



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 30, No. 5

www.NARFE1747.org

January 2010

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*. Thursday, January 21. Speaker, Diane Polangin, Tax Tips.
- ❖ *General Meeting* Thursday, February 18. Speaker, Ms. Karen Sank, emergency management.

PRESIDENT'S MESSAGE

Dorothy Campbell

Well, 2010 is starting out like most other years, with both good news and bad news. The good news, as far as I'm concerned, is that the national NARFE dues "referendum" (or dues increase) failed to garner enough votes to pass. Since the increase would have meant a change in national and, in many cases, chapter constitutions/by-laws, it required a $\frac{2}{3}$ majority vote to pass—and that $\frac{2}{3}$ majority was not attained. This vote echoed votes by delegates at past national conventions.

For those interested in learning more, the February issue of the NARFE magazine as well as the NARFE website will contain all the details. In our chapter, 51 votes were cast against increasing dues while 20 voted for it, and our chapter's allotted 18 votes were split to reflect the ballots cast. But the bad, or actually sad, news is that only 71 chapter members out of approximately 900 eligible ones took the time and effort to vote. And voting was easy; ballots could be cast at either our October and November membership meetings or mailed to our chapter. But, be assured, I do thank those who were interested enough to vote—no matter how they voted.

For those officers and members at all levels of NARFE and across the country who supported the dues increase, I hope that this will put the issue to bed for a long, long time. I also hope that we can all get down to the more important goals of NARFE: lobbying to maintain/protect our earned retirement benefits, and

building our organization using all available means to both recruit new members and retain those currently on our rolls.

An Organization in Need of a "Fix"

We must all face what more and more often has become a fact of life and a serious concern to every volunteer organization across the county. Membership drops, leading to a loss of income. This leads, in turn, to decreased spending on advertising, recruitment campaigns, and sometimes even membership benefits. In NARFE, which has experienced a downward spiral in membership, less attention seems to be paid to building the organization, and even we, at the lowest level of the organization are beginning to see its effects. Recruitment and retention efforts are failing to maintain the status quo. When monthly membership lists provided by national NARFE continue to contain more "dropped members" or "about-to-be-dropped members" than new members, the organization is clearly in need of a good, strong "fix." But I fear that recent rumbles of reverting to an organization without mandatory chapter membership is not a feasible "fix." (Keep posted for more on this issue later.)

Spread NARFE's Message

In the meantime, we all need to become "ambassadors" for NARFE; we all need to spread the word that NARFE is the only organization in existence that is focused on protecting that monthly check we (or our spouses) receive. While one vast "senior" organization touts its enormous membership numbers, its discount programs and its cheaper dues, it fails to mention that it has no interest in lobbying for the specific attention for which NARFE is known: that attention it places on you and me, former federal employees and our spouses/families.

So we must steal a page from that "other" organization: we must all be prepared to tell each and every federal employee and

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retiree we know (as well as their spouses) that NARFE is their best investment in their future. NARFE is the organization that has brought them the benefits they will receive upon retirement or which they now receive. And NARFE Perks (found on the last two facing pages of every NARFE magazine) provide discounted moving services, hearing benefits, vacation and travel services, insurance, credit card and credit union services, and more.

It's not news that we're in this together. We're fighting for the same goals. So let's fight together, with the biggest army we can muster.

Good News, and Thanks

Again, special thanks to our Newsletter team which labeled and sealed the December issue: Barbara Wheatley and sister Marguerite, and Dorothy Bice. And again kudos to Louise Cole, who took the newsletters to the P.O. for mailing. And watch this space for more volunteers in the near future.

Region II Symposium

Reminder: For anyone considering becoming more active in the chapter, keep in mind the upcoming Region II Symposium taking place March 23–24 in Gettysburg, PA. The 2-day program will offer 10 different seminars, each dealing with a different chapter leadership position. Participants will be able to attend five seminars, and will enjoy the opportunity to network with other chapter members in our 5-state region.

The site is the Eisenhower Hotel; rooms are \$78 single, \$88 double, plus PA tax. Registration is \$65 and includes lunch, dinner and breakfast buffets; please note that Chapter 1747 will pay the registration fee for all who attend. We also hope to carpool. Anyone interested in attending should contact me soon, since there is a cutoff date of February 22 for these hotel rates.

FEDERAL LEGISLATION

Joseph Young

Financial Regulation Reform

On Friday, December 12, 2009, over a year after the near collapse of the financial markets, a divided House of Representatives voted to reform the nation's financial regulatory system. The reforms in this bill represent the most sweeping overhaul of the financial regulatory system since the Great Depression.

The financial reform bill passed by a vote of 223 to 202. Not one Republican voted for this bill. House Republicans claim the bill amounted to an egregious over-reach of government powers and leaves unresolved many of the problems that led to the recent crisis. They argue that it would create unnecessary new layers of bureaucracy and suppress financial innovation. However, Rep. Barney Frank (D-Mass.), who guided the bill through the House Financial Services Committee, compared the legislation

to efforts in previous generations to expand the government's oversight of private enterprise.

"Innovation is generally a good thing. But in the absence of sensible regulation, it can cause abuses," he said. "And so I think this is, frankly, of the historic dimensions of what Theodore Roosevelt and Woodrow Wilson did, and what Franklin Roosevelt did."

The passage of the financial reform bill brings the Obama administration's efforts to prevent the abuses that contributed to the economic meltdown a step closer to final passage by the Senate. President Obama has called financial reform one of his top priorities. In a statement after passage of the bill in the house, Obama said the legislation "brings us another important step closer to necessary, comprehensive financial reform," and he urged the Senate to act quickly to pass this bill.

The over 1,200-page House bill would create a consumer protection agency, establish a council of regulators to police the financial landscape for systemic risks, initiate oversight of the derivatives market and give the government power to wind down large, troubled firms whose collapse could endanger the financial system. The legislation also would give shareholders an advisory say on executive compensation, increase transparency of credit ratings agencies and set aside billions of dollars to aid unemployed homeowners.

The road to final passage of the bill in the Senate is not a sure thing. A three-fifths majority is required to pass the bill in the Senate, where support from key Democrats is not certain.

Proposal to Have OPM Administer "Public Option"

National Active and Retired Federal Employees Association (NARFE) President Margaret L. Baptiste announced today that NARFE is concerned about a compromise proposal being considered in the Senate's health care reform bill that would have the Office of Personnel Management (OPM) administer a health care delivery system consisting of at least two national, private nonprofit insurance plans or a government plan. Baptiste said that NARFE specifically opposes a component of the proposal that would require Federal Employees Health Benefits Program (FEHBP) plans to offer coverage though the OPM-administered public option, if the personnel agency cannot otherwise find at least two carriers willing to offer nationally available plans.

"Most organizations are successful when they focus on their core mission like a laser beam," Baptiste said. "OPM should be in the business of attracting the best and brightest to federal service, if our nation is to effectively grapple with an unparalleled economic upheaval, two overseas wars and homeland security. OPM's role as the government's HR office is too important to dilute with the massive undertaking of creating and administering a new health care system for millions of Americans.

"While NARFE supports access to comprehensive health care for all Americans, we are concerned that an OPM-administered

health care system is being proposed as a political solution to a legitimate national problem,” she said. “It would make better public policy to have the Department of Health and Human Services manage this new program since one of their fundamental responsibilities is to administer large health care systems for diverse communities of coverage.

“In addition, we are troubled that this proposal could compromise the integrity of the FEHBP, which is an earned employer-sponsored worker and retiree benefit. For that reason, we insist that the FEHBP and the proposed OPM-administered plan be negotiated and managed separately to ensure that FEHBP continues to offer federal workers and annuitants comprehensive coverage with affordable and predictable premiums. For example, NARFE opposes part of the proposal that would require FEHBP plans to offer coverage in the public option because the mandate may encourage some insurance carriers not to participate in either program. As a result, competition and choice, which are hallmarks of the FEHBP, would be undermined.

If at the time you’re reading this, any proposal to have OPM administer a public plan is still in the legislation, it must guarantee that federal workers and annuitants who like the health insurance coverage they currently have through the FEHBP are allowed to keep it, just like other Americans who are covered by employer-sponsored health plans.

If the legislation does not meet this NARFE requirement, President Baptiste requests that each NARFE member use the following link to the NARFE Legislative Action Center to inform their Representative and Senators of NARFE’s position: <http://capwiz.com/narfe/issues/alert/?alertid=14454086>.

STATE LEGISLATION

Ed Bice

United Seniors of Maryland (USM) Legislative Rally

The rally will be on January 19 (snow date: January 21) and will take place in the Francis Scott Key Auditorium of St. John’s College in Annapolis, MD. The time will be from 8:00 AM to approximately 2:45 PM. Tickets are \$15.00 and include a continental breakfast and a box lunch. Parking is available at the Navy-Marine Stadium for \$5.00. Free shuttle service will be available from the lot to the college.

The event will feature separate town hall meetings with Governor O’Malley, Senate President Miller and House Speaker Busch. At midday, attendees will meet in caucuses with their local delegations to present and discuss the main issues for which USM will be lobbying.

You can go to www.unitedseniors.net to print a registration form, buy a ticket, or get other information. In the past, chapter members have carpooled from Bowie to the parking lot in Annapolis. I encourage as many members as possible to attend. For questions, contact me.

PROGRAMS

Howard Dobson

Ms. Ruth Mc Donald spoke at our November 17 meeting. She is Congressman Hoyer’s lead person on healthcare law and legislation. Ms. McDonald gave an overview of issues affecting the health care legislation and described the legislative process for Congressional passage of the bill. She presented information through spoken remarks, answers to questions, and a power point presentation. Members were able to gain insight as to how the bill is taking shape and some indication of how it might affect healthcare costs in the future.

Ms. Diane Polangin, a tax-preparer and a member of the Bowie City Council, is our speaker on 21 January 2010 concerning income tax issues.

Ms. Karen Sank, from the Anne Arundel County, Office for Emergency Preparedness, will tell us how to prepare for unforeseen situations on February 18, 2010.

WELCOME NEW MEMBERS

Orietta Cuellar
Russell B. Flowers
John Giddo
Nancy Gulley
William Keller

Ira Klein
Charles J. Lyles
Mark B. Nolan
Victoria S. Ose
Wanda G. Robinson

CHAPTER 1747 TREASURER’S REPORT

Balance on: November 1, 2009	\$3680.37
Receipts:	858.89
Disbursements:	617.44
Balance on: November 30, 2009	\$3921.82

DAYS TO REMEMBER

January 1 – New Year’s Day
January 18 – Martin Luther King Day

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

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	Dave Galliant	301-262-7261	
	Tom Page	301-262-3418	
Sunshine	Marjorie Laios	301-262-1566	

Thursday, January 21 ♦ Tax Tips

Thursday, February 18 ♦ Emergency Preparedness