



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 30, No. 2

www.NARFE1747.org

October 2009

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. Saturday, 17 October from 10:00 AM until 12:00 noon at Bowie City Hall. Insurance representatives and Lions Club Volunteers. Flu shots will **NOT** be given this year.

PRESIDENT'S MESSAGE

Dorothy Campbell

DO YOU WANT \$40 DUES?

Right now, newsletters from NARFE chapters are issuing information on the "Dues Referendum" proposed by the National Executive Board—as follow-up to the article that appeared in the August issue of the NARFE national magazine, as well as those in several earlier issues. The article in the August magazine begins on page 41 and continues on pages 42–43.

That article outlined the "referendum" procedures and how the NARFE national by-laws would change. However, I want to point out that the "Dues Referendum" is a "Dues Increase." If the referendum passes **it will raise annual dues to \$40.00** for all members except those who are *currently* Life Members, Honorary Members whose chapter dues are waived by their chapter, and Members-at-Large/National-Only members. Active Federal Employees also would be allowed to renew their dues at the special incentive rate under which they joined; however, upon retiring, they would pay dues at the increased rate.

That \$40.00 annual rate would include both national and chapter dues. *Regular members (other than those listed above) now pay \$33.00 their first year, then \$34.00 in subsequent years. At the present time, special multi-year and dues-withholding (D-W) rates result in annual savings. If the increase passes, election of D-W would still save you money.*

Some Good, Some Bad

Clearly there are advantages and disadvantages. Admittedly, one basic dues rate for all NARFE members should make my

job—and every other membership chair's and every recruiter's—easier because it would be less complicated and confusing. *However*, asking you and other current members to increase your dues could cause a drop in NARFE membership. And if the dues increase passes, asking prospective members for \$40.00 a year could cost NARFE many new recruits. Even now prospective members, hearing that NARFE dues is \$33/34, routinely question why joining NARFE costs so much more than joining other retiree groups. And if today's economy continues on its current path, this dues increase could backfire.

One feature that national NARFE is touting is that many chapters, ours included, will reap a monetary benefit from the dues increase. If the dues increase passes, each chapter would receive \$9.00 each year out of the \$40.00 for each dues-paying regular member and \$8.00 for those on dues withholding. (*Chapter 1747 dues is currently \$5.00 a year.*) Obviously, that means an increased amount of income for us to spend on chapter expenses/special projects, etc. *However*, chapters with dues in excess of \$8 or \$9 per year would have to bill or assess their members to make up the difference. Although members of many chapters across the country pay less than \$5.00 annually in chapter dues, some chapters have dues of more than \$20.00 and would probably lose members. So keep in mind that your vote affects NARFE members everywhere.

Whatever Your Choice, Vote!

Part of the November 19 general membership meeting will be dedicated to Q & A about the dues-increase referendum, and a sealed box will be available for your voting form. And if you know by then how you wish to vote, the box will be available at the October meeting.

If you prefer, you may mail the Chapter's form (page 2 or on our website) or the "Special Voter's Coupon" on page 36 in the August NARFE magazine to NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718. NOTE: All mailed forms must be in our P.O. Box by 9:00 A.M. on December 3, 2009. At that time, they will be picked up and

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Chapter 1747 Dues Referendum Form

Bring to the October 17 or November 19 membership meeting or mail to arrive by 9:00 AM December 3, 2009

NARFE Chapter 1747
PO Box 504
Bowie, MD 20718

For Dues Referendum Against Dues Referendum

Signature _____

Print Name _____

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counted, so that the chapter's results can be sent to the NARFE national office by the national deadline.

Please vote (only once, though). It's about your money and your organization. And if you have any questions, contact me or any officer (see back page) or check out our website, www.NARFE1747.org

FEDERAL LEGISLATION

Joseph Young

On September 9, 2009, President Obama addressed a joint session of Congress to explain and persuade Congress to act on his health care plan.

In a direct appeal to America, President Obama made a case for his ten year, \$900 billion health care plan that would enhance the current employer-based health care system, provide insurance to those who don't currently have health insurance, and lower the cost of health care to families, businesses, and government.

Cost-Of-Living Adjustment (COLA)

As the economy undergoes the greatest deflationary period in generations, economic forecasters—both government and private—continue to foresee no cost-of-living adjustment (COLA) for Social Security benefits, federal civilian and military retirement for 2010. On September 8, Rep Carolyn McCarthy (D-NY) introduced H.R. 3536, legislation which would provide a one time payment of

The President's Plan for Health Reform

"It will provide more security and stability to those who have health insurance.

It will provide insurance to those who don't. And it will lower the cost of health care for our families, our businesses, and our government."

– President Barack Obama

If You Have Health Insurance, the President's Plan:

- o Ends discrimination against people with pre-existing conditions.
- o Limits premium discrimination based on gender and age.
- o Prevents insurance companies from dropping coverage when people are sick and need it most.
- o Caps out-of-pocket expenses so people don't go broke when they get sick.
- o Eliminates extra charges for preventive care like mammograms, flu shots and diabetes tests to improve health and save money.
- o Protects Medicare for seniors.
- o Eliminates the "donut-hole" gap in coverage for prescription drugs.

If You Don't Have Insurance, the President's Plan:

- o Creates a new insurance marketplace—the Exchange—that allows people without insurance and small businesses to compare plans and buy insurance at competitive prices.
- o Provides new tax credits to help people buy insurance.
- o Provides small businesses tax credits and affordable options for covering employees.
- o Offers a public health insurance option to provide the uninsured and those who can't find affordable coverage with a real choice.
- o Immediately offers new, low-cost coverage through a national "high risk" pool to protect people with preexisting conditions from financial ruin until the new Exchange is created.

For All Americans, the President's Plan:

- o Won't add a dime to the deficit and is paid for upfront.
- o Requires additional cuts if savings are not realized.
- o Implements a number of delivery system reforms that begin to rein in health care costs and align incentives for hospitals, physicians, and others to improve quality.
- o Creates an independent commission of doctors and medical experts to identify waste, fraud and abuse in the health care system.
- o Orders immediate medical malpractice reform projects that could help doctors focus on putting their patients first, not on practicing defensive medicine.
- o Requires large employers to cover their employees and individuals who can afford it to buy insurance so everyone shares in the responsibility of reform.

\$150 in social security benefits in 2010 to compensate for the lack of a COLA. While most federal retirees and survivors would benefit from McCarthy's bill, about 200,000 federal annuitants, covered by CSRS and other systems, who are not eligible to receive Social Security benefits would not. NARFE is working with key Members of Congress to ensure that federal annuitants who are not eligible for Social Security also are compensated to help them keep pace with higher living costs.

STATE LEGISLATION

Ed Bice

The State Legislative Committee (SLC) met during the summer months in preparation for 2010 General Assembly Session.

The SLC hosted a meeting on September 1st of like-minded organizations in Annapolis. The objective of the meeting was to explore common goals so that members can support each other on state legislative issues. Organizations represented were AARP, Baltimore County Association of Senior Citizens Organization (BCASCO), Maryland/DC Alliance of Retired Americans (ARA), National Capital AFL/CIO, National Capital Area Union Retirees Club, and Veterans of Foreign Wars (VFW).

WELCOME NEW MEMBERS

The following 18 new members represent retirees/active federal employees recruited by national NARFE. One came to us from another chapter and two became members under a NARFE Credit Union special promotion. We extend them all a special welcome, and look forward to them becoming active members. Note for all Chapter 1747 members who are still employed: Although our general membership meetings are on Thursday mornings, our October Health Plan Open Season meeting, as always, will be on a Saturday, October 17.

Gayle Belt-Brown
Walter Birch
Laudine Creighton
Tammatha L. Dawkins
Donna Desiderio
Roberta Drozynski
Sheryl J. Goddard
Henry B. Goddard
Diane H. Grooms

Thomas J. Kershaw
Richard Leeds
Gregory McIntyre
Jay D. Olson
Samantha N. Peoples
Marlin Perkins
Susan M. Sheeley
Leroy Spayd
Howard G. Wanner

CONDOLENCES

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

Elva Bailey

Marie A. Malchodi

Vera M. Golato



In September

Above; Chapter members listen to speaker Joseph Hensley (far right); new president Dorothy Campbell (far left)..

PROGRAMS

Howard Dobson

On Saturday, October 17, we will hold our health fair in the multipurpose room at Bowie City Hall from 10:00am until 12:00 noon. Representatives from health insurance companies and the Bowie Lions Club will be available. We will **NOT** provide flu shots this year.

In this newsletter is a list of our upcoming programs and speakers. Please read it and keep it for easy reference.

CHAPTER 1747 TREASURER'S REPORT

Balance on: August 1, 2009	\$4147.70
Receipts:	306.97
Disbursements:	88820.27
Balance on: August 31, 2009	\$3634.40

DAYS TO REMEMBER

October 12 – Columbus Day observed
 October 31 – Halloween
 November 1 – Daylight Savings Time ends

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.

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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	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
1st Vice President	Howard Dobson	301-809-1645	hrd789@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	410-672-6528	col9135@aol.com

Committee Chairs

Federal Legislation	Joseph Young	301-218-5187	JosephYoung48@yahoo.com
Membership	Lillie Watson	301-262-5926	lwatson16@hotmail.com
Newsletter	VACANT		
	Jessica Forman	843-347-9287	jessicaforman@yahoo.com
Programs	Howard Dobson	301-809-1645	hrd789@aol.com
Public Relations	Barbara Wheatley	301-352-6241	wheatley0@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	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 Galliant	301-262-7261	
	Tom Page	301-262-3418	
Events Coordinator	VACANT		
Sunshine	Marjorie Laios	301-262-1566	

Saturday, October 17 10 – 12 AM Bowie City Hall

Health Fair

NO Flu Shots Given