



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

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September 2011

GENERAL MEMBERSHIP MEETINGS are held at Kenhill Center (old Bowie City Hall) 2614 Kenhill Drive, Bowie on the third Thursday of the month at 10:00 AM in Conference Room 214 (old room 204) except in July and August. 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, September 15. Speaker: Reginald Ward, METRO Access/Rail/Bus Services for Seniors.
- ❖ *General Meeting:* Thursday, October 20. Speakers: Kristen Soper, asst. to Sen. Mikulski, and our own Joe Young, Deficit Deal and the effect on federal workers/retirees.

PRESIDENT'S MESSAGE

Dorothy Campbell

Ahead: Another Busy New NARFE Year

Welcome back to Chapter 1747 after our long hot summer. While we had no general membership meetings, your officers met to take care of business and plan our schedule for September 2011–June 2012. We've got interesting meeting programs and activities on the agenda, plus we'll be helping the MD Federation with its mini-convention, April 30–May 1, 2012 at the Comfort Inn in Bowie.

Yes, it sounds like the 2011 convention all over again, doesn't it? Yes and no. The mini-convention will be similar but no, it won't be quite as structured as this year's convention. Yes, the Federation will be expecting help from us, but not quite as much. But for those of you who enjoyed volunteering this past May — and did such a great job whatever you did — some of you will have the chance to do it again next year. So say yes when I call for help.

Lots of Activities, Lots of Volunteers

April through June were chock-full of community/chapter activities: the Federation Convention, the Crofton and Bowie parades, the Bowie Senior Info Fair, the Bowie Memorial Day wreath-laying ceremony, Bowiefest, and the delicious luncheon at which Region II VP Ron Bowers installed our new slate of officers who will serve through June 2013. (Photos of some of these activities appear in this newsletter as well as on our website; the list of officers is on page 4).

Of course, all these activities/events were successful because of those who participated in them. Special thanks to those who regularly participate as well as the first-timers—who I hope will become regulars.

New Positions, New Activists

Our officers' list now includes an "assistant secretary." That's because, with the backing of the executive board, I have appointed Jacqueline "Jackie" Wilson to that position. She will back up newly elected Secretary Chiquitta Thomas, filling in when necessary, and sharing responsibilities when applicable.

In addition, two other names now appear on the newsletter back page. Dorothy Bice has been appointed chair of our new Ways & Means Committee; her responsibility will be to handle chapter fundraising projects (except Alzheimer's) and we plan to have a few of them. She would like a few volunteers to serve on her committee. And, belatedly, now on the list is Peter Hill, our Sergeant-at-Arms Committee chair. He has been serving in that position since late 2010, and would welcome a couple of regular volunteers to help out when needed.

Chapter Volunteers Help Federation

There are some other new appointments, but these are with the MD-Federation. First, Dorothy Bice was officially named chair of their Ways & Means Committee. Next, Thomas "Tom" Lee has agreed to take on the chairmanship of their Sergeant-at-Arms Committee; he will be serving at Federation EB meetings and conventions. If anyone from our chapter wishes to be on his committee, they can let him know. And Mary Catloth and Judi Schmidt are members of a committee that will research and recommend sites for the 2013 and 2015 Federation conventions.

And one more appointment: Since the Federation needed a Publicity & Public Relations chair, I have agreed to take on that responsibility. Chapter member Dorothy "Dottie" Van Doren has volunteered to serve on the P&PR Committee with me.

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A Personal Note

I wish to thank everyone who supported me during my first term in office and reelected me. In supporting me you supported our Chapter and organization — and clearly demonstrated your desire to build and strengthen it. You are taking on more roles: recruiting, publicizing NARFE, participating in a variety of ways—and that’s highly gratifying to me. Increasing the involvement of more members has been my number one goal since I became involved in NARFE—and it’s great to see it happening. The amazing turnout of members for the 2011 Federation convention was indisputable proof — so let’s see if we can build on that and increase participation even more. We’re a strong, viable chapter—but we can be even stronger with the activism of even more members.

My last thank you goes to member Rick Beach, who in June finished his volunteer stint helping get our newsletter out. He had agreed to help for a stated period, and did so. I’ve noted this especially to indicate that besides participating in one-time or once-a-year activities, there are other ways to help your chapter — like committing to take on a once-a-month job for a stated length of time. Think about it; this could work for you — and for our chapter too! Contact me for more information.

By the way, we’ll continue to meet at old City Hall (now Kenhill Center) in Room 214 (formerly Room 204). That’s our old, regular location. Will I see YOU in September? I hope so.

FEDERAL LEGISLATION

Joseph Young

Deficit Reduction Agreement

The Budget Control Act of 2011 (Senate Bill 365) was passed by the House of Representatives on August 1, 2011 by a vote of 269-161. It was sent to the Senate on August 2, 2011 and passed by a vote of 74-26. The President signed it into law the same day it passed in the Senate. The following are some of the highlights of the Budget Control Act of 2011:

- Extends the debt limit to 2013.
- Makes approximately a one trillion dollar down payment on deficit reduction.
- Expedites the process for a balanced deficit reduction in a longer term process for at least an additional \$1.2 trillion in savings.
- Creates a proven enforcement mechanism that will compel across-the-board spending cuts (50% defense/50% non-defense) if Congress does not act.

Deficit Reduction Agreement Details

Stage one of the plan includes approximately \$917 billion in deficit reduction through the establishment of ten-year caps

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PROGRAMS

Lee Tuveson

The Chapter is planning a series of programs for September 2011-June 2012 that promise to be informative, interesting and entertaining. On September 15 Reginald Ward from METRO Access/Rail/Bus will speak on their local transportation programs for seniors, including discount fares. The October 20 meeting focuses on Federal deficit reduction plans and their impact on employees or retirees. Chapter Federal Legislative Chair Joe Young will conduct the program, along with Kristen Soper, assistant to Senator Barbara Mikulski

In a change from previous years, the November meeting will be devoted to Open Season and our Federal health plans, and the meeting will NOT be on a Saturday, but on Thursday, November 17. On December 15 we will host our holiday luncheon at the Blue Dolphin.

Looking ahead, January 2012 will be our regular income tax information meeting. February we expect to have a speaker from Maryland RELAY, a free public service that enables anyone to place calls to a person who is deaf, hard of hearing, speech disabled or DeafBlind and who uses specialized telephone equipment. Other programs are in the planning stages and we will keep you informed.

STATE LEGISLATION

Ed Bice

Retirees Are Valuable

The State Legislative Committee (SLC) met during the summer. Besides the usual MDPAC business, the main emphasis was on how to utilize a North Carolina study of 2008 (that was updated in 2011) for our purposes. One of our purposes is the development of more friendly state tax policies for seniors and retirees.

The study was first brought to our attention in 2010 by member Dick Strombotne. Since then our members have shared the study and its results with legislators, NARFE members, and allied organizations. In conjunction with military groups, we used this study in support of HB 744, sponsored by Delegate Love (D-Dist. 32), during the 2011 Legislative session.

We are focused on how to get a study similar to the North Carolina effort initiated and completed in Maryland. The North Carolina study documents that retirees are a terrific economic and fiscal stimulus to the state. For instance, for every \$1.00 in tax breaks for retirees, the state receives \$2.50 in return.

The SLC fully expects to develop legislative objectives for the 2012 session. When this is completed, the SLC legislative pamphlet will be printed and distributed.

The state’s fiscal situation is less than ideal as a shortfall of approximately one billion dollars is projected for July 1, 2012. The question remains whether any revenue enhancing actions will be taken during the special session in November.

Deficit Reduction Agreement

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which will save \$756 billion and an additional savings from interest savings. In the first two years, there will be separate caps for security and non-security spending. These caps include security spending for defense, state and foreign operations, homeland security, and military construction and veterans affairs.

Total discretionary spending in Fiscal Year 2012 and 2013 will be limited to \$1.043 trillion and \$1.047 trillion, respectively. This represents about \$7 billion and \$3 billion below current spending levels, respectively.

The plan gives the President the authority to immediately raise the debt ceiling by \$400 billion, which the Treasury Department estimates will last through September 2011. Another \$500 billion debt limit increase would be subject to resolutions of disapproval votes in both the House and Senate. The disapproval measure would be subject to a presidential veto.

Stage two of the plan requires the formation of a joint, bipartisan committee, made up of 12 members (6 from each Chamber, equally divided between Democrats and Republicans, and appointed by the Majority and Minority Leaders in each Chamber) tasked with developing future legislation to achieve at least \$1.2 trillion in future deficit reduction by Thanksgiving 2011. The committee's legislation can include entitlements and revenues and will be guaranteed an up-or-down Senate and House vote, without amendments, by December 23, 2011.

If the committee fails to produce legislation that achieves \$1.2 trillion in deficit reduction or Congress fails to enact the commit-

tee's recommendation, sequestration is triggered. Sequestration forces across-the-board spending cuts.

Sequestration will use a balanced approach to spending cuts:

- Fifty percent of the cuts will come from Defense and fifty percent from non-defense spending. The spending cuts would apply to fiscal years 2013-2021 and apply to both discretionary and mandatory spending programs with important exemptions. If sequestration is triggered, the defense spending cuts are estimated to be over \$50 billion each year.
- Social Security, Medicaid, veteran benefits, other essential benefits are exempt from cuts if across-the-board cuts are triggered.
- Medicare savings are capped at 2% and are limited to provider only — no benefits will be cut.
- The last time an enforcement mechanism like this trigger was used — with 50% domestic and 50% defense cuts — the threat of defense cuts helped drive the 1990 bipartisan agreement under President George H. W. Bush that included both revenue and spending reductions.

Future Votes on Balanced Budget Constitutional Amendment

As part of the compromise, both the House and Senate will vote on a balanced budget constitutional amendment before the end of the year. The plan does not make the debt limit increase contingent on passage of the amendment. Nor does it prevent a vote on an alternative version of the balanced budget amendment.

This was 2011, the year we:



Watched oaths taken, or took them, enjoyed a good lunch, and met new friends at the June Installation Luncheon..

Turn page for more pictures

showed up in force
at the Maryland
Federation
Convention



And marched to our own
drumbeat

OUR "ACTIVE" CONNECTION

Lee Tuveson

You Can Decline the FERS Retirement Supplement

A FERS employee under age 62 who retires on an immediate annuity (an annuity that is payable within 30 days of an employee's separation for retirement) is eligible for a FERS Special Retirement Supplement. It represents what you would receive for your FERS civilian service from the Social Security Administration (SSA) and is calculated as if you were eligible to receive SSA benefits on the day you retire. At age 62 the annuity supplement ends and the retiree **MUST APPLY FOR SOCIAL SECURITY** for an equivalent payment. Like Social Security the retirement supplement is subject to outside earnings limitation and is reduced by \$1.00 for every \$2.00 of earnings over the minimum level (for 2011, the annual limit is \$14,160). The limit does not apply after one reaches the Social Security Full Retirement Age (FRA) which varies from 65 to 67 depending on one's month and year of birth. Many Social Security eligible workers do not apply for Social Security at age 62 because they know they will be earning substantially more than the earnings limitation and they would have to return all or a portion of their Social Security payment for that year.

While the FERS supplement is an integral part of the FERS retirement system, OPM regulations do not specify a procedure for declining the supplement if one knows he/she will be working and earning more than the outside earning limitation upon retirement and would prefer to forgo the payment. This omission of information regarding declining the supplement was brought out in a question posed by a FERS employee under age 62 who was going to a full-time job upon retirement; the employee asked a Chapter 1747 Service Officer whether he could decline the supplement. The Service Officer and the employee contacted OPM which answered: "YES. Please put your request to cancel the supplemental annuity in writing and send it to our office. We will have the annuity waived."

Although I have experience in HR and worked as a retirement counselor in an agency retirement operations center, all Chapter Service Officers listed on page 4 have received NARFE training and possess authoritative source information for answering your retirement questions. We are here to serve you!

CHAPTER 1747 BUDGET REPORT

Balance on: July 1, 2011	\$4889.04
Receipts:	324.13
Disbursements:	460.00
Balance on: July 31, 2011	\$4753.17

WELCOME NEW MEMBERS

Lisa Botluk
Elijah Clark
Victoria M. Clements
Janis Cook
Dennis C. Evans
Dennis Hackett
Eda A. Ongele

Angela Recker
Ron Remagen
Cordelia E. Roy
Karen Samek
William T. Smith
Holly West-Owen

It's beginning to appear that 13 is our lucky number, at least lately; our last published report showed 13 new members, just as this July/August report does. But that report also showed 13 reinstatements, and this time only nine members returned to NARFE. But we're still contacting those who have been sent second reminder notices by national NARFE as well as those members NARFE has already dropped for nonpayment of dues.

To avoid getting annual renewal notices or being dropped, retiree members should consider opting for dues withholding. When you do, you never will have to worry about keeping your dues current, receiving notices, or writing and mailing checks. Your annual dues, both national and chapter, will be automatically deducted from your annuity over each year and, moreover, you will get a 15% discount when you choose this easy payment option. For more information, see NARFE magazine, the Chapter 1747 website, national NARFE's website, or contact Membership Chair Lillie Watson for information and a form. It's a great deal!

DAYS TO REMEMBER

September 5 – Labor Day
September 11 – Patriot Day
September 28 – Rosh Hashonah (begins at sundown)

CONDOLENCES

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

Edmond T. Pendleton

Stephen Kovacs

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

Officers

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1st Vice President	Lee Tuveson	301-262-3164	ltuveson@verizon.net
2nd Vice President	Lillie Watson	301-262-5926	lwatson16@hotmail.com
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Treasurer	Bob Cullen	301-262-4783	ba3537@aol.com
Assistant Treasurer	Louise Cole	410-672-6528	col9135@aol.com

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State Legislation	Ed Bice	301-464-3748	DE3637@verizon.net
Ways & Means	Dorothy 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
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	Dave Galliant	301-262-7261	
	Tom Page	301-262-3418	
Sunshine	Marjorie Laios	301-262-1566	

Thursday, September 15, 2011

Reginald Ward, METRO Transportation Systems representative, will highlight METRO Access and its discount programs for seniors.

Kenhill Center, Room 214