and distributing newsletters, buying photocopies and postage, hosting events with members of or candidates for Congress, reimbursing NARFE members who do mission-based business for office supplies, travel, mission success planning, and/or training and related registration expenses, recruiting at health fairs, community activities, senior expos, local media and otherwise. Periodic third-party audits plus audits when the President and/or Treasurer change are necessary. See F-10, 12/2013, for audit guidance and other help on Chapter and Federation operations.

**MAGAZINE:** Dues pay for the monthly award-winning magazine. Remember: If you and your spouse are members [applause to you both], please continue to receive a magazine in each name. In the publication world, advertisers pay attention to number of print issues released. The numbers determine advertising rates they will pay and deals they will offer plus the income NARFE gets from ads and the percentage discount you get from our affinity partners, e.g. Choice Hotels. If getting multiple magazines is more than you need, take the extras to the library, your doctor's office, the community hall, the local congressional office, and to your neighbors or friends. The magazine is a fantastic public relations and recruitment tool for getting the value, message and brand name of NARFE recognized.

**NON-DUES REVENUE:** This generous voluntary giving comes from 50/50s, raffles, cake 'sales', free-will donation jars, sponsorships by 'friends' and the like. This is how many members support Alzheimer's Research, charities, travel or other costs for conventions, special celebrations of non-mission events, e.g. someone's birthday or for plain old 'fun and games'. This type of income is used in worthy ways that reflect well on NARFE. It does not have to be exclusively spent on mission-related activities, but, on occasion, may have conditions on its use. This might be true, e.g. for bequests, memorial donations, business ads or support or general philanthropy. Of course, separate accounting for non-dues revenue is necessary. This allows tracking of dues money for mission-related actions and non-dues revenue for mission AND non-mission actions. Because something is done in a NARFE meeting does NOT mean it supports our mission and can be funded with dues income. ALL members give dues to support our official mission. NOT all members give to other purposes or would want to if asked—especially those who do not attend meetings. Money given for a set purpose should ONLY be used for that reason and not co-mingled with other funds. Periodic third-party audits can confirm this is being done.

**HQ FUNDRAISERS:** Dues pay only two-thirds of our expenses—even though we are streamlining and cutting costs as we can. HQ periodically launches drives, which net voluntary contributions. These

(continued on page 11)

often come with ‘thank you’ items like calendars and note cards. Some fundraisers simply seek support—beyond dues—to help pay for special campaigns or initiatives. These campaigns are often directed at the media, legislators, and/or others so they have the facts about Federal civilian employees and retirees and issues impacting them. The campaigns also help us attract new members via special recruitment efforts. Donations, in any amount, help keep us strong. Fundraiser proceeds also showcase and spread the brand name of NARFE and what it stands for—which is a very good thing.

**NARFE-PAC:** These voluntary, non tax-deductible donations help draw attention to our legislative concerns. They help support those whose voting records and/or convictions show value for Federal service, for sustaining its quality and for keeping promises made to it. PAC funds allow us access to national level and grassroots events. At these we can be face-to-face in special settings, e.g. a breakfast, reception or BBQ, with legislators, candidates and their staffs. This helps build effective relationships, and gives us a stronger legislative voice. Sorry to say, recent donations show a decline. This is NOT good. Every time NARFE members gather or read a newsletter, attention should be drawn to making PAC contributions. Remember that each donation sent to HQ must credit a specific member with having made it. This is an IRS requirement. Also, never say to a legislator, candidate or their staff something like “We are giving you funds, so support our agenda.” That violates rules on PAC donations—contrary to what some may think. ●●

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*Eleanor Kaul  
Federal Employee and  
Education Assistance Fund,  
Chair*

## FEEA UPDATE

NARFE partners with the Federal Employee and Education Assistance (FEEA) Fund, which is a private, nonprofit 501(c)3.

Children, grandchildren great-grandchildren and stepchildren of NARFE members are eligible to apply for a \$1,000 scholarship.

NARFE/MD winners for 2014 were Shyann Gajowski of Hanover, the granddaughter of Gail Hailey of Columbia, member of Chapter 1734 (Howard County) and Erin Jordan of Odenton, daughter of Christopher Jordan of Odenton, member of eNARFE Chapter 2363. 2013 winners were Austin Appel, Chapter 1770 (Bel Air), John Padgett, Chapter 1990 (Catonsville) and Darius Thompson, Chapter 1747 (Greater Bowie Crofton). At the 2014 Maryland Federation Mini-Convention \$163 was donated. Let us donate \$200 or more at the 2015 State Convention in April.

The 2015 scholarship program begins February 1, 2015, and ends April 30, 2015. The official scholarship application will appear in the February issue of *narfe* magazine. It will also be available during February, March and April of 2015 for downloading from the NARFE website – [www.narfe.org](http://www.narfe.org). To make a donation to support our children see the monthly *narfe* magazine for the form to make a tax-free contribution. Make the check payable to NARFE – FEEA Scholarship.

NARFE also partnered with FEEA to establish a disaster fund to aid employees who are victims of declared natural disasters. Cash grants of a maximum of \$500 are available to members who are in good standing who have been injured or incurred property damage or have other needs during and after a declared natural disaster. The grant does not have to be repaid. The monthly *narfe* magazine has a form to make a tax-free donation. Make the check payable to NARFE – FEEA Disaster. Visit the NARFE website, [www.narfe.org](http://www.narfe.org) or call FEEA at 303-933-7580. ●●

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*Legislative Conference*

*March 14-17, 2015*

*See [NARFE.org](http://NARFE.org) for more info.*

## MARCIA SWANSON RECOGNIZED BY HAMILTON RELAY



During May 2014, Better Hearing and Speech Month, Hamilton Relay recognized Marcia Swanson, of Silver Spring, with the Better Hearing and Speech Month Recognition Award. Hamilton Relay provides

telecommunication relay services for individuals who are deaf, hard of hearing and speech disabled.

Marcia was commended "for her volunteerism and dedication to improving the lives of individuals in her community." A true leader and advocate within her community, Marcia does not hesitate to take on leadership roles. Since retiring with 30 years in the Federal government, she has spent much of her time volunteering for a variety of local organizations, including NARFE and the Center Hiking Club. Marcia has also been President of her homeowners association for many years.

A member of NARFE Chapter 1888 White Oak, Marcia has held the positions of president, vice president, legislative officer and treasurer and is currently serving as chapter secretary. At the Maryland NARFE level, Marcia serves as the vice-chair of the State Legislative Committee.

This year Marcia volunteered to work as an election judge during the Primary and General Elections. Her volunteerism also includes working with local middle and high school students in the B-Sharp program, which provides a classroom setting for suspended students. Here they have the opportunity to keep up with their homework, talk about their decisions and discuss better alternatives.

A graduate of Western Maryland College, now known as McDaniel College, Marcia was instrumental in establishing a scholarship fund there. The scholarship is for students who are deaf or hard of hearing and for students who choose a field of study related to working with the deaf or hard of hearing.

Congratulations, Marcia, on this well-deserved recognition. ●●



Pat Farmer

*Pat Farmer*  
*Secretary*

## SECRETARY'S REPORT

In preparation for the February 2015 Board Meeting, I have started a draft Federation Directory with the changes I am aware of to date. I want to remind you to let me know of any Directory changes I need to make concerning your chapters. Also, don't forget to keep your F-7 information up to date as information changes in your organization. The F-7 helps me greatly in compiling the Federation Directory.

In my role as the Maryland Federation of NARFE Chapters representative to the Maryland Gerontological Association (MGA) Board, I continue to serve as its Membership Chair. I will bring MGA membership brochures to our February Federation Board meeting, so that you can find out more about the organization and consider joining or go to [www.mdgerontology.org](http://www.mdgerontology.org) for more information on MGA.

Save the date for the 2015 MGA Annual Spring Conference - Thursday, June 11, 2015 at the Charlestown Retirement Community, 715 Maiden Choice Lane, in Catonsville. I will provide more details on the conference theme and speakers and topics at a later time.

Please watch for the Call to Convention 2015 and the Call to the February 2015 Federation Board Meeting, both of which I will be sending out soon.

As always, if you have any questions or problems, please let me know and I will help in any way I can.

I wish all of you a wonderful holiday season and good health and happiness in the New Year. ●●





## ALZHEIMER'S REPORT

Barbara Jacobs

Alzheimer/Lupus Coordinator

A few interesting facts came out of the recent Alzheimer's convention.

### Low levels of vitamin D may increase Alzheimer's disease risk.

A new study confirms a correlation between vitamin D levels and risk of Alzheimer's disease and dementia but does not say what causes which. For example, having dementia may cause vitamin D levels to go down, or there may be a third factor that affects both vitamin D levels and dementia risk. Clinical trials are necessary to investigate whether increasing vitamin D can delay or prevent Alzheimer's. The Alzheimer's Association is pleased to have provided some of the funding for this research.

### How slowly an aging person walks may indicate Alzheimer's risk.

The way older people walk may provide a clue about how well their brain is aging and could allow doctors to determine whether they are at risk of Alzheimer's disease, a new study shows. The results suggest that those whose walking pace begins to slow and who also have cognitive complaints are more than twice as likely to develop dementia within 12 years.

Scientists reported a connection between dementia and sense of smell, which suggested a common scratch-and-sniff test could be used to help identify onset of dementia, while other researchers suggested that eye scans could also be useful to someday be able to detect Alzheimer's. Different studies found a new abnormal protein linked to Alzheimer's and a possible link between sleep disorders and the onset of dementia.

Thank you for all your contributions to Alzheimer's. Please continue sending them to Barbara Jacobs, MD Federation Alzheimer's/Lupus Chair, 8071 Phirne Rd. E., Glen Burnie, MD 21061-5325. Telephone 410-969-5980 ●●

## ALZHEIMER'S WALK

Pam Doner

Bel Air Chapter 1770

Membership Chair and Treasurer

Bel Air Chapter 1770 participated in the Nov. 1, 2014 "Walk to End Alzheimer's," the nation's largest event to raise awareness and funds to fight this disease.



Clockwise: Ed and Sandy Evans; Jack and Barbara Heller; Bea Kolchin; Joan Salvatore; and Pam Doner

As most of you know, NARFE has always been a huge supporter of Alzheimer's research. All Maryland chapters make donations through voluntary collections at meetings and social events. Many of us know the lives that have been touched by this disease.

Why walk? We walked to end Alzheimer's and to show support to those patients and their caregivers who could not. This fundraising effort will make a difference. We need to make that difference.

Chapter 1770 raised \$2,578 for the Alzheimer's Association through this walk. We think that is worthy of recognition. We want to express our gratitude to all of our members, family and friends who made this goal possible. I personally am so fortunate for my health and want to support those who are not as fortunate. This Walk to End Alzheimer's was a way to make the difference.

Our chapter coordinators were Pam Doner and Jean Salvatore. Many thanks for a job well done. ●●

## MARYLAND FEDERATION MEMBERS HONORED

Three NARFE/MD members were inducted into the Maryland Senior Citizens Hall of Fame on October 23, 2014 at Michael's Eighth Avenue Restaurant, in Glen Burnie. Donald Champ, Chapter 2306 (Carroll County), Barbara Cuffey, Chapter 1936 (Northwest Baltimore Metro) and Harold Forst from Chapter 1522 (Susquehanna) and Chapter 2166 (Eastern Baltimore Area) were among 36 inductees and about 250 guests from Maryland who attended the banquet.

The honorees were cited for the many hours of volunteer service they have donated to their community. Each honoree received a membership pin, a certificate of award and a copy of the Blue Book for 2014, which is kept in the Archives at the Langsdale Library, University of Baltimore.

Harold Forst was further honored with a Geri plaque symbolizing his accomplishments over the last 30 years of service to the communities in Maryland where he has lived.

*Congratulations to Harold, Don and Barbara!*



Harold Forst, second from left, Chapter 1522, and supporters.



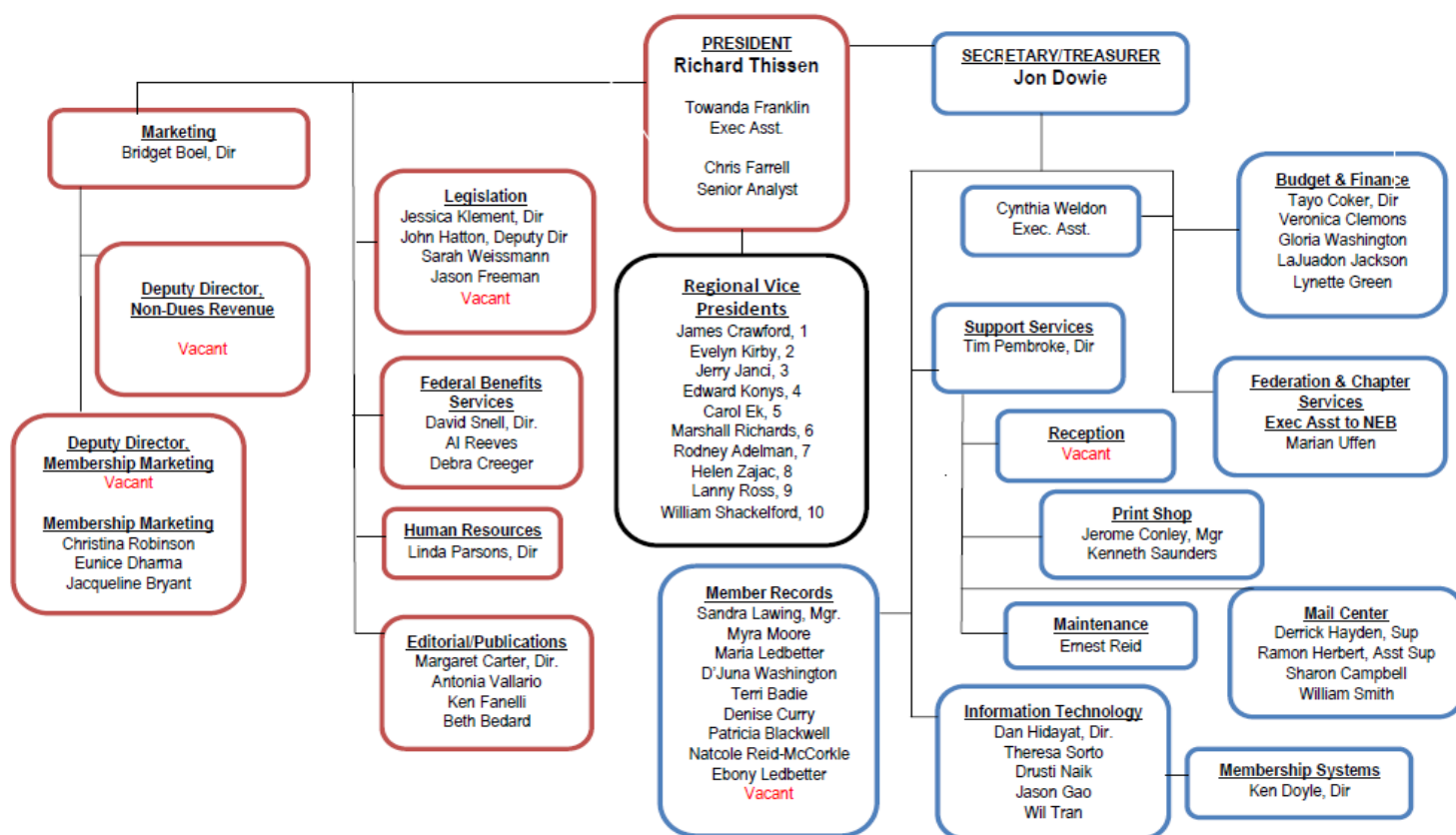
L-R Seated: Chapter 2306—Bette Miller, Judy Champ, Don Champ, Jim Champ (son). Standing L-R: Gary Buchman, and Joe Self (Past-Presidents Chapter 2306)



Barbara Cuffie, seated 3rd from left with her supporters from Chapter 1936.

# NARFE Organization Chart

## National Executive Board



## UNITED SENIORS OF MARYLAND (USM)

### USM Forum

Wednesday, January 28, 2015  
Miller Senate Building, Annapolis, MD  
"First Time Ever Inside the Legislator"

### USM Monthly General Meetings

Third Monday, 10-12  
2660 Riva Rd., Chesapeake Room  
2nd Floor  
Annapolis, MD 21401

### Next General Meeting (February Cancelled)

Monday, March 16, 2015

Dr. Patricia Nay, Director Executive, Officer of Health  
Care Quality, Department of Health and Mental  
Hygiene

Monday, April 29, 2015

Muriel Cole, Carol Cober Village of Maryland

Monday, May 18, 2015

Maryland Delegate Assembly Legislative Update

Monday, June 15, 2015

Voting for Board of Directors



**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  
310 High Gables Drive, Apt. 205  
Gaithersburg, MD 20874-7424  
**RETURN SERVICE REQUESTED**

Come Visit  
The Maryland Federation Website  
at: [WWW.MDNARFE.ORG](http://WWW.MDNARFE.ORG)  
With Links for Easy Browsing!

**Nonprofit Org.**  
**U.S. Postage**  
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**Permit # 5715**

## ***CALENDAR OF EVENTS***

### **2015**

|             |                                                  |
|-------------|--------------------------------------------------|
| JANUARY 23  | REGISTRATION DEADLINE FOR FEBRUARY BOARD MEETING |
| JANUARY 28  | UNITED SENIORS OF MARYLAND FORUM (see page 15)   |
| FEBRUARY 3  | REGISTRATION DEADLINE FOR LEGISLATIVE CONFERENCE |
| FEBRUARY 3  | FEDERATION BOARD MEETING, BOWIE, MD              |
| MARCH 6     | SPRING NEWSLETTER DEADLINE                       |
| MARCH 14-17 | LEGISLATIVE TRAINING CONFERENCE, ARLINGTON, VA   |
| APRIL 26-28 | STATE CONVENTION, OCEAN CITY, MD                 |