

MARYLAND FEDERATION NEWSLETTER WINTER 2011



PRESIDENT'S MESSAGE

INSIDE THIS ISSUE		
President's Message	1	
Federation Directory	2	
If We Call, or Meet	4	
FLC Updates	5	
NARFE PAC	6	
SLC Report	7	
USM Report	7	
MD PAC Report	9	
Five, Five, Five	9	
Membership Ret. Com. Report	10	
Treasurer's Report	11	
Budget Report	12	
Regional Vice Pres. Report	13	
Chapter P & PR Efforts	14	
Secretary's Report and Information	14	
MD Federation Facebook Inst.	15	
FEHBP Forums	17	
Event Photographs	18	



Ted Jensen

As you read this, barring a miracle, Congress will still be gridlocked. The causes seem to include the usual political positioning for the next election and a more

fundamental argument over the proper size and scope of the Federal Government. These are both to be expected, but the clashes are harsher than we've seen for a long time. These arguments are never completely settled, so we need to take the long view.

When the dust settles, there will still be a Federal Government, and the country will still need competent, dedicated Federal employees to provide vital public services. I am concerned that the on-going political battles will damage the Federal civil service. An honest, competent bureaucracy is a vital part of the fabric of our country. Unfortunately, that is not fully appreciated by the public. As current or retired Federal employees, I believe we have a special obligation to do what we can to ensure that the Government will continue to be able to attract and retain good people. We have the knowledge and the means to inform and educate the public on the value of public service. We need cooperation between every level of NARFE, and we need to use all the tools and resources available to get the message to everyone. If we succeed, the public may one day tell Congress, "Enough already. We don't want the people who work for us having to wonder every few months if the Government is going to be shut down."

Here in Maryland we have been very active in keeping our organization strong and arming our members and Chapters with the tools they need to carry out NARFE's mission. We are fortunate to have a strong core of dedicated volunteers who are willing to get their hands dirty and do whatever needs to be done. I do worry that we are wearing some people out after years of service, and we always need new people to help out and bring new ideas to the table.

Our October Board meeting was very well attended. It takes a lot of work to make these meetings go smoothly, and your Executive Committee thanks the many people who contribute. We also appreciate the attendance and participation of so many Chapter leaders. We do need a few more volunteers to help the Sergeant at Arms at our meetings. We are looking for members who would be willing to help occasionally when needed. If you are willing to help, please contact Tom Lee, 301-262-0873, tom.lee3@verizon.net.

Our next Board meeting will be February 7. Business will include

(continued on page 3)

Federation Directory

Executive Committee Contacts Chapters & Presidents Western Charles/Indian Head Ed Rice

President

Ted Jensen 301-845-2088

tjensen.NARFE@gmail.com

1st Vice President **Legislative Director**

Evelyn Kirby 410-604-1141

ekirby@atlanticbb.net

2nd Vice President **Membership Director**

Barry Grier 410-586-0929 forbarryg@aol.com

Secretary

Jeanette Green 301-645-3319 jeangreen@aol.com

Treasurer Past President 2005-2009

Dick Strombotne 240-632-9881

DickS.NARFE@comcast.net

Region II Vice President **Ron Bowers**

410-308-0420 NARFErbowers@msn.com

(Delaware, District of Columbia, Maryland, New Jersey & Pennsylvania

NARFE National Headquarters

606 N. Washington Street Alexandria, VA 22314-1914 703-838-7760

www.NARFE.org

NARFE Net/Webmaster & Alzheimer's/Lupus Coordinator

Barbara Jacobs 410-969-5980

gb1519@verizon.net

Chapter Development Coordinator

Bernie Goldsborough 301-737-1315

Federal Employees Education & Assistance Fund Coordinator

Barbara Walter 301-598-8882

redslittle@verizon.net

Federal Legislative Committee Chair &

NARFE-PAC Coordinator

Jim Cowie, 301-515-3005 jamescowie@att.net

MD-PAC Treasurer & Budget Officer

Dave Roseman 301-424-5652

dave.roseman@comcast.net

Public Relations Chair

Dorothy Campbell 301-464-6372, Dcbowie@aol.com

Resolutions Chair

Sai Durrani 301-774-4607 sajdurrani@aol.com

Service Officer

Harold Forst 410-661-4625

hforst@aol.com

State Legislative Committee Chair

Ed Bice 301-464-3748

de3637@verizon.net

United Seniors of Maryland Rep.

Chuck Thomas 410-992-7984

cgthomas1@verizon.net

126	Western Charles/Indian Head	Ed Rice
251	Annapolis	Meg Clarke
258	Bethesda/Chevy Chase	Gordon Brown
264	Hyattsville	Thomas LoJacono
306	Hagerstown	Ed Wurmb
357	Takoma Park	Betty Brown
409	Frederick	Mary Lou Blessing
410	West-Mar	Donnie Gibson
422	Laurel	Bill Anderson
581	Gaithersburg	John Padan
581	Gaithersburg Co-Chair	Larry Lange
969	St. Mary's County	Pat Myers
1122	Northern P.G. County	Bob Doyle
1127	Rockville	Jennifer Ramsey
1143	Leisure World	Barbara Walter
1260	Southern P.G. County	Carl Ruble
1261	Delmarva	Eleanor Kaul
1363	Bay Area	JoAnne Groves
1372	Tidewater	Evelyn Kirby
1466	Calvert County	Barry Grier
1519	Glen Burnie	Stan Jacobs
1522	Susquehanna	Harold Forst
1734	Howard County	Burdelle Dowdell
1747	Greater Bowie/Crofton	Dorothy Campbell
1770	Bel Air	Reed Magness
1887	Wheaton/Glenmont	Ruth Foss
1888	White Oak	Marcia Swanson
1892	Aspen Hill	Saj Durrani
1936	N.W. Baltimore Metro	Barbara Cuffie
1972	Waldorf/La Plata	Richard Campbell
1990	Catonsville	Lou Brocato
2166	Eastern Baltimore Area	John Carduner
2262	Upper Marlboro	Bob Jacobs
2274	Ocean Area	Arlene Page
2306	Carroll County	Don Champ

The Maryland Federation Newsletter Published Three Times a Year: Spring, Fall, Winter by the Maryland Federation, NARFE 310 High Gables Dr., Apt. 205 Gaithersburg, MD 20872-7424

Editor: Linda Adams

301-253-4740 grams38@verizon.net Distribution: Dick Strombotne

240-632-9881 DickS.NARFE@comcast.net



MD Fed Board Meeting-New Chapter Presidents, L-R: Saj Durrani-1892, Larry Lange-581, John Padan-581, Ted Jensen-MD Fed President, Bill Anderson-422, Richard Campbell-1972, Arlene Page-2274

consideration of the proposed Federation budget for 2012-2013 and selection of the site for our 2013 Convention. Jackie Roberson and the Site Selection Committee have been working to find the best options available. Here's another task. We need a Convention Planning Chair and Committee. The job will be easier this time thanks to the excellent work of previous Co-Chairs John Padan and Evelyn Kirby. We have a good model for the Convention and John has documented the entire planning process for the next Committee. We have lots of experience within the Federation and there will be plenty of help available as needed.

Looking ahead to our Mini-Convention April 30-May 1, plans are underway to sponsor a forum for the two major party candidates for the U.S. Senate from Maryland. We thank Chapter 1734 and Frank Chase for taking the lead on this activity. We plan to invite active employees to join the Mini-Convention participants for the forum segment, which will be devoted to topics of interest to retired and current Federal employees.

The National Convention will be in Reno, Nevada, August 26-30. We want to encourage as many of our members as possible to attend. The proposed Federation budget contains a little extra funding to help chapters. I have seen the convention site and can tell you it's a good place for a meeting. There's a lot to see and do in the Reno area. One big item on the agenda will be the proposed rewrite of the National Bylaws. This has proven to be a difficult task which is somewhat behind schedule. At this point we expect

to see the new Bylaw draft in March or April. Instructions for commenting on the draft and proposing changes to it will be issued later by the National Executive Board. There is no real point in proposing changes to the current (2010) Bylaws. However, chapters may submit resolutions on non-Bylaw items, such as membership and legislative issues and National policies and procedures. These proposals would need to be considered by the Federation and should be submitted to the Federation Secretary by March 1. All of the above applies to national Bylaws and policies. NOTE: Federation Bylaws cannot be amended this year. If all this seems confusing, don't worry. We'll try to clarify at the February Board meeting.

Our organization faces very serious challenges. The obvious needs are to rebuild our membership base and to better influence public opinion. Our National Headquarters is doing its best. We in Maryland need to do our part. Our members asked for more training in specific areas. The Executive Committee is trying to respond. On November 1 we sponsored an all-day training seminar attended by 145 Maryland leaders and several from the Delaware and District of Columbia Federations. In a new approach, we focused on the themes of Advocacy, Communications and Leadership rather than training specific to the position, e.g., Membership Chair, Newsletter Editor etc. Legislative and Membership Chairs, Chapter Presidents, Public Relations Chairs, Webmasters, Editors and members of our State and Federal Legislative Committees participated in the workshop and all heard the same information skillfully presented by four sets of panelists. The purpose was not to make any of us experts in a particular subject but to share trends and ideas that we can develop further to suit our needs. By that standard, I think we were successful. The presenters gave us a ton of useful information and kept our attention throughout the day in what one attendee described as an "intense" seminar.

In retrospect, we made a mistake in putting too much content into the program and not allowing more time for questions and answers. To this day however, I'd have a hard time deciding which subject

3

(continued on page 4)

we could have omitted. We are most appreciative of all our presenters and I'm thanking them by name: Evelyn Kirby, Federation VP; Julie Tagen, NARFE Legislative Director; Ed Bice, SLC Chair; Jim Cowie, FLC Chair; Dick Strombotne, Federation Treasurer; Pat Dempsey, Chair, Configuration Advisory Board; Linda Adams, Federation Newsletter Editor; Dorothy Campbell, Federation PR Chair; Joe Martin, former Gaithersburg Postmaster; Catherine Read, Social Media Consultant; Barry Grier, Federation VP and Bernie Goldsborough, Federation Chapter Development Coordinator. A tip of our hat also to the Washington Federation for sharing its excellent Leadership Recruiting Program with us.



Catherine Read

Catherine Read's presentation on the uses and power of social media tools was an eye opener and left many of us wanting more. We contracted with her to do two workshops for us, the

first focused on legislation on December 9, the second on membership this Spring. About 30 leaders attended the first session, including Paul Carew, Elaine Hughes and Sarah Holstine from Headquarters. Catherine brought a colleague, Cherie LeJeune, to assist in the two hour session. In short, we are con-

vinced of the value of using these tools and now need to focus on the "how."

To that end, we are establishing an Electronic Communications Committee to develop an action plan to guide the Federation and the Chapters and to develop in-house resources so we can employ these powerful tools for recruiting and promoting legislation. This is a brand new initiative. We will have more information for you later and will discuss at the February Board meeting. In the interim, we are already taking a first step. See Jim Lish's article on how to use Facebook, page 15. Jim notes that you'll be able to use this information to access the Federation's Facebook page. There isn't one yet, but we wanted to get started and get something useful to our members asap. The new Committee will also help us connect with the National eNARFE chapter so we can share Maryland information with the 350 or so members who live here.

As a final note on new systems, the HQ IT staff has started to implement some of the NIAC recommendations. Chapter and Federation Presidents and Secretaries can now access some membership and officer roster reports on line. I've only had time to scan the new reports but it looks like good progress and should make our work easier.

I close with the motto of our son's Army Basic Training unit—"Always forward." ●●

LEGISLATION



Evelyn Kirby, 1st Vice-Pres./ Legislative Director

IF WE CALL, WRITE, OR MEET...
WE WILL ALSO VOTE

Evelyn Kirby

First, my wish is that all will have, or had, a wonderful set of Holidays from Thanksgiving through New Year's. What a year! We all know the Super Committee did not send forth recommendations. And that's that...for the moment. Our reprieve on proposals for cuts affecting us will be short-lived as Jim Cowie points out in his article. I can't say

the direction the next arrow will come...but come it will. What I can say is that you and your chapter's members must continue to take time to call, write, or meet with your Members of Congress—and otherwise 'act up'. As appropriate we must do likewise with President Obama. They all know that if we take time to do this we will also take time to vote—which is our ultimate power. Our Protect America's Heartbeat (PAH) Campaign has had, and will continue to have, a solid nationwide strategy for defining and issuing our critical messages. We can't guarantee the messages are heard, but we can guarantee they are sent, and sent again. I urge you to keep up the support of and participation in the Campaign—including

(continued on page 5)

activities announced in GEMS releases and elsewhere. As a reminder, last summer I asked Chapter Presidents to be the speedy relay points of PAH information and other calls for action from Federation legislative leaders and NARFE Headquarters to their PAH Captains and other chapter members. Be sure to share PAH and related activist information swiftly and clearly. Your communications and personal backing are vital. I thank you for them.

There have been some recent changes in the Federal Legislative Committee (FLC). Doug Jones [1519], Barbara Iba[357] and Nancy Leonard [1892] stepped down and Doug Newton [581] stepped in. We thank them for their service. When the redistricting impacts are known, we will consider whether FLC membership modification might be advisable to further

our goal of having a committee that is fairly equally situated across our eight congressional districts.

The State Legislative Committee (SLC) is hard at work to advance an annual tax credit for long-term health care insurance premiums. Please be responsive when the SLC calls on you for assistance or information relating to this, other legislative proposals and to your respective state legislators. Also please continue to share state-level news and calls for action with your members. In 2012 we will again offer financial incentives to those who attend hearings in Annapolis. See Ed Bice's article for details (page 7).



Jim Cowie, Federal Legislative-Committee Coordinator

FEDERAL LEGISLATIVE COMMITTEE **UPDATES**

Jim Cowie

The failure of the Super Committee to agree on proposals to reduce the deficit by at least \$1.2 trillion dollars reaffirms the extent to which our political system has become dysfunctional with two political philosophies unable to compromise on solutions which address our current national difficulties. The defined result of this deadlock is that automatic cuts will be introduced in January 2013 with defense and national security contributing 50% of the required \$1.2 trillion savings and the other half from remaining elements of Government.

However, an election will be held before this date, which could substantially change what happens in 2013, depending on whether one or other of the competing philosophies gains control in the White House, Senate and the House. This election will primarily be affected by arguments concerning economic development, unemployment and housing difficulties, etc., but for NARFE, we will be affected more directly by issues concerning the roles of the Government Sector since there is clear evidence that one philosophy considers Government to be a significant

part of the problem. The competing philosophy considers Government has an important role to play in resolving our difficulties and in maintaining quality services which are needed by the general public without many of them being well-informed about what the Government contributes, but may be to their benefit. It is anticipated that the two poles of the political spectrum will uphold their respective philosophies. The elections will then be decided by the moderates and independents that may have more open minds on what would be in their best interests to support.

NARFE has been very active in the important "Protect America's Heartbeat" campaign, but the primary targets thus far have been NARFE members and politicians with secondary efforts to reach out to the general public. Our major emphasis has been on protecting our benefits from unreasonable changes. However, our best defense needs to reach out more to the general public emphasizing how they will suffer if the Government sector is undermined since their votes will reflect their own interests whether they are sympathetic or not to our concerns. An important consideration for NARFE is whether we can reach out to uncommitted voters in ways which would make them more likely to support us in our concerns because of the benefits to them if we are treated more reasonably.

(continued on page 6)

Members of the Maryland Federation have made three suggestions that might contribute towards that end summarized in a Discussion Paper entitled "Advocacy in the current political environment" which I presented at the recent Federation Training Session drawing on experience from outside the Government Sector. The first of the suggestions was contributed by David Richman, of the Bethesda/Chevy Chase chapter, who proposed that members who are or have been involved in fundamental research could gather information from colleagues or former colleagues to show the cost of the activity and the commercial benefits that flowed from this initial investment. Examples could be in the fields of biotechnology, genetics and medical research. Such efforts might build on selected "stories" in the "Protect America's Heartbeat" data base, but would make clearer what the benefits were that flowed from their efforts.

I proposed the second idea that members with a special interest in a field, could act like a newspaper correspondent, by tracking developments in their field and reporting the developments which were most relevant to NARFE. If the members established their competence, they could be authorized to reach out to other interest groups in their field, concentrating exclusively on the areas of overlap between the concerns of NARFE and these interest groups.

The fields could vary widely from Government Agencies, such as Environment or Education, or topics such as Economic Development, or the activities of a Committee or Subcommittee in the Senate or the House such as Government Reform or Science and Technology. Our Correspondents need not be Experts but would be expected to use modern approaches to keep track of developments in their field and to advise NARFE of how to encourage other interested parties to be supportive of our contributions in their

common field of interest.

The third suggestion was made by Cel Aguigui, of the Southern Prince George's County Chapter, who had extensive experience as a senior congressional staffer and can advise on how issues are viewed as they impact on a Congressperson. His strong advice is that NARFE should vary its approaches to a Congressperson, depending on the characteristics of their District and the areas of their special interest. It could be helpful if the local chapters could organize a comprehensive dossier on the characteristics of their district and the candidates which could be of particular benefit in swing districts where a candidate is perceived to be more supportive of NARFE's concerns than the opponent. NARFE HQ already publishes some data of district characteristics and selects some swing districts for modest financial support through NARFE-PAC, but this activity would amplify the information available by efforts at the local level which could be helpful in toss up districts and in states where the overall results were very uncertain.

None of these suggestions will be taken up unless members, with an interest in legislation, see an opportunity to make a personal contribution which exceeds what has been previously open to them in NARFE. If anyone might find this possibly to be of interest, without committing themselves, they should contact me at Jamescowie@att.net to discuss how they might explore further, or they may want to see the discussion paper on "Advocacy in the current political environment" if they do not already have a copy.

The objective of all these ideas is to reach out to the general public, influence public opinion over time, and thereby to improve the chances that future elected officials will be more favorable to NARFE's interests.

NARFE-PAC: Protect Your Interests by Jim Cowie

Many of us have to choose between supporting favorite charities including saving the world, but we are now in circumstances where we need to consider the best ways to save **our world**. The best reason for supporting NARFE-PAC is less that it gives donations to our most supportive Representatives, but more that NARFE selects constituencies that are very competitive and gives support to the candidate who supports our positions especially if opposed by someone who is very much against us. Who controls the House, Senate and White House has a major effect on how well we can defend our interests and every seat counts especially if the elections are close. Hence you can find NARFE—PAC donation documentation in most of the NARFE Magazines and you are warmly encouraged to protect your interests by making a contribution.



Ed Bice, State Legislative Chair

STATE LEGISLATIVE COMMITTEE REPORT

Ed Bice

PAY ME NOW OR PAY ME LATER

The State Legislative Committee (SLC) is having two companion bills introduced in the 2012 General Assembly for the purchase and retention of Long-Term Care insurance (LTC). The bills would replace the current one-time \$500 tax credit on policies purchased in 2013 and beyond.

Maryland is the only State that has a one-time tax credit regarding LTC insurance. Replacing the \$500 credit will save the State money in the first two and a half years of its existence and will encourage policy holders to maintain their policies. LTC insurance is a timely and important issue.

Our State's 65+ population is estimated to increase to 1.3 million by 2030. The group is growing five times the rate of the general population. Alzheimer's and other mental and physical conditions requiring institutional, or full-time home care is expected to increase proportionately. Most will not have adequate funds to cover the cost of care; 66% of residents currently in Maryland nursing homes are on Medicaid which is above the national average. It is estimated that Maryland will spend over a billion dollars on these citizens in 2012. In future years, Medicaid costs will only increase the burden on taxpayers to pay the bills. LTC insurance is one way to pay for

nursing homecare.

The Chief Senate sponsor for our bill is Senator Kathy Klausmeier (D- District 8) with other senators. Chief House sponsor is James Hubbard (D- District 23). You are asked to contact your state legislators and ask them to support these bills.

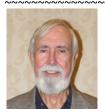
INCENTIVE

The SLC is again offering to pay for parking at the Navy-Marine Corps Stadium (\$5), shuttle bus service (\$1.50 round trip) to any NARFE member who attends a hearing in Annapolis when our supported bills are heard. In addition, any chapter that has three members of the chapter attending a bill hearing at the same time will receive \$35. Details of the \$35 rebates to chapters will be provided separately to Board members.

MEETING WITH COMPTROLLER FRANCHOT

In November, members of the SLC, Federation President Jensen, Dick Strombotne, Bill Ferguson and Chair Ed Bice met with Comptroller Franchot and his Deputy Chief of Staff, Andy Friedson. Bill's efforts were the catalyst for the meeting.

The purpose of the meeting was to discuss the 2008 North Carolina Study which details the positive economic impact of its retirees on the State's economy; and to get a similar study done in Maryland. Other topics discussed were: NARFE; 2006 Maryland Migration Study; contributions of seniors on the economy and voluntarism; SLC 2012 legislative program; and the cost and next steps necessary to accomplish the study. The Comptroller was provided with a copy of the migration and North Carolina studies to evaluate for further action.



Chuck Thomas

Chuck Thomas, USM REP

UNITED SENIORS OF MARYLAND

Mr. Bruce Emmerling was elected at the October board meeting to fill the newly created position of

Vice President for Information Technology. Mr. Emmerling has done an outstanding job of revising and updating the USM web site. He is currently working to improve the availability and quality of the USM information system.

Immediately after the November board meeting the USM Legislative Committee met to review the procedures for handling legislative proposals

(continued on page 8)

introduced in the upcoming legislative session. The Committee Chairman will review each legislative proposal affecting seniors and determine whether or not Honorable Michael Miller, President of the Maryland it is covered by and consistent with the USM Aims and Principles (USM A&P). If the legislative proposal supports the USM A&P, he will prepare written and/ or oral testimony. Issues not covered by the USM A&P will be forwarded to the Committee members for consideration. Ed Bice and Chuck Thomas are members of the Legislative Committee.

On January 24, 2012 USM will hold its Annual Forum (previously called Rally) in the Francis Scott Key auditorium at St. John's College in Annapolis. Sched-

uled guests for the Forum include the Honorable Peter Franchot Comptroller of Maryland, the Senate, and the Honorable Michael Busch, Speaker of the Maryland House of Delegates. Attendees at the Forum will have the opportunity to submit guestions in writing to the moderator to address to the guests. After the Forum, attendees will have the opportunity to meet with their elected General Assembly representatives. The cost of the forum is \$15 which includes a continental breakfast and box lunch. Registration for the Forum must be made on line at www.unitedseniors.net. Seating is limited so early registration is advisable.



Dave Roseman

Dave Roseman, MD-PAC Treasurer

MARYLAND-PAC: USING IT FOR YOUR BENEFIT

The regular session of the Maryland Legislature ended in April and a number of things have happened. First, a number of members of the legislature have had fund raising events. Based upon input from Chapter Presidents the State Legislative Committee voted to support a number of these events. Members whom we supported included Kirill Reznik, Shirley Nathan Nathan; Pullian, the Team 21 Slate (District 21's entire delegation), Carolyn Howard, Delegate Hubbard, Melanie Griffith, Guy Guzzone, Mark Fisher, Charles Barkley, and Big Ed Riley. At all of these events the NARFE agenda was presented and received as much support as possible given the budget situation of Maryland.

Next up will be the special session yet to be called by the Governor. The special session must consider redistricting based upon the census figures for Maryland. Additional items for consideration will be proposed by the Governor and could easily include tax increases especially in gas and transportation. Our Governor is now the Chair of the Democratic Governor's Association and has been traveling and may be

using this forum to position himself for some higher political office. In the meantime it seems that his priorities will continue to be his energy package and winning the support of activist donors in the Democratic Party. Therefore, we need to double our efforts with the state legislators and work to ensure that our voice is heard. We are working to adapt a North Carolina study that showed the worth of seniors to the State in terms of cost/benefit ratios. We believe this is true in Maryland and that it is a case that should carry significant weight with our legislators. We will need everyone's MD-PAC support to bring this message to their attention. As usual, we will ask for your support in contacting your own delegates and by supporting Maryland-PAC so we can make the case for you. Mail your check and form as indicated. Thank you for your support.

MARYLAND/PAC DONATION (MD/PAC)				
Name				
Address				
Chapter No				
Amount Enclosed \$				
Make check payable to MD/PAC (Note on check "Chapter #")				
Mail to: Dave Roseman, MD/PAC Chair				
6 Thorburn Road				
Gaithersburg, MD 20878				

MEMBERSHIP



Barry Grier

2nd Vice President/Membership

Director

Barry Grier

FIVE, FIVE, FIVE....

Unless you've been on another planet, you probably have heard that phrase "Nine, Nine, Nine." Well, when it comes to recruiting new members perhaps "Five, Five, Five" would be a better approach to a problem that has stymied our recruiting efforts.

For some time we have monitored the recruiting numbers among our chapters in the federation and we have come to the reality that it's pretty much nonexistent. When you take away the members added to our chapters by Headquarters, there doesn't leave many that were actually recruited by our chapters. Perhaps FIVE, FIVE, FIVE may be the answer to our recruiting problems.

We have found that among our top recruiters are those members who have been retired less than FIVE years. We have also realized that our most energetic members involved in recruiting are those who have been members of our chapters less than FIVE years. And, one group that we should be targeting our recruiting efforts on should be those active federal employees with less than FIVE years toward retirement. There you have it. FIVE, FIVE, FIVE!!

Some of the names we have found in the NARFE Recruiter's Journal have been members who have retired within the last FIVE years. They have gone back to their respective agencies and recruited their former coworkers. That's really not surprising. They are eager to make a difference and have not allowed themselves to become indifferent. Nor have they succumbed to apathy.

A large number of our members have been retired for so long that they no longer know anyone in their former agencies. Most of their former coworkers have retired as well. This may be one reason that recruiting active federal employees may be a problem for some of our long time retirees. And, then there are some of us who consider our chapter as social outlets period and, therefore, such activities as recruiting are left up to others.

Let's face it. The Maryland/DC area is one of the largest populations of active and retired federal employees in the country. But you wouldn't know it from our recruiting numbers. Our federation membership is in the thousands with 34 chapters spread all over the state. Yet, without the members added to our chapters from Headquarters, it leaves very little who were actually recruited by our chapter members.

The magical number "FIVE" is no less apparent than with those active employees with less than five years toward retirement. Do you remember those days when you retired and had never heard of NARFE? Well, those days are coming to a close and we are making efforts to enlighten this group of potential members.

The Federation has launched an advertising program coupled with the internet that has covered our area of operation and is producing results. We have also been very active in setting up exhibit booths during "Open Season" at health fairs and more recently at some of the preretirement seminars in the area.

Those active federal employees with less than FIVE years toward retirement are very curious about NARFE and are eager to take our brochures and magazines to these events. Follow-up is a must and not often attempted. Having them fill out prospect cards and/or hand them a chapter business card may produce results. Nothing ventured. Nothing gained.

Presidents and Membership Chairs take heed and contact those recent recruited members or those members with less than FIVE years of retirement and invite them to join your membership committees. They may be a great source of contacts for active federal employees. Each one of them probably knows 10 to 20 active employees with current email

(continued on page 10)

addresses who could be sent our NARFE GEMS alerts occasionally.

Perhaps an even greater recruiting resource would be for our members with less than FIVE years of retirement to contact their former coworkers to be NARFE representatives and for their efforts you could offer them a free membership for a year. Even if they were to drop off our magazines and brochures at the agency HR office, it could prove to be productive. Placing one of our NARFE recruitment posters on the employee bulletin board would be just as useful in promoting our organization.

During your next chapter meeting ask how many have a NARFE membership application in the glove compartment of their car or purse? Or, how many actually recruited a federal retiree so far this year? Or, how many have recruited an active federal employee? Or how many have sent a GEMS alert to a federal employee on email? And last, how many plan to recruit at least one new member for the year? That's FIVE questions that may give you a hint regarding what FIVE, FIVE, FIVE could mean in building your chapter membership.



Dick Strombotne
Chair, Membership Retention
Committee

MEMBERSHIP RETENTION COMMITTEE Dick Strombotne REPORT

OVERVIEW

The monthly mailing to lapsed members started in February and has continued through December. The success of this Maryland NARFE project has persuaded NARFE HQ to initiate its own fifth dues notice process. Maryland NARFE's dues withholding incentive program (DWIP), as revised after the October 4 Executive Board meeting, is showing good results. NARFE HQ has stepped up its efforts to recruit new members and reinstate dropped members.

LAPSED MEMBER MAILING

Maryland NARFE's mailings to lapsed members include a single mailing in November 2010 and monthly mailings since February 2011. Letters urging the lapsed members to reactivate their membership in NARFE have gone to 1,592 eligible former members and 124 have rejoined for 184 years of membership. Records from NARFE HQ report that from January through October 2011, Maryland NARFE had 722 reinstated members compared with 2302 non-renewal members, for a 31.4% renewal rate, the best of all NARFE federations. A quick analysis indicates that if the rest of NARFE's federations had the same high response rate, NARFE would add almost 1,000 more

members from the ranks of the dropped members. That reasoning has led HQ to decide to add a fifth dues notice to its current set of four dues notices.

DWIP

Maryland NARFE's original DWIP that started in February 2011 will be phased out in January 2012. The \$5 rebate in this program was increased to \$10 following the October 4 Board meeting. Before the rebate was increased, 32 members had opted for dues withholding out of 842 for a 3.8% success rate. The initial response to the \$10 rebate offer after just one month is quite good, 12 out of 135, a 8.9% rate, but it is too early to be able to draw conclusions.

In a revised DWIP, starting in November, 2011, Maryland NARFE is sending offers of a \$10 rebate to new members about seven months before their membership expires. The initial response rate to this rebate offering has been about five percent.

Finally, in a third version of DWIP, Maryland NARFE has started sending \$10 rebate offers to members who joined after March 2007 and before April 2010. No results are available at this time.

R&R EFFORTS BY HEADQUARTERS

NARFE HQ is stepping up their membership recruitment and retention efforts in a number of ways. They started telemarketing to non-renewing members in June 2011 and brought back 888 members. They have started expanded email messaging to new members through a new **eConnect** program. This program will be encouraging new members to renew online. And,

(continued on page 11)

as noted above, HQ will be adding a fifth dues notice to non-renewing members. HQ reports that the online chapter 2363 (**eNARFE**) has 1,820 members through November and that 244 of them have Maryland Zip Codes

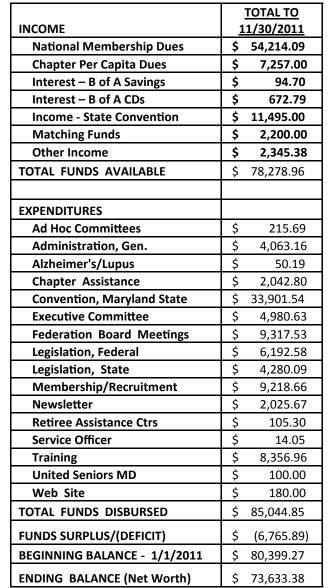
CHAPTER RETENTION PRIORITIES

Because many non-renewing members send in their dues almost immediately after they receive the third dues notice, it is advisable for chapters to delay contacting dropped members for one month after seeing their names in the monthly M112 report, until after the next M112 report.

FINANCE

MARYLAND FEDERATION OF CHAPTERS FINANCIAL REPORT for CY2011

As of November 30, 2011







Dick Strombotne Treasurer

TREASURER'S REPORT

Dick Strombotne

The accompanying chart shows the revenues and expenditures for Maryland NARFE through the end of November. The projected revenues and expenditures for December amount to about \$7,200 and \$3,100, respectively, leading to a deficit for the year amounting to about \$2,700. Recall that the approved budget for 2011 projected a deficit of \$6,900. Ten percent fund revenues from HQ in December were \$5323.11, bringing the total for the year to \$59,537.20. This annual total is 20 percent more than the \$49,679.97 received in 2010 and reflects the 38% increase in national dues to \$40 from \$29 that went into effect last March and the continued loss of membership in NARFE. All chapters have paid their per capita dues assessments as of December 9, 2011 a total of \$9,085.50.

The State Convention is the single largest cost item, with expenditures of \$33,901 and revenues of \$11,245 for a net cost of \$22,646. The next three largest cost items are for Board Meetings, Membership, and Training – all three have projected annual expenses between \$9,300 and \$10,000. The combined Federal and State Legislative Committee expenses are about \$10,700, with the FLC expenses running about \$6,200 out of that amount. A detailed end-of- year financial report will be available at the February Board meeting.

11



Dave Roseman, Budget Officer

MARYLAND FEDERATION OF CHAPTERS 2011 BUDGET REPORT

The FY 2011 Budget and Actual Expenses (using December projections) for major categories or categories with significant variations from budget are shown on the table below:

	FY2011	FY2011
	BUDGET	ACTUAL
Income less State	\$78,330	\$73,994
Convention		
State Convention	\$12,500	\$11,495
TOTAL INCOME	\$90,830	\$85,489
EXPENDITURES		
Administration	\$ 6,600	\$ 4,063
Chapter Assistance & Development	\$ 8,800	\$ 2,043
Md. State Convention	\$35,600	\$33,902
Executive Committee	\$ 4,500	\$ 5,131
Federation Board Meetings	\$10,400	\$ 9,318
Legislation-Federal	\$ 6,600	\$ 6,193
Legislation-State	\$ 5,900	\$ 4,593
Membership/ Recruitment	\$10,900	\$9,755
Training	\$5,000	\$9,956
All Other	\$ 3,730	\$ 3,315
TOTAL	\$97,730	\$88,269

BUDGET PROPOSAL FOR FY2012 AND FY2013

Based upon actual budget expenditures made in FY2011 and our continued priority of membership recruitment and retention, as well as, our need to ensure that our political representatives at both the Federal and State level get our message, the following budget is presented for approval at the February Federation Board Meeting.

INCOME	FY 2012	FY2013
State Convention		\$11,000
Mini-Convention	\$ 3,600	
All Other	\$73,900	\$72,200
Total Income	\$77,500	\$83,200
EXPENSES		
Ad Hoc Committees	\$ 200	\$ 200
Administrative General	\$ 4,500	\$ 4,500
Alzheimer's/Lupus	\$ 100	\$ 100
Chapter Assistance and Development	\$ 4,200	\$ 4,500
Convention-Mini	\$14,000	
Convention-MD	\$ 600	\$33,000
Convention-NARFE National	\$12,000	
Executive Committee	\$ 5,500	\$ 5,500
Federation Board Meetings	\$ 9,900	\$ 9,900
Legislation-Federal	\$ 1,000	\$ 6,400
Legislation-State	\$ 5,100	\$ 5,100
Membership/Recruitment	\$11,000	\$11,000
Newsletter	\$ 2,000	\$ 2,000
Retiree Assistance Centers	\$ 200	\$ 200
Service Officer	\$ 200	\$ 200
Training	\$ 7,000	\$ 7,000
United Seniors of MD	\$ 300	\$ 300
Web Site	\$ 200	\$ 200
TOTAL EXPENSES	\$78,000	\$90,100
PROJECTED SURPLUS (DEFICIT)	(\$ 500)	(\$6,900)

REPORTS, NEWS, EVENTS AND INFORMATION



Ronald P. Bowers Regional Vice President

REGIONAL VICE PRESIDENT'S REPORT

Ron Bowers

I attended the Maryland Federation Seminar in Bowie November 1. That was a very good session.

The National Executive Board met November 15-17 in Alexandria. Here are some of the developments taking place following that meeting:

- 1. The budget for 2012 was approved as an estimate. Some contract items contained in it were to be subject to later review and decision. Since the national policies call for raising the salaries of the National Officers and Regional Vice Presidents the same percentage as any COLA for government benefit programs, the NEB members will receive a 3.6% increase. However, the employees of NARFE headquarters will not receive a COLA as such. Instead, staff will be eligible for one-time \$500 bonus awards based upon their performance evaluations. The budget is based on continuing loss of members. A number of positions are undergoing change and some new duties, developed by contractors, are taken over by NARFE employees. The assignments of headquarters work are being rearranged to provide better concentration and coordination of topics. A new organization chart will be issued soon.
- 2. The Bylaws Revision Committee Chair went through the committee draft. Many items were questioned and directed to be redrafted. There are still issues of conformity with the new DC Non-Profit Act of 2010, which goes into effect January 1, 2012. However, it is very likely that *NARFE* will engage the services of a DC law firm that exclusively practices non-profit law. That service will include guidance on the bylaws and the requirements of a very detailed new statute. The publication of the draft of the Bylaw Revision will be in *NARFE* magazine as soon as a redraft is ready. Instructions for Resolutions concerning bylaws will be issued to guide Chapters and

Federations in their preparations for the National Convention in August.

- 3. The discussions of the E-Chapter at the NEB/ Federation Presidents' meeting in July resulted in a motion being agreed to by the NEB to confirm distribution of the 10% funds to the Federations based on the number of members of the E-Chapter in each Federation. The NEB also promised a review and proposal for possibly distributing the votes of the E-Chapter 2363 members to the Federations. However, the new DC statute has much detail on the voting rights of members, including an assertion that every voting member must be treated equally. The NEB decided that the E-Chapter votes, based on the 1/50 formula, will be cast by one of their officers in the same manner as every other chapter's votes.
- 4. The National Recruitment and Retention plan is quite good. The presentation on retention to the NEB by contractors was encouraging but the work after a full year seems to be concentrated on internet-connected members, who add up to less than 25% of all members. I pleaded once again, as I had a year ago, for work to begin immediately on the renewal notices and letters NARFE sends by regular mail to most members. We will see whether it is done soon. Maryland Federation's own approaches to reinstating lapsed members are having some success. Headquarters has agreed to adopt the practice of sending a fifth dues renewal notice in the manner developed by Dick Strombotne.



IN MEMORIUM

HOWARD BENNETT

After serving in the NAVY during World War II Howard Bennett worked for the Office for Civil Rights. After joining NARFE he served in all possible offices and chairs in his chapter including several times as President of Chapter 1887

13

Wheaton/Glenmont. He served on the Federation FLC, and one year served as Resolutions Chair. He had a Master's Degree in Music, he wrote music and probably is best remembered in the Federation as the wonderful pianist who entertained at Federation convention receptions at the hotel in Ocean City.

CHAPTER PUBLICITY & PUBLIC RELATIONS EFFORTS: FROM NON-EXISTENT TO COMMENDABLE

Dorothy Campbell, Publicity & Public Relations Chair (1747)

The recent survey on chapter publicity and public relations activities resulted in responses from 24 chapters, followed by an additional two that came in too late to be included in the summary/report. The report was handed out at the October 4 Board meeting. I extend my thanks to all responding chapters for their input.

Briefly, the survey indicated that all chapters can do more to publicize NARFE in ways that are available at little or no cost, and need only some time, effort, computer capability, resourcefulness and ingenuity. The summary listed many ways that chapters are increasing their visibility, meetings and events, but

there are many more. Expanding on the survey information, I plan to develop a list of media resources statewide, which may be useful to those chapters whose logistical areas are quite large or reach into more than one county.

One of the most important findings derived from the survey was that more than half of the reporting chapters requested assistance/training in specific public relations areas, especially in preparing press kits and releases, designing meeting posters/ handouts, and building a chapter Publicity and Public Relations Committee. I hope that the Federation Executive Committee will be able to work such a training session into its busy schedule in the not-too-distant future.

In the interim, please refer to the survey summary and NARFE's *Public Relations Handbook* (FH-9). I have additional copies of the summary; if you wish extra copies of national's handbook, they can be ordered at www.NARFE.org (*limited to two per chapter*).



Jeanette Green Secretary

Jeanette Green

MARYLAND SENIOR CITIZENS HALL OF FAME, INC.

Organized in 1987 the Maryland Senior Citizens Hall of Fame has honored up to 50 nominees annually. From 1994 through 2010 twenty-nine Maryland NARFE members were recipients of this award, including five husband/wife teams. Twenty-four names were included in a newsletter article last year; five names were received after printing:

2001: Frank Chase GERI, Chapter 1734, Howard County

2005: Ted Hannah Chapter 1887 Wheaton/ Glenmont

2010: Phelicia Boyer Chapter 126 Western Charles/

Indian Head

2010: Patricia Myers Chapter 969 St Mary's County

2010: Dick Strombotne *GERI* Chapter 581 Gaithersburg

Maryland's 2011 inductee was Martha Piper, Chapter 581.

REPORT GIVERS

When making a report at a Federation Board meeting please give me a copy of your comments for backup. A hard copy helps ensure accuracy of the transcription.

CHAPTER SECRETARIES *NEW*

A new F-7 Officer Roster has been devised by NARFE HQ IT Director Fred Hamidzada and contains **ALL** the information I need for contacting chapters. This information includes first name, last name, phone number, mailing and email addresses for EACH chapter position. Go to your email page. Type in narfe.org/narfeofficers and search. Scroll down to National Active and Retired Federal Employees and click. Go to Are you a NARFE member? and click. Follow instructions. If all information is correct, submit. If any change is needed go to View Officers, click, make changes and submit. Please let me know when you make any changes so I can check my files! If you do not have computer access, continue sending above information by email to me, whenever changes occur, and always by 31 December.



Jim Lish, Chapter 1972 binovc@gmail.com, 301-888-2482 Newsletter Editor & Net Coordinator

Jim Lish

THE NARFE MARYLAND FEDERATION OF CHAPTERS TO JOIN FACEBOOK

The NARFE Maryland Federation of Chapters will be joining Facebook (FB), the Social Networking site which currently has over 750 million active members and continues to grow. The purpose is to take advantage of this very popular site's ability to facilitate communication within our group and influence potential members to see the advantages of joining NARFE. We will also use this to influence public opinion and gain support for our legislative priorities at both Federal and State levels. In addition to joining us on FB, one can make connections with friends and relatives, share information and pictures and join other groups of interest and more. Several Maryland NARFE chapters have FB pages, most in their infancy and waiting for chapter members to participate.

This task may seem overwhelming for some but FB is simple and easy to join and use. For those members unfamiliar with how to join and participate in FB, the following are the basic steps to set up an account, set basic privacy controls, fill out your profile and join the NARFE Maryland Federation FB group after it is established. A far more detailed step-by-step discussion with video and illustrations can be found at http://www.gcflearnfree.org/facebook101. We recommend you peruse this website primer particularly in the area of privacy as it is a complex topic and has undergone many changes as FB continues to evolve. If you still have questions about this process, check with your children or grandchildren. It is likely that they are already FB members!

Use the internet browser of your choice, e.g., Microsoft Internet Explorer, Google Chrome, Firefox, Apple Safari, etc. You will need an email address and be sure to protect your system with a current Anti-Virus software that automatically updates routinely.

a. Enter www.facebook.com into the Uniform Resource Locator (URL) position of your browser and click enter. The FB page will appear on your screen like this Image.



- b. Setting up a FB Account. Under the words Sign Up, enter your personal information and desired password. Use your real name so that friends and relatives can recognize or find you on FB. Be sure to use a strong pass word that you can remember. Use letters, punctuation, symbols and numbers. Your personal information need not be made public as we will see later in the Privacy settings.
- When you're finished filling in your information, click on the green box (Sign UP).
- d. This screen is followed by a security check which requires that you type the text that you see in the box. Then click the Sign Up button again.
- e. This is followed by screens which will help you to find friends by using your email service, like Yahoo or Gmail. You can also enter information about your school or work which can also help you find friends. We will skip these steps now by clicking on "skip" but you can come back later if you wish.
- f. The next screen will ask you to add a profile picture of yourself. You can use one that is already on your computer; or take a new picture with your webcam. Since there are likely to be other FB members with the same name, a current picture will help friends find you. On the other hand, you can use most any other picture, avatar (an imaginary picture of your choice such as Donald Duck), icon, etc. if you prefer and can change it at any time. Just follow the instructions on the screen to upload the picture to FB. Click on "Save

15

(continued on page 16)

and Continue" and the next screen will be your new FB Page. Before you can continue, you must log into your email account and find the email that FB sent to you and follow the instructions. After completing this step, you now have a FB Account.

g. Before you start using FB you need to become familiar with your account settings. Click on "Account" on the upper right corner. Then click on "Account Settings". Here you can edit your email address, name, or password. On the left side there are even more settings such as "Security" that has to do with secure browsing and "Notifications" which lets you change the things that FB will alert you to.

Privacy Settings

By default, the information you share on FB is publicly visible. In other words, you must change your privacy settings if you do not want your information and activity made available to the public.

Some information will always be available to the public including your name, profile picture and gender, as well as the networks you belong to. If you do not want to share this information, don't include it in your profile.

The two major methods of controlling your privacy on FB include controlling who can see your posts and other information. You can also use privacy settings that controls who can interact with you and view your information. Remember to visit http://www.gcflearnfree.org/facebook101 for a more in-

depth discussion of FB privacy settings.

For the purpose of this brief discussion of using FB to view the NARFE Maryland Federation page we recommend that you set your privacy to "friends" only. As you become more familiar with FB privacy settings can be modified to allow you greater freedom in participating in other groups, games, etc.

When your FB page opens, click on the small down arrow on the upper right by "Home". A small box will open with options to see Account settings, Privacy settings, Log out and Help. Click on Privacy settings and for now, click on "Friends".

After it is established, you can search for the NARFE Maryland Federation of Chapters FB page by typing in "NARFE Maryland Federation" (capital letters not required) into the white box in the dark blue band at the top that says "Search" and click on icon at the right end of the box. The results will be several entries with the words Narfe and Maryland in their titles. One of them should be the Maryland Federation FB page once it has been created. Now browse through the page to become familiar with the format and contents.

We would appreciate it if you would click on "Like" so we will know you visited. You can also enter a post to give an opinion about the FB page or suggestions for additional content, changes, etc.

When you decide to leave FB, go back to the upper right of our page, click on the down arrow and click on "Log out". ••

REMINDER TO ALL CHAPTER TREASURERS

<u>Don't forget to file your annual tax return form EZ 990</u>. All Chapters must file every year without exception. If you fail to file, your chapter may lose it's tax exempt status. This is a serious matter. In the last two years, IRS has pulled tax exempt status from 35 chapters. Once this status is lost, it is a major headache to get it back with nasty forms to complete and a fine to be paid. Please advise Federation Treasurer Dick Strombotne when you file, and contact him if you need help with the form. Thanks for your attention to this.



Larry Lange, MD Federation Chaplain and Gaithersburg Chapter 581 Treasurer LLange3751@aol.com 301-972-6775

Larry Lange

NARFE STAFFED TABLES AT TWO NOVEMBER FEHBP OPEN SEASON HEALTH FORUMS IN MONTGOMERY COUNTY

Congressman Chris Van Hollen, (D. MD 8th District), in conjunction with NARFE's MD Federation, sponsored two Open Season Health forums the week before Thanksgiving. The first was held on Monday, November 14th at the Holiday Park Senior Center in Wheaton, MD, from 9:00 a.m. to 11:00 a.m. Rockville Chapter 1127 President Jennifer Ramsey, Leisure World Chapter 1143 President Barbara Walter, and Gaithersburg Chapter 581 Treasurer Larry Lange staffed NARFE's table, chatted with forum attendees and handed out copies of the November 2011 *NARFE*

magazine, brochures, and membership applications. The second forum was held on Thursday evening, November 17th, at the Executive Office Building in downtown Rockville, MD from 7:00 p.m. to 9:00 p.m. The NARFE table at this forum was staffed by Dr. Jim Cowie, MD Federal Legislative Committee Chairman and Deferred Annuity Coordinator, and member of Gaithersburg Chapter 581, and Larry Lange, Gaithersburg Chapter 581 Treasurer. Individuals on the panels for both forums were: Dr. Dick Strombotne, Moderator; Dave Snell, Director, NARFE Retirement Benefit Services; Walton Francis, consultant and author, Washington Consumer Checkbook's Guide to Health Plans for Federal Employees; Angela Calarco, Branch Chief, Program Analysis, Federal Employee Insurance Operations, U.S. Office of Personnel Management; and experts to answer questions on Medicare and Medicaid. Representatives from the major FEHBP health insurance programs were also present at both forums, as were staff members from Congressman Van Hollen's office.

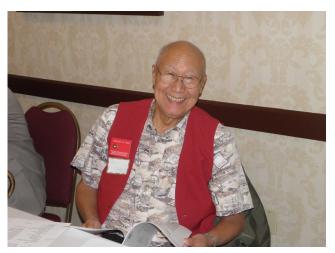
IN MEMORIUM

CHARLENE COHEN, originally from Minnesota, served in the WACs in the ETO during World War II. After the war she worked for the Secretary of the Army, Secretary of Defense and the State Department. She married Sam in 1959 and had one daughter. She joined NARFE in the early 90s, elected President of her chapter, and served as Federation Public Relations Chair, Vice-President/Membership Director, then President of the Federation from 1997-2001. Looking ahead it was her idea that the Federation provide computer access to all Executive Committee members to those who did not have computers, thus keeping the Officers in touch with each other, at the same time saving the Federation money from constant telephone calls. As Federation Chapter Development Coordinator she helped revitalize many of the failing chapters; she had a knack for convincing members to assume Officer positions. Charlene spoke at many PRS programs. She earned citations and awards, especially for her recruitment efforts. Charlene truly was a dedicated NARFE member.

PHOTOS FROM AROUND THE FEDERATION

Maryland Federation Board Meeting

October, 2011



Tom Lee, New Sergeant-At-Arms



Barry Grier, Membership Committee Chair



Saj Durrani, Chair, Resolutions Committee



Jackie Roberson, Chair, Site Selection Committee

Maryland Federation Board Meeting (continued)



L-R: Ron Bowers , Region II VP, and John Stackpole, Federation Parliamentarian

Chapter 1887 Luncheon

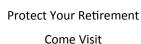


U. S. Senator Cardin (sitting on right) at the Chapter 1887 Luncheon



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

Maryland Federation Newsletter





The Maryland Federation Website at: www.mbnarfe.org
With Links for Easy Browsing!

Nonprofit Org. U.S. Postage Suburban, MD Permit # 5715

CALENDAR OF EVENTS

2012

January 24 United Seniors of Maryland Legislative Forum

February 7 Federation Board Meeting, Bowie

March 1 Deadline for Resolutions

TBD Spring Social Media Workshop
April 30-May 1 Maryland Mini Convention, Bowie

July Preparation for National Convention

August 26-30 National Convention, Reno