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Service Officer
Vacant

Historian
Vacant

NARFE-PAC Chair
Vacant

Robert Doyle, Immediate Past President
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LONG TERM CARE INSURANCE

Dr. Howard Waterworth, 1st Vice President and Legislative Chair

Some of us will need help in our final years with basic activities of daily living such as dressing, bathing, eating, toileting, continence, getting in or out of bed, walking, etc. Long Term Care (LTC) insurance is intended for persons who are not sick and may not have someone available all the time to help us during the course of the day. These needs are not covered by health insurance.

Age is not a determining factor in needing long term care. About 60% of people over 65 will require at least some type of LTC during their lifetime. About 40% of those receiving LTC today are between 18 and 64. Once a change from full health occurs LTC insurance may not be available.

LTC insurance generally covers home care, assisted living, adult daycare, respite care, hospice care, nursing home and Alzheimer's facilities. If home care coverage is purchased, LTC will pay for a visiting or live-in caregiver, companion, housekeeper, therapist or private duty nurse up to seven days a week. Premiums paid on a LTC policy may be eligible for an income tax deduction.

As they relate to income tax, the tax qualified (vs. non tax qualified) policies are the most common but require that a person be expected to require care for at least 90 days and be unable to perform 2 or more daily living activities. However in some cases the benefits on a non-tax qualified policy are better so it is important to study the two options thoroughly.

Once a policy is purchased the language cannot be changed by the insurance company and the policy is guaranteed renewable for life. However, premiums can be increased over time.

Group policies, however, may not be

guaranteed renewable or tax qualified, and may allow the insurance company to replace the policy with a similar policy and to change the premiums at that time. Options such as spousal survivorship, non-forfeiture, restoration of benefits and return of premiums are available with most plans.

LTC insurance rates are determined by six main factors: the person's age upon purchasing, the daily (or monthly) benefit, how long the benefits pay, the up front elimination period, inflation protections, and one's health rating (preferred, standard, sub-standard). For example, a policy purchased at age 70 with inflation protection and paying \$162 daily for 3 years with a 90 day elimination period costs \$2,550 annually. Most companies will offer couples and multi-life discounts on individual policies. The average age of purchasers has dropped from 68 years in 1990 to 61 years in 2005 and the number of purchasers under age 65 has increased significantly.

You should not purchase LTC insurance if you receive or may soon receive Medicaid benefits, if you have limited assets and cannot afford the premiums over the lifetime of your policy or if your only source of income is social security. Do not spend more than 7% of your income on LTC insurance.

When considering a LTC policy begin by exploring the Federal LTC insurance program. According to OPM, LTC services can be "very expensive". The OPM option includes features such as benefits designed specifically for the Federal Family, access to knowledgeable program reps, and convenient payment options. Ask for their Benefits and Features Worksheet to compare their features and costs with those of the open market.

**PAST CHAPTER
PRESIDENTS****Chapter 1122**

Robert Doyle
Robert F. Haas
John Fleming

Chapter 2146

Irwin Neveleff
Marty Eiband
Emma E. Barnett

Chapter Corner

Chapter 1122 welcomes the following members who joined in May.

New Member:

Darryl Mahoney

Re-instated Members:

<i>Anne Anderson</i>	<i>Beverly Arnette</i>
<i>Lillie Clark</i>	<i>Michael Collins</i>
<i>Lauren Dunn</i>	<i>Valerie Grasso</i>
<i>Lawrence Harris</i>	<i>John Kelly</i>
<i>David Lange</i>	<i>Blake Lorenz</i>
<i>Angelina Opalski</i>	<i>Marion Sampson</i>
<i>Derek Stewart</i>	<i>Norma Weetman</i>
<i>John Wolf</i>	

New, reinstated, transferred and prospective members your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers and meet and socialize with fellow members.

IN MEMORIAM

It is with sadness that we extend condolences to the family and friends of:

Daniel Embody
Benjamin Petkof
Janice Slifer
H. Ronald Surgen
Franklyn Taylor

Thank you to **Nilou Mohazzabi** of "Ideal You Boutique" for her presentation on eating healthy that she presented at the May meeting. Everyone enjoyed the delicious snacks, they showed us just how tasty healthy eating can be. Now to go along with healthy eating, a little healthy exercise - one, two, three, bend...

Also at the May meeting the NARFE National Association awarded a Certificate representing the 60 Year Anniversary of Chapter 264. It was presented to **Jana Over** by Chapter 1122 President **Richard Bennof**. Jana who is currently Treasurer, Editor and Membership Chair accepted the award on behalf of Chapter 264. This was a bittersweet occasion for the chapter since it will merge with Chapter 1122 later this year.

The lucky winner of the 50/50 drawing for May was **Lee Shields**, who donated his winnings to the Chapter's general fund.

We wish all sick and shut-in members a speedy recovery and look forward to seeing you soon at the monthly meetings.

To all June Birthday Members
"HAPPY BIRTHDAY" from all of us!

June Luncheon Meeting

Wednesday, June 12, 2013
at 12 Noon
Sir Walter Raleigh Inn
6323 Greenbelt Road
Berwyn Heights, MD 20740
(301) 474-6500



Guest Speaker

Barry Grier, 2nd Vice President
Membership Director
NARFE Maryland Federation

Cost: \$25 per person includes Tax & Gratuity
Door Prizes !!

Choice of Entrée, Open Soup & Salad Bar,
Chocolate Mousse Dessert, Coffee, Tea & Soft
Drinks (Alcoholic Beverages Not Included)

Entree: (Select One)

Prime Rib
Hawaiian Chicken Breast
Crab Cake
Beer Battered Shrimp

*Reservations by: **June 7, 2013***

*Make check payable to: **NARFE Chapter 1122***
Send to: Warren Wilcox, Treasurer
8141 Mandan Terrace
Greenbelt, MD 20770

Phone: 301-345-7437
Email: wcwilcox@juno.com



**Total Chapter
Membership
May**

550

YOU'RE INVITED

Congressman Steny Hoyer's Annual Bull Roast and Birthday Party

Friday, June 14, 2013

• Rain or Shine • 6:00 pm - 8:00 pm

**The Newton White Mansion
2708 Enterprise Road
Mitchellville, Maryland 20721**

Enjoy Country Barbeque & Ice Cream Sundaes

**\$15 Students • \$20 Seniors • \$35 Individuals
\$250 Sponsors • \$500 Patrons • \$1000 Hosts**

**E-mail bullroast@hoyerforcongress.com to RSVP.
If you have any questions, please do not hesitate to call the campaign office at (301) 464-5710**

Multiple Threats, Act Now to Defend Your Earned Benefits

The earlier focus on federal employees has clearly spilled over to become grave threats to federal retirees. In an unprecedented fashion, both income security and health benefits are under attack. Switching to a Chained CPI to calculate cost-of-living adjustments (COLAs) is a clear and present danger to the inflation protection promised current retirees during decades of federal service. More recently, a bill (H.R. 1780) to sever the Federal Employees Health Benefits Program (FEHBP) risk pool by removing all federal employees would dismantle that model program.

While thousands of NARFE members have sent the President and Congress notice of our opposition, the average (median) House member has received only 47 messages from 18 NARFE activists since January 3. National President Beaudoin urges each NARFE member who has not already sent both messages – “Oppose a Change in the COLA formula” and “Defend FEHBP” – in defense of their earned benefits, to use the Legislative Action Center now to send these messages to both ends of Pennsylvania Avenue - use: <http://capwiz.com/narfe/issues/>.

**NARFE Chapter 1122
Treasurer's Report for
April 2013**

Balance as of 3/31/2013	\$2,342.86
Income:	
NARFE (Mar & Apr Dues)	<u>366.54</u>
Total Income	366.54
Expenses:	
CHI Centers Inc. (Printing Feb Newsletter)	84.96
US Postal Service (Mailing May Newsletter)	<u>39.83</u>
Total Expenses	124.79
Balance as of 4/30/2013	\$2,584.61

**Maryland Federation Convention Recap
Richard Bennof, President**



(Left to Right) Melinda Scott, Richard Bennof and Barbara Barron

The Maryland Federation of Chapters 41st State Convention was held in Ocean City, Maryland from April 29 through May 1, 2013. Chapter 1122 attendees were Richard Bennof (President) and members Barbara Barron and Melinda Scott. The main purpose was the election of Federation officers (all nominees, including new President Dan McGrath, were elected by a show of hands). Throughout the meetings, the ongoing efforts and strategies to enhance retention and recruitment were emphasized. Given the aging NARFE membership file, reported deaths often outpace our best efforts to recruit new members. Some lapsed members have been reinstated through new, bi-monthly mailings. Overall, total NARFE membership is now about 261,000, down from about 500,000 in 1982. There's a new NARFE brochure F-135 which can be used to access prospect cards and a sample NARFE "elevator speech" about the benefits of joining NARFE.

"eNARFE" fills the need for cyber-based interaction for younger members; there are now 12,500 "eNARFE" members.

Executive Board Positions

The Chapter Executive Board is composed of Chapter Officers, Immediate Past President, Committee Chairs and Program Officers. Its duties are to initiate plans for the activities of the organization and vote on financial decisions of the Chapter. There currently are open positions that need to be filled by volunteers. Please give it some thought and volunteer to become an active member on the Chapter Executive Board. See vacant positions listed on page 1 under Executive Board and contact any Board member to become a volunteer today.

**Presidential Quote
In Honor Of
Flag Day**

“This flag, which we honor and under which we serve, is the emblem of our unity, our power, our thought and purpose as a nation. It has no other character than that which we give it from generation to generation. The choices are ours. It floats in majestic silence above the hosts that execute those choices, whether in peace or in war. And yet, though silent, it speaks to us – speaks to us of the past, or the men and women who went before us, and of the records they wrote upon it.”

**(Thomas)
Woodrow Wilson
28th U.S. President
(1913 - 1921)**



Please update your e-mail address by notifying Membership Chairperson Elaine Cameron: elainecameron@aol.com

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NARFE Chapter 1122
7353 Green Oak Terrace
Lanham, MD 20706

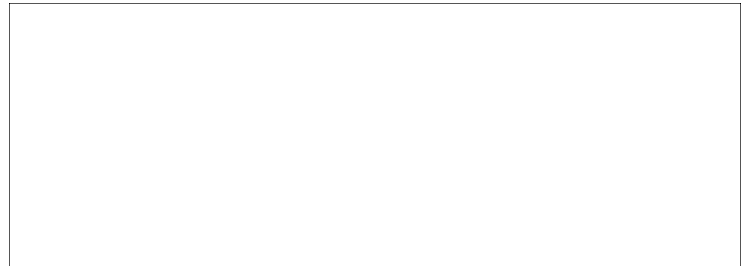
Chapter 1122 Website
www.mdnarfe.org/chapter1122

MD Federation Website
www.mdnarfe.org

NARFE National Website
www.narfe.org



RETURN SERVICE REQUESTED



Upcoming Events

- June 12 Chapter Luncheon
- June 14 Flag Day
- June 16 Father's Day
- August Grass Roots Advocacy
- October 1 Federation Board Meeting, Bowie
- October/November TBD Federation Training

June Luncheon Meeting



Wednesday, June 12, 2013 at 12 Noon
Sir Walter Raleigh Inn
6323 Greenbelt Road
Berwyn Heights, MD 20740
(301) 474-6500

NARFE National Headquarters
(Direct Line)
1-703-838-7760

NARFE Sponsored Line
to Congress
1-866-220-0044

To contact Maryland Delegates
and Representatives

Call 301-858-3000
or visit the NARFE Web Site
www.mdnarfe.org

To reach the Governor call
1-800-811-8336
or visit the Web Site

www.gov.state.md.us/mail

Guest Speaker
Barry Grier, 2nd Vice President
Membership Director
NARFE Maryland Federation

Door Prizes!
Cost: \$25 per person
includes Tax & Gratuity
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