



# NARFE NEWSLETTER

## GREATER BOWIE-CROFTON AREA

### CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 28, No. 7

www.NARFE1747.org

March 2008

**GENERAL MEMBERSHIP MEETINGS** are held at Bowie City Hall (2614 Kenhill Drive, Bowie) on the third Thursday of the month at 10:00 AM in Conference Room 204. There is never a charge to attend and all meetings are open to the public.

**EXECUTIVE BOARD MEETINGS** are held the first Thursday of the month at 10:00 AM in Conference Room 125, Bowie Senior Center. All chapter members are welcome.

**NOTE:** Chapter meetings are cancelled when Prince George's County schools are closed due to inclement weather. Otherwise, meetings are held as scheduled.

### COMING ATTRACTIONS

- ❖ NARFE *Region II Symposium*. Tuesday, March 18 and Wednesday, March 19.
- ❖ *General Meeting*. Thursday, March 20, 10:00 AM: Program: Inside Gardening. Speaker, Elaine Isman, Patuxent Nursery.
- ❖ *General Meeting*. MONDAY, April 7, 10:00 AM: Program: Arthritis. Speaker, To Be Announced.

### PRESIDENT'S MESSAGE

*Ed Bice*

#### Current Federal Employees' News

On Saturday, April 5th the nine Montgomery County Chapters are holding the 3rd Seminar for Current Federal Employees. You are invited, even if you don't live in that County. The presentations will be: "Retirement Considerations for the Currently Employed" by Mark Keen, Bennett Financial Advisors; and, "Retirement from Federal Employment" by JoAnn McGehrin, a pre-retirement lecturer. The event will be held at the Bauer Drive Community Center located at 14625 Bauer Drive, Rockville, Maryland. The program will start at 9:30 and end around noon.

#### Voluntary Contributions Program

*(From Chapter 969 Newsletter)*

To the active employees who are CSRS – there is a program known as "Voluntary Contributions Pro-

gram". This program is separate from the better-known Thrift Savings Plan. If you are looking for a super safe place to stash extra cash with a 12 month guaranteed interest of 4.87%, with this account you can deposit money and, when you retire, pay taxes only on the interest earned. You can contribute almost any amount, in minimum increments of \$25. For additional information, check Miss Flanagan's article in the May 5 issue of Government Executive at [www.govexec.com/dailyfe](http://www.govexec.com/dailyfe).

Our Chapter will participate in the Crofton Armed Forces Parade on Saturday, May 3. We had a great time and a wonderful turnout last year. Let's increase our member participation this year.



#### Roger Leonard

It is with deep regret that I report the death of Roger on February 12. He served as a Chapter officer for over 20 years, primarily as Secretary and also as 2nd Vice President. He also represented our Chapter at Bowie's Memorial and Veterans Days ceremonies. He received the Blue Cross/Blue Shield NARFE Distinguished Annuitant Award in 2006. He was a member of Bowie's Disabled American Veterans Chapter. We will miss him so much and we extend sincere condolences to his family and many friends.

**NARFE scholarship applications  
are due in April!**

## FEDERAL LEGISLATION

*Paul Schuette*

Federal retirees were spared from the domestic spending reductions proposed in the fiscal 2009 budget President Bush sent to Congress in February.

For retirees, “this budget is mostly good news because it has so little bad news,” NARFE said in its preliminary assessment of the spending proposal.

There was at least one dark cloud on the fiscal horizon, however.

The proposal includes a plan to expand Health Savings Accounts (HSAs) in the federal health insurance program, an option NARFE opposes because of the likelihood that younger, healthier, higher-income employees would opt for HSAs. This could trigger higher premiums for those remaining in comprehensive health plans.

Relatively few federal workers or retirees have enrolled in HSAs up to now, but the budget proposal would allow Blue Cross/Blue Shield, the most popular federal health plan, to offer HSAs.

NARFE fears that the BC/BS “brand name” could jump start HSAs to the detriment of older employees and retirees who need comprehensive coverage.

## STATE LEGISLATION

*Ed Bice*

The Maryland Federation’s State Legislative Committee (SLC) finalized and distributed the Federation’s 2008 Maryland Legislative Program pamphlet. Their main objectives are to equalize tax exemptions for pensions of public service employees, military retirees, and Maryland’s seniors; to create an annual credit for long-term care (LTC) insurance premiums; and to reduce the tax burden on senior homeowners.

The SLC is tracking notable tax bills affecting seniors and others during this legislative session. NARFE members have and will testify on bills we support. Members continue to meet with legislators to gain their support for our positions. We continue to seek the support of other like-minded organizations.

The SLC cannot be successful without your help. We need members to be present at all hearings. You don’t have to testify, but be a member who sits in the session and supports members who are testifying. This will ensure our legislators know there is a contingency of concerned citizens. We need members to call their legislators and ask them to support our legislative bills. We also need members to sup-

port NARFE MDPAC (Maryland Federation’s Political—Action Committee) by making a contribution. Send your check to MDPAC in care of Dave Roseman, 6 Thornburn Road, Gaithersburg, Maryland 20878-2611

## MEMBERSHIP

*Dorothy Campbell*

### New-member Survey Results

To find out how active federal workers and retirees learn about NARFE, why they join, and what they expect to derive from the organization, for about 18 months we mailed a survey to all new chapter members. It was sent with a welcome letter, the chapter newsletter and a yearlong list of programs. We also asked what they thought of our meetings, programs and newsletter.

Although the response was low, the overwhelming majority of those who answered the survey were satisfied with our meeting schedule and found the newsletter informative. They liked the variety of our programs; their program suggestions included nearly all the topics we have addressed over the years as well as a couple of new ones. Not surprisingly, nearly all the respondents agreed on what they expect to gain from joining NARFE; summed up, they are “Vigilant monitoring of legislation” and “Fighting to prevent any erosion of benefits.” In addition, most respondents expected that NARFE would provide “good fellowship,” “collaboration, communication and sharing with those who have similar goals and objectives,” and a place for listening, learning and being informed by speakers and members.

The survey appears to reinforce our chapter’s ongoing attempts to recruit and retain members via our proactive membership program as well as our publicity/outreach program. Although about one third of the respondents learned of NARFE at workplace retirement seminars, nearly a third joined after discovering NARFE on the web, through the media, or from members in other organizations. Two respondents became members by “assuming” their deceased spouse’s membership — a benefit that both national NARFE and the Chapter heartily encourage.

But, most importantly, the remaining third joined because of friends who are NARFE members.

As membership chair, I believe that my oft-repeated messages that “every member must be a recruiter” and that “one-on-one recruitment efforts work” are clearly reflected in the survey results. Therefore I en-



Diane Polangin (*left*) presents tips on filing taxes; Ed Bice and Diane Polangin (*below*).



**Need details? Find them at  
[www.NARFE1747.com](http://www.NARFE1747.com)**

**CHAPTER 1747 TREASURER'S REPORT**

Balance on: January 1, 2008	\$4189.05
Income:	406.06
Expenses:	782.46
Assets:	3812.65
Obligations:	1002.00
Balance on: January 31, 2008	\$1806.63

**CONDOLENCES**

The following Chapter members passed away recently. Our prayers and sympathy go to their families and friends.

**Roger Leonard                      Thomas A. E. Stebbing**

**IMPORTANT FEDERAL CONTACTS**

*All are addressed as "The Honorable"*

President George W. Bush <i>president@whitehouse.gov</i>	202-456-1111	
Senator Barbara A. Mikulski <i>www.mikulski@senate.gov</i>	202-224-4654	fax: 202-224-8858
Senator Ben Cardin <i>www.cardin@senate.gov</i>	202-224-4524	fax: 202-224-1651
Representative John Sarbanes District 3 <i>www.sarbanes.house.gov</i>	202-225-4016	fax: 202-225-9219
Representative Steny Hoyer District 5 <i>www.hoyer.house.gov</i>	202-225-4131	fax: 202-225-4300
Representative Albert Wynn District 4 <i>www.wynn.house.gov</i>	202-225-8699	fax: 202-225-8714

**Greater Bowie-Crofton Area NARFE News**

NARFE News is published ten times a year (monthly from September through June) by Greater Bowie-Crofton Area Chapter 1747, National Active and Retired Federal Employees Association, P. O. Box 504, Bowie, MD 20718-0504.

Vol. 28, No. 7

Dues payments, gifts, and contributions to NARFE are not deductible as Charitable Contributions for income tax purposes.

courage (again) all members to carry a membership form with them, so they can sign someone up right on the spot! Alternately, if you provide me with a prospect's name and address, I'll mail them a complete information packet. And last -- and a most effective recruitment tool -- bring potential members to meetings so they can see for themselves just what they're missing by not belonging to NARFE.

**It's NARFE Scholarship Program Time!**

See page 57 in the February NARFE Magazine, the NARFE website (NARFE.org), our Chapter website (NARFE1747.org) or call a chapter officer for an application/eligibility information. Deadline for applications is April 30, 2008.

**WELCOME NEW MEMBERS!**

<p><b>Sylvia M. Covington</b> <b>Dennis Hackett</b> <b>Stephen J. Holst</b> <b>Linda L. Parr</b></p>	<p><b>Chiquitta A. Thomas</b> <b>Carol Wenk</b> <b>Debra G. Winslow</b></p>
--	---

**DAYS TO REMEMBER**

March 9	Daylight Savings Time Begins
March 16	Palm Sunday
March 21	Good Friday
March 23	Easter Sunday

## CHAPTER BOARD

### Elected Officers

President	Ed Bice	301-464-3748	DEBice@netzero.net
1st Vice President	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
2nd Vice President	Barbara Wheatley	301-352-6241	wheatley0@aol.com
Secretary	Lillie Watson	301-262-5926	lwatson16@hotmail.com
Treasurer	Bob Cullen	301-262-4783	ba3537@aol.com
Assistant Treasurer	Louise Cole	410-672-5543	col9135.aol.com

### Committee Chairs

Federal Legislation	Paul Schuette	301-262-0975	paulschuette@verizon.net
Membership	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
Newsletter	Frances Steburg	301-352-0297	feks@msn.com
	Jessica Forman	301-262-3222	jeci4man@verizon.net
Programs	Barbara Wheatley	301-352-6241	wheatley0@aol.com
Public Relations	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
Service Officers	Bob Cullen	301-262-4783	ba3537@aol.com
	Paul Schuette	301-262-0975	paulschuette@verizon.net
	Lee Tuveson	301-262-3164	
State Legislation	Ed Bice	301-464-3748	DEBice@netzero.net

### Activity Coordinators

Alzheimer's Fund	Maria Francer	240-245-4328	
Community Service	VACANT		
Meeting Sign-In/Greeter	Mary Catloth	301-390-2206	mcatloth@aol.com
NARFE-Net Coordinator	VACANT		
NARFE-PAC	Ed Bice	301-464-3748	DEBice@netzero.net
Photographer	Frank Lee	410-672-5065	fllee0716@verizon.net
Refreshments	Jack Calloway	301-262-3457	
	Dave Gallart	301-262-7261	
	Tom Page	301-262-3418	
Events Coordinator	VACANT		
Sunshine	Marjorie Laios	301-262-1556	

Next Meeting

**March 20, 10:00 A.M Gardening**

Looking Ahead: April 7 Arthritis