



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 29, No. 4

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December 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

- ❖ *General Meeting.* January 15, Tax Time Tips
- ❖ *USM Rally.* January 27, 8:15 AM –2:30 PM
- ❖ *General Meeting.* February 19, Dr. Sam Boles, Ophthalmologist, at Anne Arundel Eye Center

PRESIDENT'S MESSAGE

Ed Bice

I hope everybody had a healthy, safe and happy holiday season. I wish to all a New Year full of good health and much joy.

These are exciting times as the Obama administration takes over on January 20. NARFE must remain strong to protect our interests as stimulus packages are proposed, deficit spending is accelerating, and new programs are being planned. Entitlement reform and healthcare reform are two of the major areas that are under consideration for major change. The question is what effect will any changes have on current federal workers and retirees in 2009 and beyond—and our answer is a strong NARFE, the only organization that works to protect our earned benefits.

The election for Chapter officers for 2009–2011 will be held at the May general membership meeting. If you would like to serve on the Nominating Committee, please talk to me as I can provide details. Look for other information on the subject in future newsletters.

Kudos to Tom Page

Chapter member Tom Page was inducted into the Maryland Senior Olympics Hall of Fame in November.

Tom has competed at the state and national levels of the Senior Olympics since 1984 and is a longstanding member of the Maryland Senior Olympics Board of Commissioners.

United Seniors of Maryland (USM) Rally

This annual legislative rally will be held January 27, 2009 from 8:15 AM. to 2:30 PM. at St. John's College, Annapolis. The cost is \$15 and includes lunch. We generally carpool from Bowie to Annapolis.

Governor O'Malley, Senate President Miller and House Speaker Busch have addressed the rally in the past and have been invited to again this year. Also, the group breaks into county caucuses where legislators from various districts are present for question and answer sessions. Please contact Ed Bice for details.

FEDERAL LEGISLATION

Joseph Young

Request for Help

Due to the collapse of the financial markets and the adverse impact that its having on retirement plans, House Representative John P. Sarbanes, 3rd District, Maryland felt compelled to write the following letter to Treasury Secretary Henry Paulson:

Dear Secretary Paulson:

I am writing to urge you to suspend the Required Minimum Distribution (RMD) for 401 (k) accounts and IRAs held by seniors who have reached the age of 70 1/2. As a result of the current financial crisis, many senior citizens have lost significant value in their retirement investments. If required to withdraw from their retirement accounts now, we are forcing seniors to realize these losses unnecessarily

Continued on page 2

and potentially compromising their long term financial well being. In my own District, I have heard from a number of individuals who are facing this difficult decision in the coming months.

According to recent Congressional Budget Office estimates, American workers have lost \$2 trillion in retirement savings over the past 15 months - this is an historic downturn in the stock market by any measure. Current tax law requires minimum distributions over the life of the retiree. However, Treasury Department regulations interpret this as requiring annual distributions and assess a tax penalty equal to 50% of the required withdrawal if a distribution is not made. By suspending this policy, seniors who are in a position to weather the current market volatility will avoid taking unnecessary losses in their retirement savings. The RMD also effectively forces out willing investors at a time when we are trying to stabilize our economy and stem the dangerous and disorderly flight from our markets that has occurred over the last few months. For these reasons, I urge you to provide a temporary waiver on mandatory minimum distributions for retirement accounts.

Thank you for your attention to this matter. I look forward to your response.

Sincerely,

John Sarbanes
Member of Congress

UPDATE 12/12/08: Congress has passed H.R. 7327, which would require Treasury to waive the RMD for 2009. It now awaits the President's signature.

NARFE Cries Foul

National Active and Retired Federal Employees Association (NARFE) urges Blue Cross to drop its plan to force Federal workers and retirees to pay 100% for non-network surgical and maternity providers. NARFE President Margaret L. Baptiste called on Blue Cross Blue Shield (BCBS) to reverse their decision to require federal employees and annuitants enrolled in the insurance carrier's "standard option" to pay 100% for out-of-network surgical and maternity services up to a separate \$7,500 catastrophic limit starting next year. Baptiste praised Chairman of the Subcommittee on the Federal Workforce, Postal Service, and the District of Columbia, Representative Danny Davis (D-IL) for asking representatives from BCBS and the Office of Personnel Management (OPM) to explain the benefit reduction during a hearing held on December 3, 2008.

"A fee-for-service plan like standard option is based on the notion that insured persons could be treated by the physicians of their choice. By effectively dropping out-of-network surgical and maternity coverage for 2009, standard option is morphing into a preferred

provider organization (PPO) plan, like what is currently offered as 'basic option.' What is the value of the government and enrollees paying a standard option premium—which just increased by 13 percent—for what will become basic option coverage?" Baptiste said.

The NARFE President acknowledged that encouraging enrollees to seek in-network doctors helps to contain costs, but that it was important for the Federal Employees Health Benefits Program's (FEHBP) most popular plan to cover a fair share for out-of-network surgeons and obstetricians, particularly in emergency situations and in medically underserved areas. This is even more important with an ever-shrinking pool of participating providers. "Everyone deserves the best possible care and that includes having an affordable option to go out-of-network," Baptiste said. President Baptiste also questioned why the new coinsurance for out-of-network surgical providers is not waived for annuitants who pay Medicare premiums since Medicare covers a significant share of such procedures.

Baptiste said that NARFE would work with Rep. Dave, OPM, and Blue Cross to favorably resolve the surgical and maternity coverage issue.

UPDATE 12/12/08: OPM announced FEHBP enrollees will have up to January 31, 2009 to make changes in their health, dental, and vision coverage.

STATE LEGISLATION

Ed Bice

The State Legislative Committee (SLC) continues to seek sponsors for our priority legislation. Delegate Gilchrist (District 17) is sponsoring the equalized tax exemption for Maryland seniors in the House of Delegates. Chapter and SLC member Joe Young and I met with Maryland Senator Peters (District 23) in early December to seek his sponsorship for the same legislation in the Senate. Joe is doing a study on long-term care insurance to be used by the SLC Committee for legislative actions.

MEMBERSHIP

Dorothy Campbell

Resolve to Get Involved in 2009

With my "Happy New Year" to all members and their families comes my annual list of New Year's resolutions for Chapter 1747 members.

First, topping the short list is a resolution to attend membership meetings. *(My special thanks to all those*

who attended our November meeting; you really packed the room to hear Attorney Jackie Byrd, making her feel good and making your officers proud.)

Second is a resolution to get more involved in the ongoing functions of our chapter: running for office in our 2009 elections, working



Elder Issues attorney Jacqueline Byrd speaks at our November meeting.

on a committee*, and/or taking part in one or more of our activities, e.g., joining the group that goes to Annapolis to lobby for legislation that will benefit seniors, or participating in a community project such as the Crofton Armed Forces Day parade, the Bowie Memorial Day parade, the Odenton Day Fair, or any of our other special projects.

Third is a resolution to recruit, recruit, recruit! We always want/need more members.

And last, but not at all least, is a resolution to keep your dues current—which will eliminate the need for second notices from national NARFE and letters/calls from us. The easy way—dues withholding (DW) from your OPM check, which even saves you money. For more information on DW contact me; for joining a committee or activity or running for office, call an officer (see page 4).

WELCOME NEW MEMBERS

Steven J. Armenia
Bonnie D. Boberg

Christine A. Smith
William McWhirter

CONDOLENCES

The following chapter member passed away recently. Our prayers and sympathy go out to his family and friends.

George H. Bradley

Save the Day--January 15

The IRS will welcome the New Year by sending Income Tax forms to everyone. Come to the January 15 "Tax Tips" program and learn some ways to save on your taxes.

CHAPTER 1747 TREASURER'S REPORT

Balance on: November 1, 2008	\$4163.90
Receipts:	1097.63
Disbursements:	1433.65
Balance on: November 30, 2008	\$3827.88

DAYS TO REMEMBER

Jan. 1 – New Year's Day

Jan. 19 – Martin Luther King, Jr.

Sunshine Lady Marjorie Laios needs us to keep her up-to-date on our members. If you know a member who needs some remembering, call Marjorie at 301-262-1556; she will send an appropriate card.

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 Donna F. Edwards District 4 <i>www.edwards.house.gov</i>	202-225-8699	fax: 202-225-8714

Greater Bowie-Crofton Area NARFE News

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

CHAPTER BOARD

Elected Officers

President	Ed Bice	301-464-3748	DE3637@verizon.net
1st Vice President	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
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Treasurer	Bob Cullen	301-262-4783	ba3537@aol.com
Assistant Treasurer	Louise Cole	410-672-6528	col9135@aol.com

Committee Chairs

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	Lee Tuveson	301-262-3164	ltuveson@verizon.net
State Legislation	Ed Bice	301-464-3748	DE3637@verizon.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	DE3637@verizon.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	301-262-1566	

January 15 Tax Tips

February 19: Ophthalmologist Sam Boles.

Do You Have a NARFE Chapter Job In Mind?

Let the Nominating Committee know!