



National Active and Retired Federal Employees Association

Maryland Federation Newsletter



WINTER 2009

PRESIDENT'S MESSAGE

by Ted Jensen



Last Fall I wrote about goals and challenges for our Federation and the NARFE Dues Referendum. I said we face some difficult decisions but we'll come out okay in the end because we have great people who care deeply about NARFE and give their best to the organization. That's

still true, even as we suffered the loss of one of our best, Tom Diehl. Once in a while we meet someone like Tom and say to ourselves "If I could be more like that guy, I'd be doing pretty good." Everyone loved Tom. He did a great job for the people and the organizations he cared about. He cared about NARFE even as he battled cancer and we will not forget him. I wish I'd known him longer.

Moving forward, THANK YOU to those stepping up to keep the Federation strong. Dick Strombotne didn't get much time to rest and enjoy being Past President before he answered the call to take over from Tom Diehl as our Treasurer. Tom Leonard volunteered to be our Sgt. at Arms. Saj Durrani is our new Resolutions Chair. Dave Roseman adds Budget Officer to his MD PAC duties. We also owe a special thanks to Jeanette Green, our Federation Secretary. She always knows what happened before, what we need to do next, and keeps us all straight. Please give these folks your support and cooperation.

While we're on the topic of people, we still need to fill some critical positions. If we are to achieve our #1 goal of increasing Federation membership, we need some more help. Right now VP Barry Grier is working on Membership and doing double duty as Public Relations Chair. As Barry says, "If they've never heard

of us, they won't join us." That's a simple truth and a big problem we need to overcome. Someone out there has the right stuff to be our PR lead and we need you now. We also need a few people to work on retention at the Federation level. It does no good to recruit new people if we are losing current members at the same time. Some chapters are doing a good job on retention, others need to work harder at that, but the Federation can do more also. Before Charley Saylor became a Regional VP, he organized a successful re-contact effort that brought back a significant number of lapsed members. Barry can't do everything by himself. There are no doubt other things we can do to improve retention if we had the right people helping.

One of the most effective ways to improve retention is to promote dues withholding. At the May 2009 Convention, the Board authorized an incentive program. Basically, any member signing up for dues withholding gets a one-time rebate of a year's chapter dues plus \$3 from the Federation. This rebate is in addition to the 15% dues reduction from National that's already in place. What's not to like? This is voluntary for each chapter. So far only Tidewater, Gaithersburg and Frederick have signed on. If your chapter has held off on this pending the decision on the Referendum, it's time to move ahead.

By now you know the results of the balloting on the Referendum. The NARFE dues proposal was not approved. Many of us were hoping that it would be either resoundingly approved or resoundingly defeated. It didn't happen that way. The vote was very close again. Unfortunately, many chapter ballots were not submitted or were tossed out because they were not completed properly. From what I've seen, our chapters did an honest job on this and I thank you for that. We could speculate on what happens next, but I believe we'd be better off if we focus on our mission and our goals and move forward.

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1747 Greater Bowie/Crofton . Dorothy Campbell
1770 Bel Air Reed Magness
1887 Wheaton/Glenmont Paul Mink
1888 White Oak Marcia Swanson
1892 Aspen Hill Nancy Leonard
1936 NW Baltimore Metro Barbara Cuffie
1972 Waldorf/La Plata Nancy Rudy
1990 Catonsville James Golden
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2262 Upper Marlboro Bob Jacobs
2274 Ocean Area Dan McGrath
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THE MARYLAND FEDERATION NEWSLETTER
PUBLISHED THREE TIMES A YEAR:
SPRING, FALL, WINTER
BY THE MARYLAND FEDERATION, NARFE
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President's Message (Continued from page 1)

Another goal we've set is to strengthen our chapters. We are close to completion on the survey of all the Maryland chapters. We'll have more to report to you about that at the Board meeting on February 2. We've just had a painful reminder of the need to help our chapters if we can. In spite of valiant efforts over the years by Martin Gilbert, Jerry Gillman, Emma King and other chapter members to keep the chapter going, we now have no choice but to close Chapter #260, Silver Spring. The Federation also tried to help recruit new chapter leaders over the past year but without success. As I write this in late December I have just sent letters to each member of #260 advising them of the closure of their chapter and their reassignment to other chapters close to where they live. The receiving chapter presidents have been advised of the members coming from #260 and urged to reach out to them as soon as possible and make them welcome. We don't want to lose long-time members, and I'm also concerned about members new in the past year who have not yet had the positive experience of being in an active chapter. Dick Strombotne has been an immense help in all this. We're trying to manage the closure as well as we can in the interests of our members, but we all hope we never have to do this again.

We're doing better on some of our other goals. Our Legislative team, under the leadership of Evelyn Kirby, Bill Ferguson and Ron Bowers is stronger and ready to work for us after signing on some new volunteers and running an excellent training session in October. We're working on our goal of building alliances with other organizations. In that regard, both our Hagerstown and Frederick chapters teamed with other organizations to sponsor successful senior forums in their communities. I urge you to attend the Legislative "town hall meetings" with State leaders in Annapolis on January 19, sponsored by the United Seniors of Maryland. Thanks go to Chuck Thomas and Dave Roseman who represent our Federation on the USM Board.

While I'm thanking people, let me add a big THANKS to Valerie Wood from our Carroll County Chapter. When our faithful Newsletter Editor, Erma Pellant, lost her PC in a burglary, Valerie jumped in to produce this issue of our newsletter. It was a pleasure working with Valerie, who showed great patience and skill in getting this job done under trying circumstances.

Another goal is to develop future leaders. Each of us has a responsibility to identify and encourage potential leaders. For those who are already committed to a

leadership role, or just leaning in that direction, I encourage attendance at the Region 2 Symposium in Gettysburg, PA, March 23-24, 2010. You'll find information about this and other scheduled events such as the USM Rally elsewhere in this issue.

As a final note, I want to pay tribute to Joe Boyd and plant a seed. Joe Boyd was a NARFE Chapter and Federation leader for about 10 years. He passed away on November 5, 2009. I never had the opportunity to meet Joe, but in a way I know the kind of guy he was. After a 30-year career with the General Accounting Office, Joe became active in NARFE and used his talents to do whatever needed to be done. He served as President of Chapter #251, Annapolis, as Auditor for the Maryland Federation, and as Chair of the State Legislative Committee. I know he spent hours doing a distinctly non-glamorous job for our Federation. When I took office I inherited a notebook containing a description of the functions of every Federation Committee. At the bottom of each section is the name Boyd, dated 1994. We still use Joe's work today.

Thinking about Tom Diehl and Joe Boyd and others gone or still with us got me thinking about the idea of somehow recognizing and preserving the memories of the good people who make major contributions to NARFE in Maryland. Maybe we should have a "Federation Stars" program or.....? Any and all ideas are welcome.

Lastly, I hope everyone had a good Holiday Season and will enjoy a healthy New Year!

NARFE Scores at Two Key Events

by Evelyn Kirby



On November 13, I was privileged to be invited by NARFE HQs to attend an event in the East Room of the White House with First Lady Michelle Obama and Nancy Ann DeParle, Director of the White House Office of Health Reform.

Discussions centered on issues relating to difficulties faced by women age 55 and older in the current health care market, and the importance of reform measures. NARFE, a nonpartisan organization, was also represented by Judy Park, Immediate Past NARFE HQs Legislative Director, and Sarah Holstine, HQs Legislative Specialist.

Among the 150 invitees attending this event were Jenny Chin Hansen, President of AARP; Barbara Kennelly, President and CEO of the National Committee to Preserve Social Security and Medicare; Barbara Easterling, President of the Alliance for Retired Americans; and Kathy Greenlee, Assistant Secretary for the Administration on Aging at the Department of Health and Human Services.

Ms. Obama's remarks stressed the belief that women struggle the most with health care issues and will be the ones to gain the most from reform. She said that women are the nation's health care system-- giving others life and primary care for years. She underscored the nation's responsibility to give all seniors, and all Americans, dignified health coverage. She felt there was considerable misinformation being touted about various reform proposals and asked people to look for the facts. Speaking for the Administration's plans, she stressed that current holders of insurance coverage should not have to change if they did not want to; that prescription costs should be affordable; and that quality care should be made available for those now without insurance coverage.

The First Lady's comments were preceded by remarks from Ms. DeParle who felt it was urgent to pass reforms and by three other women who told of individual struggles with major health insurance issues, stemming from such as pre-existing conditions, limits on coverage, and lack of limits on out-of-pocket costs. Their experiences included bankruptcy caused by medical bills, donut hole prescription gaps, and costly appeals to receive due benefits.

Moving on, I am delighted to applaud the October 29 Federal and State Legislative Training sessions held in Bowie at the Comfort Inn. By written evaluations submitted by nearly every trainee, the general consensus was that the sessions were considered meaningful and well-presented. I know the leaders devoted hours to crafting useful handouts and developing meaningful talking points. The Plenary Speaker from HQ, Sarah Holstine, was articulate, giving solid advice on the ins and outs of effective lobbying and activism. Applause goes to all who worked so hard to present legislative topics that day—Ron Bowers, Jim Cowie, Bill Ferguson, Dick Strombotne, Ed Wurmb, and Dave Roseman, in particular—and to all who came to learn and openly share the legislative ropes. While I was not able to participate in the Secretary's Training led by Jeanette Green that day, I noted energetic participation in her

fine, comprehensive session and that many high marks complemented her hard work in the written evaluations too. Bravo to Jeanette and her lively class.

A SAD DAY IN SILVER SPRING!

by Barry P. Grier

NARFE Chapter 260

April 28, 1953 - October 30, 2009



NARFE Chapter 260 in Silver Spring, MD, is no more. It has been closed and its members have been reassigned to nearby ZIP code areas. It was a sad day for all of us present to watch the closing of one of the oldest chapters in the Federation. Why? Apathy, the

killer virus for any organization.

With a membership well over 300, no one has stepped forward to become a chapter officer. As in the case of many chapters nationwide experiencing the result of an aging membership, the present officers are just burned out, and the years and illnesses have taken their toll.

Although Dick Strombotne arranged a second meeting with the chapter members as a last ditch effort to save it, no one showed up except for five members who have been struggling to keep the doors open. You couldn't help but notice the emotional cloud hovering over some of those present who have been members of #260 for over 20 years. Among those present were the faithful few, Martin Gilbert, president, Emma King, secretary, and Gerald Gilman, alternate. Their beautiful blue and white chapter banner told of happier times, but for this day it was like a shroud of disappointment.

On second thought, you might call what happened to Chapter 260 a "wake up call" for every chapter in the Federation. If we don't give more attention to our chapter development, more attention to our chapter leadership and organization, and more attention to the changing needs and atmosphere for prospective members, we too, will be attending the requiem for our own chapters.

Chapter #260 first opened its doors on April 28, 1953 and celebrated its 50th anniversary before a throng of well wishers on June 4th, 2003. Sadly, it came to a close on October 30th before a small group of NARFE members sitting by trying to come to grips with what went wrong and how best to prevent it from it

happening again within the Federation.

One solution may be the arrival of a new group of potential leaders- a new group of prospective NARFE members that could make a positive impact across the entire spectrum of our national recruitment program and provide a new vitality to our chapters. The Baby Boomers are coming!! The Baby Boomers are coming!! Unlike Paul Revere's warning of the British, this is a sincere welcome to this new group of retirees that will, hopefully, be coming our way. God knows we need them!!

But, according to a paper distributed by the Florida Federation at the last Federation Presidents' meeting, we had better be prepared for this onslaught of prospective members who are the most "aggressive, creative, and demanding workers in the (job) market...." As described further in this paper, the Boomers "can leave an incredible legacy through service as an active committee member, Chapter, District or Federation officer, elected or appointed. Baby Boomers are involved citizens, eager to help, willing to make suggestions and, for our own survival, should be included in the activities and planning at all levels in our Association to make it relevant to them!" It was further noted that we must be mindful of the fact that the Boomers are likely to volunteer for more than one organization. We will be competing for their time and "here is where NARFE must, again, show it's relevance...that we are a well organized, well informed and professional in running our business."

I joined Federation President Jensen recently on another visit at the invitation of Barbara Cuffie, President of Baltimore Chapter 1936. When Ms.Cuffie asked for volunteers to take on the duties of secretary, you could have heard a pin drop in the room. I thought I even heard crickets. Finally, a nice lady in the back of the room who identified herself as Anita Brownstein said she would "help out." We should all have this kind of attitude within our chapters. It's called commitment. The reality is that hundreds of our chapter members do not attend meetings, but they expect us to keep them aware of what is going on in protecting their retirement benefits and our activities, locally, within our separate communities. It is the officer corps within our chapters who shoulder this responsibility.

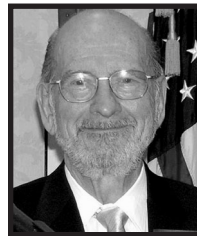
It is most important that we develop potential leaders within our chapters by giving them something to do. A good place to start would be to ask these new members, who are willing to work, to join one of the

chapter's committees. Being a member of a committee offers one a better understanding of the inner workings of NARFE and thereby widens the pool of potential chapter officers.

Maybe all of this comes a bit too late for Chapter #260, but not for the rest of us. The " Martin Gilberts, Emma Kings and Gerald Gillmans" in our Federation deserve better.

THE COST OF IGNORING RETENTION

by Charles Saylor



I know you are tired of me nagging you about retention, but as long as it is our number one problem I'm going to keep it up. Let's look at the money this time since that is a necessity to our organization. Our projected budget for calendar year 2009 for recruitment and retention was \$615,094. Projected

benefits from this spending were 22,413 new members and 10,671 reinstated members. What percent of the funding was actually spent on recruiting and what percent on retention I cannot say because they share the same line on the budget. I can say that a phone call to those 10,671 who were reinstated could probably have saved them a year earlier. Losing those 10, 671 members cost the national \$278,513 and the federations \$30,946 for that lost year. Add to that loss a portion of the \$615,094 budget that was targeted for retention.

If we calculated the number of drops we have each month and divided that number by the number of chapters we have we would come up with 2.1. That's the number of phone calls the average chapter would have to make each month. Even if this number were tripled we can easily do this. No arguments, no pleading just a simple question – why? Then document the answers.

There are many incentive plans out there to sign up new members, but I really don't know of any incentive plan to retain members. It's time to think about it. I would like to see some good resolutions put forth at our national convention that address our number one problem. We all know the most important asset that NARFE has is its members. In fact that's our only asset. We can and must make those calls.

In Remembrance: Tom Diehl, NARFE MD Federation Treasurer And Past President Of Gaithersburg Chapter 581

by Larry Lange

It was with great sorrow that Tom's many NARFE friends learned of his passing away from cancer on November 13th. Tom was an integral part of NARFE for many years, both on the chapter and MD Federation levels. He attended MD Federation and national NARFE



conventions and worked tirelessly for our organization, serving since 1999 as Treasurer for the MD Federation. Tom's devotion to NARFE was truly admirable. We will all remember him fondly for his quiet, friendly nature and characteristically nimble, dry sense of humor.

Tom was a native of Mattoon, IL, where he and his identical twin brother John were born in August 1927. He and his family later moved to AZ, where he studied business and accounting at the University of Arizona in Tucson. Tom served in both the U.S. Army and the U.S. Air Force, and completed a 50 year career (which had begun at the age of 16) as an employee of the Southern Pacific Railroad. In 1962, he became a full-time Labor Union Representative for the Brotherhood of Railroad and Airline Clerks (BRAC), serving in various positions for that organization including General Chairman for all Southern Pacific employees and Director of Community Services. He and Rose Marie Augustine ("Roma") were married in San Francisco in January 1965. Tom's work took him and Roma to several cities in the US before they settled in Gaithersburg in 1978. Roma passed away in December of 2006. Tom was very active in parish activities at St. Martin of Tours Catholic Church in Gaithersburg. A Mass of Christian Burial was held for Tom at that church on Tuesday, November 17, with entombment at Gate of Heaven Cemetery Mausoleum.

Tom is survived by several nieces, nephews, cousins, and many members of his wife's family. One of his nephews phoned shortly after the funeral mass for Tom

and asked me to express his appreciation for the many NARFE members who went to both the funeral home and to the Mass of Christian Burial for Tom. His family suggests that contributions be made in Tom's memory to the Montgomery Hospice, 1355 Piccard Drive, Suite 100, Rockville, MD 20850.

CONVENTION NEWS

by Ted Jensen

At a big NARFE meeting I attended in Grand Rapids last summer, one of the other federation presidents said that NARFE has too many meetings. He didn't mean we shouldn't meet at all. His point was that there are other, more modern ways to communicate and that we need to do more than meet if we are to fulfill our mission. I agree on both points. However, well-planned meetings are necessary to conduct some of our business and to make the personal connections every organization needs if it is to succeed. We have three meetings coming up that we need to plan and prepare for to be sure they are successful and worthwhile.

The Maryland Federation Mini-Convention will be in Bowie at the Comfort Inn on May 3-4, 2010. I understand that the last Mini-Convention was very well attended. The Executive Committee will be planning this meeting starting in January. We would welcome any suggestions for topics or speakers or anything else you think would be helpful. Since 2010 is an election year, we might consider asking the candidates for Governor to speak with us, for example. We will of course be talking about issues and ideas for the National Convention that will follow in the fall.

The 2010 National Convention will be held in Grand Rapids, Michigan, from August 29 – September 3. There is a very good article about the National Convention in the January NARFE Magazine so I won't repeat that information. Chapter leaders should be thinking about electing or selecting delegates so we can send a good group of representatives from Maryland. Also, anyone who wants to serve on one of the Convention Committees will need to get those requests in to the Federation by February 9 so they can be considered and the recommendations sent to Regional VP Charley Saylor. I encourage you to consider trying for a committee position. It means some extra work and preparation, but in return you get a good learning experience and the chance to get to know some other NARFE members from around the country.

Here are a few notes about the site of the convention based on my meeting there this summer. I liked the hotel. It has the feel of an older luxury hotel but with all the modern amenities. It's located right next to the river and there's a pedestrian bridge close by that leads to a park and the museums across the river. We previewed the band that will play at the banquet. Terrific, good listening music, good dancing music, great singer. As to getting there, it's close between driving and flying from Maryland. It's a longish drive for one day, but can be done. Parking in the area is limited but you can self-park at the hotel for \$11 a day. Getting from the airport to the hotel was a problem last summer, with limited, expensive options. I think HQ will try to make some better arrangements. Once you're there, you don't need a car to get around the city. All in all I found it a pleasant place with friendly people.

Looking further ahead, the next full-blown Maryland Federation Convention is set for May 2-4, 2011. At the last Maryland Convention in Ocean City, some of the attendees suggested that the Federation should consider other possible locations for future conventions. We have been meeting in Ocean City for many years and have had some great times there. We have also benefited from outstanding convention support from many Ocean Area volunteers. Those factors and others were considered and debated at the Fall 2009 Federation Board meeting. After spirited debate, the Board decided to move the 2011 Convention to the Comfort Inn in Bowie.

A majority of the Board wanted to try a new location. The primary considerations were attendance and cost. With a more central location, more people may be able to attend and fewer will have the expense of staying overnight at the hotel. The format will be different too. The Board voted for a three-day, two-night meeting. We need to talk more about the format and schedule as we plan the convention. Will our members want to come back for a half-day session on Wednesday? We really need a volunteer to serve as 2011 Convention Coordinator. John Padan did an outstanding job with the last convention, working with a great team. He believes this is an opportunity that should be shared so that others can have the experience of planning the meeting. He is of course willing to advise his successor. We have several people who have offered to serve on the Convention Committee, but we need a leader. We do have the assurance of the chapter leaders in the Bowie area that they and their members will step up to help make the convention a success. This will be critical

and we need to encourage and support them in that effort when the time comes.

Maryland Senior Citizen Hall of Fame Awards

by Ted Jensen



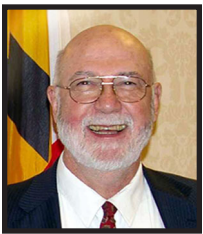
Every year 50 senior volunteers from across the State are inducted into the Maryland Senior Citizens Hall of Fame. This prestigious award is presented to those who have made extraordinary contributions to society. Over the years many NARFE members have been honored with this award. At this year's ceremony on October 22, three more NARFE members joined this elite group: Ed Wurmb from Chapter #306, Hagerstown, and the husband and wife team of Rev. Ken Jones and Larocca (Rocky) Jones, from Chapter #581, Gaithersburg. We're proud of them and of all the other NARFE volunteers who do so much to help others.

We'd have to add extra pages to the Newsletter to list all the accomplishments of this year's awardees, so I'm just hitting a few highlights. Ed Wurmb was recognized for building a coalition of area senior organizations and initiating annual senior forums with elected officials, promoting the construction of a senior center in Washington County, and preparing tax returns at the Commission on Aging. Before Ed got involved, Washington County was the only county in the State that did not have a senior center. In his spare time, Ed serves as an active member of the NARFE State Legislative Committee.

Ken and Larocca (Rocky) have been active volunteers for many years. Both have made substantial contributions to Asbury Benevolent Care. Rocky has donated 18 gallons of blood to the Red Cross. Ken helped build 14 homes and a child care center with Habitat for Humanity. Rocky has administered the education and training program of the Montgomery County Amateur Radio Club for 13 years. Together they established a scholarship fund to educate one Russian student each year at the United Methodist Theological School in Moscow. As a couple they received the prestigious GERI award, given to no more than five individuals or couples each year who represent the top level of volunteerism in Maryland. Both are active in Gaithersburg Chapter activities.

Membership Notes

by Dick Strombotne



President Jensen has set increasing membership in Maryland NARFE as one of his goals. Here are highlights of what has happened to membership in recent years. Between May and November of 2009 the number of voting members increased by 16, or 0.08%. While that is not a large number, it should be noted that in that same period NARFE membership nationally dropped by more than 3,600 or 1.17%. So Maryland NARFE is not part of the problem of declining national membership, at least for the past 6 months.

The number of members deciding to go on dues withholding from May to November increased by 32, bringing the total on dues withholding to 2,194 which is 11.1% of voting members and 17.5% of those eligible* to become dues withholding members. Gaithersburg Chapter 581 provided 8 of the 32. The following chapters had four members who opted for dues withholding: 251 Annapolis, 306 Hagerstown, and 2262 Upper Marlboro. These chapters had three members go on dues withholding: 126 Western Charles/Indian Head, 258 Bethesda-Chevy Chase, 1122 Northern Prince George's, 1747 Bowie-Crofton, and 1734 Howard County.

In the past 2 years, the number of members opting for dues withholding increased more rapidly than in the previous 2 years – 230 compared with 90. This may reflect the increased publicity about the advantages of dues withholding to reduce cost, time, and aggravation to members.

* Excludes active federal employees, the members from OPM mailings, honorary and life members, and those already on dues withholding in May 2009.

COMING ATTRACTION: SERVICE OFFICER TRAINING

Harold Forst, the Federation's Service Officer, will lead a comprehensive Service Officer Training session in the end of October 2010. Details will be announced closer to that time.

Region II Symposium Set for March 23-24

by Evelyn Kirby

Region II Vice President Charley Saylor is sponsoring a symposium in Gettysburg, PA from Noon March 23 to Noon March 24, 2010 at the Eisenhower Hotel to foster learning related to NARFE chapter leadership and support. He modeled this event on his successful, well-attended March 2008 symposium.

I encourage strong MD attendance. Other attendees will be from DE, DC, NJ and PA. Lively interaction and sharing will occur. This event is a great way to help Chapter presidents seek and develop replacements. Further, all applicants for National Resident Officer positions and for Region II VP will be invited to set up a table and address attendees at the dinner buffet.

As an incentive to chapter participation, the MD Federation budget will reimburse the cost of the registration fee (\$55-\$65, depending on breakfast options) for up to three attendees from each participating MD chapter after the symposium concludes. This echoes the financial assistance provided to participating chapters in 2008. *So, sign up and urge others to join you.*

Federal Employees Health Benefits (FEHB) Forum

by Nancy Leonard

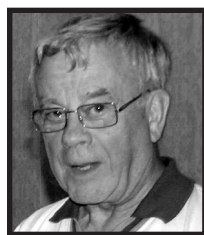
The Seventh Annual FEHB Forum was held on November 16 at Holiday Park, Wheaton, MD, and November 19 at the Executive Office Building Auditorium, Rockville, MD. Maryland Congressman Chris Van Hollen, District 8, in cooperation with the Maryland Federation of Chapters sponsored this event. Nancy Leonard, President, Chapter 1892, Aspen Hill, MD, and Maryland Federation representative for District 8, was the moderator and opening speaker for the meetings. Ted Jensen, Federation President, attended both sessions. Over 170 people attended the November 16 meeting and another 100-plus attended the November 19 session.

The panel members were: Walt Francis, Consultant and Author, Washington's Consumer Checkbook's *Guide to Health Plans for Federal Employees*; Edward DeHarde, Chief of Health Insurance Group III, Office of Personnel Management and Dean Schleicher, Program Analyst, Office of Personnel Management; and David Snell, Director, Retirement Benefit Services, NARFE. The sessions were very well organized and the discussion was lively. Congressman Van Hollen's staff did a great job, as did the NARFE volunteers. In addition to the valuable information about the FEHB, Congressman Van Hollen answered questions about the potential impact of the health care reform legislation working its way through the House and Senate.



Federal Legislative Committee

by Ron Bowers



On October 29, 2009 the Federation conducted a seminar on Federal Legislative matters. Nearly 30 representatives of chapters attended. One of our goals is to expand the Federal Legislative Committee (FLC) to reflect the complexity of the Maryland Congressional Districts.

Each District contains areas assigned to more than one Chapter. More than one District is assigned to most of our 35 Chapters. We also distributed to every Chapter a summary of the seminar with a chart showing the Congressional district assignments for each chapter and a list of Maryland Senators and Representatives with the committee assignments of each and the District Office locations and mailing addresses of each.

During the seminar, the goals of the legislative effort and the means of developing them and advocating for them were reviewed. The aim of the FLC is to make the Senators and Representatives more aware of our Chapters and membership by having more formal and informal meetings with them and their aides. An important element of that is to have advance knowledge of events during the 2010 campaign so that we can arrange for the NARFE/PAC managers to link donations to any Member to the purchase of tickets for such events. In that way, representatives from the Chapters in the District may attend and become better known to the Member of Congress.

On quite short notice, on October 24, 10 of us from five Chapters attended a picnic for Rep. Kratovil of the MD 1st District. The tickets were purchased through a NARFE/PAC donation to the campaign. The Congressman already knew some of us but he now could see all of us together representing NARFE.

The FLC has now been expanded. At the end of this article is the current list of FLC members and their coordination assignments. As the list shows, the number of Chapters with members in more than one district is quite complex. The role of these coordinators is to be the primary Federation contacts with the Members of Congress and their District Office and campaign office aides and to keep the Legislative Chairs of the Chapters informed as needed about events or meetings involving each of the Members of Congress.

FLC Members List/Coordination Assignments

District 1 - Rep. Frank Kratovil (Chapters 251, 1261, 1372, 1519, 1522, 1770, 2166, 2274)
Dan McGrath (2274); Louise Woods (1372)

District 2 - Rep. Dutch Ruppersberger (Chapters 1519, 1522, 1747, 1770, 2166)
Ron Bowers (2166) (Chair of FLC)

District 3 - Rep. John Sarbanes (Chapters 251, 1363, 1519, 1734, 1747, 1936, 1990, 2166)
Chuck Thomas (1734); Doug Jones (1519)

District 4 - Rep. Donna Edwards (Chapters 264, 357, 581, 1260, 1747, 1888 1892, 2262)
James Cowie (581); Barbara Iba (357)

District 5 - Rep. Steny Hoyer (Chapters 126, 264, 422, 969, 1122, 1260, 1363, 1466, 1747, 1972, 2262)
Bill Ferguson (422);
Bernie Goldsborough (969);
Cel Aguigui (1260)

District 6 - Rep. Roscoe Bartlett (Chapters 306, 409, 410, 581, 1522, 1770, 2166, 2306)
Bill Elsen (409); Paul Beatty (2306)

District 7 - Rep. Elijah Cummings (Chapters 1734, 1936, 1990, 2166)
Gary Roundtree (1936); Grace Y. Jones (2166)

District 8 - Rep. Chris Van Hollen (Chapters 258, 264, 357, 581, 1127, 1143, 1887, 1888, 1892)
Nancy Leonard (1892)

Senator Barbara Mikulski

Grace Y. Jones (2166)

Senator Benjamin Cardin

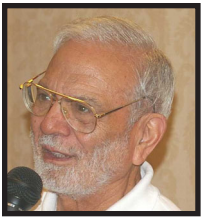
Frank Chase (1734)



October 29 picnic. Rep. Frank Kratovil (dark jacket) at center

Deadline for Resolutions

by Saj Durrani



Some Chapters may be planning to submit a Resolution for consideration at the Federation's Mini-convention, which starts on May 3, 2010. If so, please note that *all Resolutions must be received by the Federation Secretary at least 60 days before the start of the meeting*, i.e., by March 4, 2010 in this case. Chapters will then receive feedback (stating recommendations of the Resolutions Committee to the Federation Board) by March 29, 2010.

The resolutions should be submitted on Form F-3A, and should follow the Instructions given on the back of the Form. The Form was included in the material given to Chapter Presidents at the Federation Board meeting in October 2009. For additional information, please contact Saj Durrani, Chair of the Resolutions Committee, at sajdurrani@aol.com, or 301-774-4607.

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Letter to the Editor

Moving On

The members of NARFE have spoken. They have rejected the resolution on unified dues proposed by the National Executive Board in the recent referendum vote. It is time to move on and look for other ways to improve NARFE. Here are one person's suggestions.

- Establish a subsidiary funded by tax-deductible donations to save money for members, to increase effective revenues, and to multiply the results of NARFE efforts.
- Increase member retention through greater use of multi-year memberships and a competitive life membership program.
- Increase the financial transparency of all levels of NARFE (NEB, federations, and chapters) for greater accountability.
- Improve communications among NARFE members and units all the way around with modern, up-to-date technology.
- Permit adjacent State federations to merge, if needed and if desired by their members.
- Find a middle ground for dealing with non-performing chapter leadership short of revoking the chapter's charter.

Some of these ideas would require changes to the National Bylaws and Standing Rules while others can be put into effect just by policy changes.

That is my list. What is on yours?

Dick Strombotne
Treasurer & Past President

Treasurer's Report

by Dick Strombotne

The table below summarizes the Federation's estimated net worth as of the end of December 2009. It also shows the preliminary budget for FYs 2010 and 2011. There is an expected surplus of approximately \$100 in FY 2010 and an expected deficit of approximately \$800 in FY 2011. The final 2-year budget will be offered for approval at the Feb. 2, 2010 Federation Board meeting.

Estimated Net Worth EOY 2009	\$74,883	
Projected Surplus (Deficit) 2009	(\$9,031.60)	
	FY 2010	FY 2011
Estimated Net Worth EOY	\$73,562	\$71,503
Projected Surplus (Deficit)	\$100	(\$800)
<i>Budget Projections</i>		
Budgeted Income	\$66,300	\$70,600
Budgeted Expenditures	\$66,200	\$71,400
Budget Surplus (Deficit)	\$100	(\$800)
<i>Income</i>		
National Dues [10%]	\$49,900	\$49,000
Chapter Per Capita Dues	\$9,500	\$9,300
Interest on Saving	\$300	\$300
Interest on Certificates of Deposit	\$1,000	\$800
Income, State Convention	\$0	\$10,000
Income, Mini Convention	\$4,400	\$0
Other Income	\$1,200	\$1,200
Budgeted Income:	\$66,300	\$70,600
<i>Expenditures:</i>		
Ad Hoc Committees	\$250	\$250
Administration, General	\$7,200	\$7,200
Alzheimer's/Lupus	\$100	\$100
Chapter Assistance	\$4,000	\$3,000
Convention, Mini	\$12,400	\$0
Convention, Maryland State	\$700	\$26,700
Convention, NARFE National	\$9,000	\$0
Executive Committee	\$4,150	\$4,150
Federation Board Meetings	\$7,250	\$7,250
Legislation, Federal	\$2,000	\$4,000
Legislation, State	\$5,500	\$5,500
Membership/Recruitment	\$4,000	\$5,000
Newsletter	\$2,500	\$2,500
Public Relations/Advertising	\$500	\$500
Retiree Assistance Centers	\$300	\$300
Service Officer	\$200	\$200
Training	\$5,800	\$4,400
United Seniors of Maryland	\$200	\$200
Web Site	\$150	\$150
Total Expenditures:	\$66,200	\$71,400

Montgomery County Area Council (MCAC) Spring Seminar For Active Federal Employees

by Larry Lange

At the Council's October 14th meeting we decided that this spring's seminar sponsored by the MCAC for AFE's (active federal employees) would have the theme "What is NARFE doing for You?" instead of being a pre-retirement seminar, as in the last few years.

The seminar will be held at the Social Hall of the Bauer Drive Community Center, 14624 Bauer Drive, Rockville, MD 20853, on Saturday morning April 17, 2010 from 9:30 AM – Noon. We will offer coffee, tea, donuts and coffecake to the seminar attendees. Since this should be an excellent recruiting opportunity for NARFE, we asked for matching funds support from the Federation and from NARFE's Public Relations Department. Some initial funds have already been provided.

We are again planning to invite the NARFE Premier Federal Credit Union to send representatives. Last year the Credit Union sent three people and provided two door prizes. Austin Heyman, Esq., Senior Fellow, Aging Community, Montgomery County Office of Community Partnerships has agreed to speak on the many opportunities available in Montgomery County and the surrounding area for people retiring from the federal government. We may also invite Sarah Holstine, Legislative Specialist, or another representative from NARFE's National Office.

More information about the seminar will be available later. I urge our Maryland chapters to include an item about this seminar in their newsletters in the first several months of the New Year. Not only is this a NARFE activity specifically for currently employed Federal employees, but it should be an excellent opportunity for those Federal employees who are not NARFE members to find out what our organization is doing for them and why they should become members.

Perception Vs. Reality - A Stunning Difference

by Bill Ferguson



As most of you know from our follow-up Email after the October 29 State Legislative Training session, we were very upbeat about the outcome: attendees were enthusiastic; the evaluations mainly positive; and, the “tools” - the 2010 Maryland NARFE Legislative Program pamphlet, the Legislative Handbook - a primer on communicating with your legislators; and a road map through the Maryland Legislative web site were well received. We believed that we had finally gotten the message across that you chapter presidents were the key to achieving our legislative goals, that you would establish procedures to mobilize your membership, and that you would use the “tools” to educate your membership. One of the points we reiterated during the training session and again in the follow-up Email was the need to get copies of the 2010 Maryland NARFE Legislative Program into the hands of your senator and delegates preferably via personal meetings but, if necessary, via email or snail mail and included an electronic version of the pamphlet in a subsequent email. We asked that you accomplish this as soon as possible and definitely before the first week of December.

Unfortunately our perceptions bore no resemblance to reality. Hearing nothing after a couple of weeks we sent an email to all chapter presidents and legislative officers reminding them of our charge to get the program pamphlets into the hands of the legislators. Very few responded. A second email drew responses from less than a quarter of the chapters and half of those had nothing to report. A third email, just before our drop dead date of December 1, garnered about half the remaining chapters but half of them came after December 1 and more than half of the overall total had nothing to report. Two chapter presidents even claimed that they had never heard of any State legislative program!

So, on 1 December, State legislative committee members, non constituents though we were, visited the offices not accounted for and gave copies to whomever was staffing the office - mostly secretaries - with a brief explanation about who we were and what the pamphlet

was about. In some cases offices were closed so all we could do was slip copies under the door. Not the best way to transmit our message.

Thus, as you read this, the General Assembly is in session, we have two bills: Senior Tax Exemption Equalization and Long Term Care Premium Tax Deduction with sponsors in both houses but without a lot of cosponsors and with most members unfamiliar with our issues.

Several chapters attributed their inaction to their belief that our bills do not have a prayer of passage in this economic climate. Obviously the sponsors and cosponsors think otherwise. Also, borrowing from the World War II Seabees: “The impossible takes a little longer” - so even if the bills don’t pass this session we need to continue to build our case for legislative action but we can’t do so with the current level of chapter inaction. Therefore, even at this late date, we need those chapters who have not already done so to contact their senator and delegates either personally, via Email or snail mail and, using the tools we provided you in October, inform them of our legislative agenda as laid out in the Program Pamphlet and the impacts if no action is taken. Of course, if you take no action then they will take no action and our program will go nowhere and that’s reality.

WHY MD/PAC?

by Dave Roseman

Retired and Active Federal Employees are impacted by both what the Federal government does and by what the State government does. Both can put money in your pocket and both can take it out of your pocket. Congress considers legislation that sets the rules for federal pensions and its relationship to Social Security and has passed legislation such as the Government Pension Offset and the Windfall Elimination Provisions which we have tried for years to change. Current battles include getting legislation to allow retired federal employees to pay for health benefits with pretax dollars. To influence our legislators NARFE established NARFE/PAC which accepts contributions from members in all NARFE Federations. The money collected is given to members of both the Senate and House of Representatives or individuals running for office in either of these bodies. Money collected in Maryland goes to Maryland Senators and Congressmen and to members from other States. Our donations to

NARFE/PAC do not influence our State legislators in Annapolis.

Our legislators in Annapolis determine how much of your pension is subject to State and local taxes, how much retirees pay in real estate taxes, what deductions seniors can claim for long term health care premiums, etc. These are important pocket book issues for all seniors in Maryland, especially retired Federal employees. In order to better represent Maryland NARFE, the Maryland Federation created MD/PAC. MD/PAC is a PAC which collects contributions from Marylanders and uses the money to gain access to our State legislators by attending fund raising events for delegates and senators or candidates for these positions. Our 4 major goals are to: (1) Equalize Tax Exemptions and Exclusions for Pensions of Public Service Employees and Military Retirees; (2) Equalize Tax Exemptions for Maryland Seniors; (3) Provide For Annual Tax Credits for Long Term Care Insurance Premiums; and (4) Reduce Property Tax Burdens on Senior Homeowners. We need to note that MD's retired military personnel now have an extra \$5000 per year exclusion of pension income from State and local taxes. They have this because they were better at lobbying than we were. We are working to correct that. **MD/PAC HAS ALLOWED US TO GAIN BETTER ACCESS TO OUR LEGISLATORS AND WE ARE MAKING PROGRESS.**

NARFE MEMBERS NEED TO CONTRIBUTE TO BOTH NARFE/PAC AND MD/PAC IF THEY EXPECT TO SUCCESSFULLY LOBBY THE LEGISLATIVE BODIES THAT IMPACT ON THEIR PENSIONS. Checks should be made out to MD/PAC and mailed to 6 Thorburn Road, Gaithersburg, MD 20878.

Secretary Training

by Jeanette Green



Twenty-two members attended the Secretary Training on October 29. Twenty-two from 35 is good, but disappointing. The members **we wanted to reach most were not there.**

Several chapters **have new Secretaries who were not present;** several chapters **have no Secretary.** *Records kept, minutes of proceedings and correspondence generated are the history of your chapter. Without this history, your chapter is lost!* If no one volunteers for this position chapters might consider a different person each month accepting this responsibility to keep your chapters viable.

The purpose of this training was to discuss duties, responsibilities, note-taking and general guidance. Disguised chapter minutes were reviewed for content. The most important piece of advice for minutes is *brevity*. You are *summarizing* reports and actions taken. You *never write she said/he said.*

For various contact reasons chapter information is needed by the Federation Secretary and NARFE Headquarters. This information is recorded on a Form F-7, which chapters forward *every* time a change occurs, i.e. names, addresses, phone numbers, email addresses, positions, dues, location, etc, and *always* by December 31 *whether or not changes occurred.* As complete chapter information is needed for a Maryland Directory, Chapter Secretaries were asked to use a special form, **not the HQ form on the Internet**, which requires complete brevity.

Folders provided included detailed guidelines, minutes of the October Federation Board meeting, current Federation Directory, brief overview of NARFE and brochures to help make the job easier.



UNITED SENIORS OF MARYLAND 33rd ANNUAL LEGISLATIVE RALLY

JANUARY 19, 2010*

Francis Scott Key Auditorium St. John's College,
60 College Avenue
Annapolis, Maryland

THREE SEPARATE TOWN HALL MEETINGS

GOVERNOR MARTIN O'MALLEY (invited)

PRESIDENT OF THE SENATE THOMAS V. MILLER

SPEAKER OF THE HOUSE MICHAEL E. BUSCH

***GREET GOVERNMENT OFFICIALS AND DISTINGUISHED GUESTS
MEET WITH YOUR LOCAL LEGISLATIVE DELEGATION
SEE PRESENTATION OF USM "CHAMPION FOR SENIORS" AWARD
VISIT EXHIBITORS AND RECEIVE FREE GIFTS***

CONTINENTAL BREAKFAST AND BOX LUNCH INCLUDED

Parking available at Stadium – Regular shuttle will stop at College

FOR MORE INFORMATION AND TO ORDER TICKETS

GO ON LINE WWW.UNITEDSENIORS.NET – CLICK ON 2010 LEGISLATIVE RALLY TAB
OR
CALL CHARLES CULBERTSON (410) 823-6432

* The snow date will be January 21. In case of inclement weather information will be posted on the USM web page unitedseniors.net or call 301-854-2971. Information will be posted by 7 AM.



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

Maryland Federation Newsletter



COME VISIT

THE MD FEDERATION WEBSITE AT

WWW.MDNARFE.ORG

WITH LINKS FOR EASY BROWSING!

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NARFE NATIONAL AND FEDERATION

SCHEDULE OF EVENTS

PLEASE PUT THESE DATES ON YOUR CALENDAR

January 19, 2010 – USM Rally

February 2, 2010 – Federation Board Meeting

March 23-24, 2010 – Region 2 Symposium

April 17, 2010 – MCAC Seminar

May 3-4, 2010 – Federation Mini-Convention

August 29–September 3, 2010 – National Convention

THESE ARE JUST REMINDERS.

MORE DETAILED INFORMATION WILL BE SENT.