



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

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www.NARFE1747.org

December 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, December 16, Holiday Luncheon (*Details, page 3.*)
- ❖ *General Meeting.* Thursday, January 20, Ms. Diane Polanagin of Total Tax Service will give us tips for filing Federal and State Income Tax Returns.

## PRESIDENT'S MESSAGE

*Dorothy Campbell*

### Volunteers and Recruiters Equal A Bigger and Better NARFE

My article in the November newsletter on some Chapter 1747 activities generated several calls/e-mails. Most significantly, some were from chapter members who said they hadn't known how active our chapter actually is. My response to these members: read your newsletter which always lists upcoming events and come to membership meetings where events are announced and volunteers are sought.

Yes, you're probably saying, here she goes again, looking for help. And you're right. With increased recruitment and retention efforts at the top of my NARFE wish list for the holiday season, as well as on my resolutions list for 2011, this is a perfect time to ask you to put NARFE "R & R" on your lists as well. National NARFE is stepping up its efforts to build membership, and the Maryland Federation of Chapters has already begun an intensive campaign to help all 34 chapters in our state gain new members, retain current members, and reinstate those who allowed their memberships to lapse.

### Maryland Federation: An All-out Effort

At a recent MD-Fed seminar that focused on membership, chapter reps shared a wide variety of their chapter-building R &

R measures. Of course, what works in one chapter won't necessarily work in another, but the exchange of ideas was extremely helpful, and your executive board will be seeking to try out some new methods. In addition, the MD-Fed. formed a new Membership Committee (I volunteered to be on it) which will be working with Treasurer (and former president) Dick Strombotne and 2nd VP/Membership Barry Grier to implement some of the suggestions made at that meeting. Some are old, some are new; but all are designed to bring NARFE back up to its previous national membership of over 400,000. We're hovering around 330,000 now.

This is the perfect time. By now you have all read, seen or heard of the report of the Fiscal Commission, with its draconian deficit-reducing measures that are — there's no other way to say it — scary! Yes, I'm sure we all know that Congress has traditionally declined to touch Social Security and Medicare, but those programs never came with guarantees. Promises, but not guarantees. And promises can be broken. How many of us remember the "diet COLAs" of the early '80s when federal COLAs were eliminated for several months for several years — which could happen again. The retirement benefits of federal retirees and the salaries of federal workers have always been likely targets when it's time to balance the budget and/or reduce the deficit. Remember: federal salaries/benefits were not written in stone!

### Greater Numbers, Greater Strength

Now is the time to enlist current federal workers and those who've already retired and let them know NARFE is the ONLY organization that will be fighting for them. ONLY NARFE and its members -- hopefully soon 500,000 or more of us -- will be telling Congress and the President: "NO DIET COLAs!" — "NO PAY CUTS!" — "KEEP YOUR HANDS OFF OUR EARNED BENEFITS!" — and finally, "FEDERAL WORKERS/RETIREES SHOULD NOT BE UNFAIRLY CALLED ON TO REDUCE THE DEFICIT!"

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And while you're telling prospective and/or former members these things, tell them this simple truth: "NARFE needs YOU and YOU need NARFE!" Tell them if they join before the end of the year they'll save money. Retirees can also save by signing up now to have NARFE dues withheld from their annuity checks.

For more information, check out the Chapter 1747 website (NARFE1747.org) which links directly to the MD-Fed. website and to the National NARFE website. And be sure to tell all prospective and former members to do the same. Additional information is available at every Chapter 1747 membership meeting or by contacting a chapter officer.

So keep this in mind: You're all recruiters! Can you imagine if each of us in Chapter 1747 signed up just one new member? We'd double our membership, double our treasury, have lots more volunteers, and accomplish even more than we did in 2010. So let's go, recruitment team! It's a win-win situation!

## FEDERAL LEGISLATION

Joseph Young

### Deficit Reduction Will Require Tough Choices

The chairman of President Obama's bipartisan deficit commission on Wednesday, November 11, 2010, unveiled an aggressive blueprint to reduce the federal budget by scaling back increases in Social Security benefits, cutting spending at the Pentagon and other federal agencies and eliminating more than \$100 billion a year in popular tax breaks for individuals and businesses. Those popular tax breaks include mortgage interest and tax-free employer provided health insurance and allowing retirees to claim Social Security benefits starting at age 62. The deficit commission would raise the early retirement age to 64 and the standard retirement age to 69 for today's toddlers.

The blueprint drafted by former Clinton White House Chief of Staff, Erskine Bowles, and former Senator Alan K. Simpson (R-Wyo.) would cut more than \$3.8 trillion from the deficit over the next decade, reversing an increase in the national debt that many fear has the country headed for crisis. Both Bowles and Simpson stressed that the blueprint they drafted is theirs alone and acknowledged that winning support from a majority of the commission's 18 members would not be easy. It was reported that many of the 18 members appeared startled by its breadth and scope.

The Bowles-Simpson blueprint lays out a five-step plan that would exceed President Obama's targets. It would stabilize borrowing within the next three years, balance the budget by 2040 and bring the debt more in line with historical norms.

*Step One:* Reduce discretionary spending by \$200 billion a year by cutting the Pentagon and other federal agencies budgets in 2015 and beyond.

*Step Two:* Tax reform would save \$100 billion a year by eliminating all the expensive and popular deductions known as tax expenditures.

Not all of the cash would be dedicated to deficit reduction. Some of it would pay for an overhaul of the tax code that would lower rates for most taxpayers and eliminate the alternative minimum tax. The current six tax brackets would be replaced by three brackets with rates of 8 percent, 14 percent, and 23 percent. The corporate tax rate, the highest in the industrial world at 35 percent, would be reduced to 26 percent.

*Step Three:* Health care, one of the primary drivers of future deficits, would retain the vast expansion of health care coverage enacted this year.

The Bowles-Simpson blueprint would strengthen the cost-cutting mechanisms in the law that seeks to squeeze savings from Medicare.

*Step Four:* Entitlement programs would be cut. Cut farm subsidies by \$3 billion a year, reduce benefits for government retirees from both the civil service and the military, freezing student-loan subsidies and using a new, stingier measure of inflation to calculate increases for programs government-wide.

*Step Five:* Overhaul Social Security by raising the retirement age, while benefits for the wealthiest 50 percent of retirees would be reduced from current projected levels.

In addition to reducing benefits, the plan proposes to ensure Social Security's solvency by raising the payroll taxes that finance the program. The rate would be unchanged, but the amount of income subject to the tax would gradually rise from \$106,800 this year to about \$190,000 in 2020.

### Immediate Call to Action

Calling the Commission's proposals "draconian," NARFE President Joe Beaudoin urged all members to use either the Legislative Action Center (reach via [narfe.org](http://narfe.org) or via [narfe1747.org](http://narfe1747.org)) or call **1-800-220-0044** to reach the Capitol switchboard where you can ask for your representative/senators by name or give your ZIP Code. Once connected, your message should be: **"I urge you to oppose recommendations of the Fiscal Commission co-chairs to cut my earned federal civilian retirement and health benefits, freeze federal pay, and reduce the federal workforce by 10 percent."** We need to bombard Congress with this message now!

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### Correction

In last month's issue, the caption for the BC/BS honorees' photo included a misspelled name: the name of the 1999 honoree should have read Sylvia Krasney.

## STATE LEGISLATION

Ed Bice

### Maryland's Deficit Continues to Rise

In spite of an uptick in revenue this fall, Maryland's general fund budget shortfall beginning on July 1, 2011 has increased from an estimated \$1.2 billion in September to an estimated \$1.6 billion now.

What does this looming budget deficit mean? Governor O'Malley and the State Legislature must cut programs, payrolls, or other funding commitments or create a combination of spending cuts and raising taxes.

One of the main sources of state and local taxes is the business community. The Council on State Taxation (COST) has recently published their *Taxes on Business in 50 States - FY 2009 Report*. The accounting firm of Ernst and Young was responsible for the technical portion of the report.

According to the report, Maryland business pays the smallest percentage of state and local taxes of any state or the District of Columbia in the United States. Maryland business's share of state and local taxes paid in 2009 was 32.1 percent. Some examples of adjoining jurisdictions are: Virginia, 37.1 percent; Pennsylvania, 41.6 percent; Delaware, 54.1 percent; West Virginia, 53 percent; and the District of Columbia, 52.8 percent

It is hoped that in closing the budget deficit this year and in future years, the Governor and the Legislature will act to increase the share of taxes paid by business in this state to a rate closer to that of our neighboring states.

## WELCOME NEW MEMBERS

Linda F. Banks  
David M. Beane  
Deborah I. Brown  
Barbara J. Bush  
Holloway Coats  
James P. Dacy  
Luvern Enty

Stephen Lashick  
Denise W. Moore  
George R. Reed  
Nancy R. Robin  
Charles Smith  
William J. Travers  
Monica Wormsley

A warm welcome to these 14 new members, and a warm welcome back to five reinstated members. This was an exceptionally good month for us, a month in which our new and reinstated members far outnumbered the eight members dropped for non-payment of dues. FYI: As usual, attempts will be made to try to get the dropped members to come back to NARFE.

We hope to be able to welcome, in person, many of the new/reinstated members at our membership meetings and events. Chapter 1747 has a wide variety of interesting and informative programs, the occasional luncheon meeting/picnic, and takes part in several community activities/events each year. We have something

for everyone and hope the new members can find time to participate in chapter meetings/events.

## CHAPTER 1747 BUDGET REPORT

Balance on: October 1, 2010	\$3409.82
Receipts:	351.38
Disbursements:	584.62
Balance on: October 31, 2010	\$3176.58

## HOLIDAY LUNCH

Thursday, December 16 at Nautilus Diner  
11:30 Social Hour; 12:00 Lunch  
Corner Rtes 301 & 450 South

Choice of:

Corned Beef and Cabbage  
Meat Loaf with Potato and Vegetable  
Broiled Tilapia with Potato and Vegetable  
Half Chicken with Potato and Vegetable  
Vegetarian meals are available upon request.

Plus Soup, Beverage and Dessert

For specific payment or meal arrangements:  
Call Howard Dobson: 301-809-1645

By Monday, December 13, 2010

## DAYS TO REMEMBER

December 1 – Hanukkah (begins at sundown)  
December 7 – National Pearl Harbor Remembrance Day  
December 9 – Last day of Hanukkah  
December 13 – End of Open Season  
December 25 – Christmas Day  
December 31 – New Year's Eve

### 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	Vacant		
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	Jessica Forman	843-347-9287	jessicaforman@yahoo.com
Programs	Howard Dobson	301-809-1645	hrd789@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	ltuveson@verizon.net
State Legislation	Ed Bice	301-464-3748	DE3637@verizon.net

### Activity Coordinators

Alzheimer's Fund	Maria Francer	240-245-4328	
Community Events	Ed Bice (Bowie)	301-464-3748	DE3637@verizon.net
	Louise Cole (Odenton)	410-672-6528	col9135@aol.com
	Donna Minner (Crofton)	410-721-9799	
Meeting Sign-In/Greeter	Mary Catloth	301-390-2206	mcatloth@aol.com
NARFE-Net Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
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 Galliard	301-262-7261	
	Tom Page	301-262-3418	
Sunshine	Marjorie Laios	301-262-1566	

***THURSDAY, December 16***  
***Holiday Luncheon***  
***Thursday, January 20, 2011***  
***Federal and State Income Tax Tips***