



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 32, No. 2

www.NARFE1747.org

October 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 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, October 20, 2011. Speakers: Kristen Soper, asst. to Sen. Barbara Mikulski, and Joe Young.
- ❖ *General Meeting* Thursday, November 17, 2011. Our Annual Health Plan Open Season Meeting.

PRESIDENT'S MESSAGE

Dorothy Campbell

The Chapter's Future Depends on You

Previously I've focused on the record number of members who have been participating in chapter and federation activities, and how much that participation is appreciated. But since we're an all-volunteer organization, I must continually request (or beg for) help, since few sign up for life. And because our own life and health situations change — commitments often change too.

So here I am again calling on you, the members — especially our newer, younger ones — to step forward and serve your chapter. Right now there's a new opening, one that's perfect for someone who regularly attends membership meetings: the position of GREETER. The greeter welcomes all members and guests, and sees that they sign in.

Mary Catloth, who has served as greeter for many years (after serving as president and editor before that), is now stepping down. She has certainly served the chapter well and we are most grateful for her services. To continue doing the job Mary did so efficiently, it will help if our new greeter has a computer, so she/he can provide/maintain the attendance sheets that Mary developed to make the job easier. Anyone interested in serving as greeter should let me know.

And to further strengthen our chapter, I am also issuing a call for members to work on committees and/or to work with all of our current officers. This will ensure that when the 2013 officers' election comes around there will be knowledgeable and qualified members

ready to serve as new officers/committee chairs. By that election, most of your current officers will have served for many years, and will not run again — and new members will be needed to replace them. So please step forward now, work with us — and be ready to help in the future. The future of the chapter depends on you!

What's Happening on the Hill

I have kept my message short this month due to other critical messages you will find in this issue: National Legislation and "Our

Continued on page 2

Tell Congress: Don't Single Us Out!

While active federal workers and retirees dodged the bullet in the debt deal — we can expect more bullets from the "supercommittee" now working on cutting trillions of dollars from the federal budget. And they will target us. Therefore we must all be part of NARFE's effort to tell both supercommittee members and our own legislators that we didn't cause America's economic crisis and we shouldn't be unfairly made to pay for it. If we don't all actively fight back, the next bullets could hit our wallets!

How to Fight Back: Go to www.ProtectAmericasHeartbeat.org and send NARFE's supercommittee message. No computer? Phone your Senators and Representative at the U.S. Capitol Switchboard at 202-224-3121. Ask for your senators/representative by name or give your home address to be connected to their offices.

Your message: It's not fair for federal retirees/workers to be singled out, again. We've already sacrificed more than our fair share to help resolve our country's budget woes. Active workers have already suffered a wage freeze and retirees can't afford to have their limited income and earned benefits cut! *If you need further ammunition for your message, check out NARFE Magazine or their toll-free Legislative Hotline: 877-217-8234.*

Active Connection.” The latter, by the way, should be read by ALL members, not just active ones. And be sure to attend our October 20 membership meeting with Kristen Soper, assistant to Senator Barbara Mikulski, who will bring answers to all your questions about what’s taking place now on Capitol Hill.

FEDERAL LEGISLATION

Joseph Young

The American Jobs Act and Its Impact on Maryland

President Obama sent “The American Jobs Act” to Congress on Monday, September 12, 2011. The President believes this bill will help to rebuild our economy, based on balance, fairness, and the same set of rules for everyone from Wall Street to Main Street. With the unemployment rate at an all time high (9.1%) and 46 million Americans living in poverty, the Congress can ill-afford not to pass the American Jobs Act.

The purpose of the American Jobs Act is simple: put people back to work and put more money in the pockets of working Americans without adding to the deficit. The President hopes to attract support for his plan by including ideas that both Democrats and Republicans have supported in the past. The President also expressed a desire for both parties to set aside partisanship and work together to create the jobs of the future by helping small business entrepreneurs, by investing in education, and by making things the world wants to buy.

The President understands that to restore an American economy that’s built to last we cannot afford to outsource American jobs and encourage reckless financial deals that put middle class security at risk. As the unemployment and poverty rolls grow, Congress needs to act now to help put America back to work. The American Jobs Act has five components:

1. Tax Cuts to Help America’s Small Businesses Hire and Grow

The President’s plan will cut the payroll tax in half to 3.1 percent for employers on the first \$5 million in wages, providing broad tax relief to all businesses but targeting it to the 98 percent of firms with wages below this level. In Maryland, 110,000 firms will receive a payroll tax cut under the American Jobs Act.

2. Putting Workers Back on the Job While Rebuilding and Modernizing America

The President’s plan includes \$50 billion in immediate investments for highways, transit, rail and aviation, putting hundreds of thousands of construction workers back on the job. Of the investments for highway and transit modernization projects, the President’s plan will make immediate investments of at least \$625,500,000 in Maryland that could support a minimum of approximately 8,100 local jobs.

The President is proposing to invest \$35 billion to prevent lay-

offs of up to 280,000 teachers, while supporting the hiring of tens of thousands more and keeping cops and firefighters on the job. These funds would help states and localities avoid and reverse layoffs now, and will provide \$541,700,000 in funds to Maryland to support up to 6,000 educator and first responder jobs.

The President is proposing a \$25 billion investment in school infrastructure that will modernize at least 35,000 public schools — investments that will create jobs, while improving classrooms and upgrading our schools to meet 21st century needs. Maryland will receive \$315,800,000 in funding to support as many as 4,100 jobs.

The President is proposing to invest \$15 billion in a national effort to put construction workers on the job rehabilitating and refurbishing hundreds of thousands of vacant and foreclosed homes and businesses. Maryland could receive about \$20,000,000 to revitalize and refurbish local communities.

The President’s plan proposes \$5 billion of investments for facilities modernization needs at Community colleges. Investment in modernizing community colleges would address current workforce demands in today’s highly technical and growing fields. Maryland could receive \$93,900,000 in funding in the next fiscal year for its community colleges.

3. Pathways Back to Work for Americans Looking for Jobs.

Drawing on the best ideas of both parties and the most innovative states, the President is proposing the most sweeping reforms to the unemployment insurance (UI) system in 40 years to help those without jobs transition to the workplace. This could help put the 90,000 long-term unemployed workers in Maryland back to work.

Alongside these reforms, the President is reiterating his call to extend unemployment insurance, preventing 17,600 people looking for work in Maryland from losing their benefits in just the first 6 weeks. And, across the country, the number saved from losing benefits would triple by the end of the year.

The President is proposing a new **Pathways Back to Work Fund** to provide hundreds of thousands of low-income youth and adults with opportunities to work and to achieve needed training in growth industries. Pathways Back to Work could place 1,700 adults and 8,300 youths in jobs in Maryland.

4. Tax Relief for Every American Worker and Family

The President’s plan will expand the payroll tax cut passed last December by cutting workers payroll taxes in half next year. A typical household in Maryland, with a median income of around \$64,000, will receive a tax cut of around \$1,980.

5. Fully Paid for as Part of the President’s Long-Term Deficit Reduction Plan.

To ensure that the American Jobs Act is fully paid for, the President will call on the Joint Committee to come up with additional deficit reduction necessary to pay for the Act and still meet its deficit target. The President will, in the coming days, release a detailed plan that will show how we can do that while achieving the additional deficit reduction necessary to meet the President’s broader goal of stabilizing our debt as a share of the economy.

OUR ACTIVE CONNECTION

Lee Tuvison

Forewarned Is Forearmed

Unless you have been vacationing on Mars recently, you must be aware of the deficit reduction issue that has consumed public debate for the past few months. Current active and future Federal employees are likely to see some changes in their benefits as a result of this debate. One of the most detailed discussions of possible changes is found in the U.S. Postal Service (USPS) white paper titled **Postal Service Health Benefits and Retirement Programs**. Sections II and III specify reforms it wants to make in these programs and how they would be implemented. The proposals could be an employee benefits change road map for all current and prospective Federal employees. Here is a brief summary of the proposed changes.

Health Plan

Adopt best practices used in the private sector, including **INCENTIVES** to ensure that retirees and their dependents who are Medicare eligible **take full advantage of the benefits under Medicare**.

Implementation of these changes would involve a tiered approach involving three categories of employees. **First**, existing retirees would continue to receive the health benefits they currently enjoy under the FEHB program. **Second**, current active employees would continue to enjoy existing FEHB program health benefits. However, current and future active employees, who become **Medicare-eligible annuitants and dependents in the future, must fully utilize the Medicare benefits available to them**. **Third**, prospective employees will be subject to a health benefit program that reflects private sector best practices and normally includes Medicare for retirees.

The joining of Medicare, especially Part B, with the current FEHB health plan is the issue to watch. One can imagine that future Federal retirees will be **required** to join Medicare Part B when eligible. The monthly premium for Part B is in addition to the FEHBP premium and is paid from one's pension or Social Security (if the person has Social Security).

Retirement Plan

The USPS wants to replace the existing OPM administered Federal retirement system with one "...that is appropriate to the varying needs of its participants." **First**, existing retirees would continue the CSRS or FERS benefit levels they currently enjoy. **Second**, for current employees who are CSRS eligible (i.e., who are likely to be near retirement) existing benefit levels would be maintained, except for any future changes made by Congress. **Third**, current FERS employees would be distinguished by age. For those closer to retirement the implementation plan would maintain the same commitment as for CSRS participants. *For employees who are not close to retirement, there would be no reduction*

*in accrued benefits, but adjustments to future benefits could occur, consistent with Congressional mandates. **Fourth**, for new hires, the retirement plan would be a **defined contribution plan only**, (i.e. no Federal pension or defined benefit plan) incorporating private sector best practices in overall administration and operation.*

All the various deficit reduction studies to date include changes to Federal employee benefits. Some additional recommendation from these studies include: basing pension calculations on an employee's highest five salaries, instead of their high three; revising the formula for calculating COLAs; and increasing pension payroll contributions. The USPS white paper provides a detailed implementation plan for employee benefit changes. The Joint Select Committee on Deficit Reduction, otherwise known as the "super" committee, is scheduled to report its conclusions by the end of November. One should anticipate that changes to Federal employee benefits will be part of the final report.

As the saying goes "Forewarned is forearmed"; i.e., those who know that something is coming are better prepared to face it than those who do not know. In the July 25, 2011 edition of the *Federal Times*, John Gage, national president of the American Federation of Government Employees, commenting on the various deficit reduction plans and their impact on Federal employees said, "I've abandoned all hope. I know we're gonna get crushed. It doesn't seem we can do anything about it." Let's not abandon hope but fight the attacks (see box, page 1) as well as begin to prepare ourselves for the future.

CHAPTER 1747 BUDGET REPORT

Balance on: August 1, 2011	\$4753.17
Receipts:	249.94
Disbursements:	751.62
Balance on: August 31, 2011	\$4251.49

DAYS TO REMEMBER

October 7 –Yom Kippur (Begins at sundown)
October 10 – Columbus Day
October 31 – Halloween

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.

Vol. 32, No. 2

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

CHAPTER BOARD

Officers

President	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
1st Vice President	Lee Tuveson	301-262-3164	ltuveson@verizon.net
2nd Vice President	Lillie Watson	301-262-5926	lwatson16@hotmail.com
Secretary	Chiquitta Thomas	301-805-4108	c_thomas106@verizon.net
Assistant Secretary	Jacqueline Wilson		miss.JackieV@aol.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	Lee Tuveson	301-262-3164	ltuveson@verizon.net
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
Sergeant-at-Arms	Peter Hill	301-249-9143	pmkthill1@msn.com
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
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	
Sunshine	Marjorie Laios	301-262-1566	

***Celebrate National Chapter Meeting Month with us on
Thursday, October 20, 2011***

***Kristen Soper, assistant to Senator Barbara Mikulski, will bring answers
to some of your questions about "What's Going on in Washington DC?"***