



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA

CHAPTER 1747

National Active and Retired Federal Employees Association

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December 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. *Please check your current newsletter for any changes.*

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

- ❖ *Holiday Luncheon:* Thursday, December 15. Blue Dolphin Seafood Bar and Grille, 1166 Route 3 South, Gambrills, MD.
- ❖ *General Meeting:* Thursday, January 19. Speaker: Diane Polangin, Tax Tips and Updates for 2011.

PRESIDENT'S MESSAGE

Dorothy Campbell

Chapter Participants Show NARFE Pride

As 2011 is quickly winding down, it seems like the ideal time to reflect on a very busy year for our chapter. Our biggest and most successful endeavor was hosting the Maryland Federation's biennial convention — a chapter first. Much of the convention's success can be attributed to the record number of chapter members who took part.

But that was only one event. Other activities brought out new participants as well as regulars. At the parades in Crofton and Bowie, Bowiefest, Odenton Day, Memorial and Veterans Day wreath-laying ceremonies, the Alzheimer's Walk, hearings and other legislative events, Federation board meetings and a training session — Chapter 1747 representatives were there. More than chapter members participated this year than ever before.

This is a trend I hope will not only continue, but will increase, both within our chapter and at the Federation level. As our activities keep expanding, so does public awareness of NARFE, giving us the increased visibility we need to attract new members.

So as 2011 ends I thank all those who have contributed to making our chapter one of which we can all be proud. We're stronger, thanks to all our activists, both old and new. And

I'm confident this activism will continue into 2012 and the future. Just a reminder: The MD-Federation's 2012 Mini-Convention will take place on April 30 and May 1 and planning for it is now underway. Because it will take place at the Bowie Comfort Inn, we will be called upon again to play host; as soon as more information is available, I shall be issuing a call for our experienced convention volunteers and seeking new ones as well.

I also want to take this opportunity to thank the officers and the committee and activity chairs and coordinators for all they do to keep our chapter running smoothly. It's highly gratifying to see that our chapter rarely has "job" openings, and even more gratifying when members step forward to fill vacant positions. Note that at this time we are actively seeking someone with some computer skills to update our monthly membership meeting sign-in sheets; these sheets are available on a disk, and after they're downloaded, they'll take only a short time to prepare them for successive meetings. Anyone willing to take on this helpful responsibility should contact me at a membership meeting or by phone or e-mail.

Of course, I encourage all members to get more involved. While this can mean simply attending more meetings and taking part in other events, it also means joining a standing or special committee or "understudying" any one of our officer positions with an eye on running for office in the future.

Celebrate the Holiday Season With Your Chapter

On a lighter note, there's still time to sign up for our Thursday, December 15 Holiday Luncheon at the Blue Dolphin (see page 3). Get in a holiday mood with good food, door prizes and surprises, and of course, good company. It's a wonderful way to end our year and together vow to meet at our Thursday, January 19, 2012 membership meeting at which Diane Polangin will once again provide us with tax updates and tips.

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60 Members/Guests Attend Health Plan Open Season Meeting

Health Plan representatives (clockwise from above left) Jennifer Malave, CareFirst BlueCross/BlueShield; Frances Steburg, GEHA; Donna Huntsman, Kaiser Permanente; and David Levin, APWU. They addressed our well-attended meeting, answered questions, and handed out information packets and goodies on November 17.

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Happy Holidays to All

Whatever holiday you celebrate this month, I hope it will be happy and joyous for you and your family. And my best wishes for a Happy and Healthy New Year! May 2012 turn discord to harmony, change injustice to justice, and bring peace to the world.

FEDERAL LEGISLATION
Joseph Young

Federal Workforce Reduction

The House Oversight and Government Reform Committee on Thursday, November 3, 2011 approved a bill that would reduce the federal workforce through attrition by 10 percent over the next three years.

In a 23 – 14 vote, the panel approved the measure, which calls for hiring one federal employee to replace every three workers who retire or leave their job, shrinking the workforce across-the-board by 10 percent by 2015. The bill was amended to include the contractor workforce as well as government employees. There are about 2 million federal employees and approximately 10.5 million contractors in the federal workforce.

During the committee’s markup, Rep. Jim Cooper, D-Tenn., suggested changing the bill to allow the government to hire two employees, rather than one, to replace every three workers who retire or leave. Committee Chairman Darrell Issa, R-Calif., said he didn’t have any “inherent objection” to that number and pledged to work with Cooper on a figure as the bill winds its way through the House. “We have a little headroom in the 10-year window,” Issa, said, referring to the savings the bill’s supporters claim attrition will produce over the next decade.

House Bill H.R. 3029 would make exceptions for certain national security concerns or any event that threatens public health or safety. The attrition policy would stay in effect through Sept. 30, 2014.

The proposal also includes a provision that limits procurement on service contracts to supplement the reduced workforce “except in cases in which a cost comparison demonstrates that such contracts would be to the financial advantage of the government.” Rep. Mick Mulvaney, R-S.C., the bill’s sponsor, estimates the legislation will save \$139 billion over the next decade.

In recent days, federal employee groups have publicly opposed the legislation through letters to the committee and press releases. “The bill undermines critical government services for the American people, ranging from defending our borders to safeguarding our food and drugs to assisting taxpayers and processing tax refunds,” National Treasury Employees Union President Colleen Kelley said. “The list goes on and on. Yet, this legislation fails to consider the negative impact on those services.”

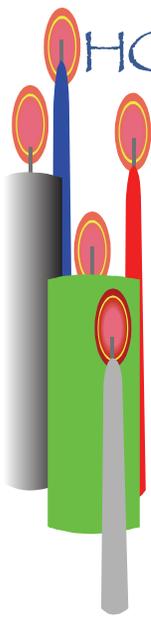
The Government Managers Coalition, composed of the five major federal sector executive and management professional associations, wrote a Nov. 2 letter to Issa, and ranking member Elijah Cummings, D-Md., expressing concern over the impact downsizing the government will have on agencies’ ability to serve the public. “A reduction in the size of the federal workforce could well amount to a reduction in vital services Americans expect on a daily basis,” the letter stated. “Past efforts to reduce the civil service carried out during the Clinton administration resulted in an immediate deterioration of service to the public, leading to the hiring of contractors to make up for lost work.”

The Congressional Budget Office, in testimony before the super committee said that federal pay and benefits make up about 15 percent of discretionary spending, the category of spending under the greatest scrutiny in the deficit reduction effort. However, it warned against decreasing pay rates and employment levels. “Lowering pay rates for federal civilian employees could hamper efforts to recruit and retain workers (particularly in some occupations), which could reduce the overall skill level of the federal workforce over time. Having fewer federal workers would probably lower the levels of service that federal agencies provide to the public, unless cuts in the agencies’ workforces were accompanied by actions to enhance productivity,” it said.

Feds Make Less Than Private Sector Workers

The Bureau of Labor Statistics reported recently that on average Federal employees are underpaid by 26.3 percent when compared with similar non-federal jobs, a “pay gap” that increased by about 2 percentage points over the last year while federal salary rates were frozen. The Bureau of Labor Statistics presented the figures to the Federal Salary Council, an advisory group of federal agency officials, union representatives and outside pay experts.

The numbers are calculated for setting pay raises under the locality pay system used for white-collar employees who work under the general schedule pay system. Some of the money provided by Congress for an annual raise is paid across-the-board while the rest is divided according to the pay gaps for 31 city areas plus a catchall “rest of the U.S.” for areas outside those metropolitan zones.



HOLIDAY LUNCHEON

Blue Dolphin Seafood Bar & Grill

1166 Route 3 South, Gambrills, MD
Social/Cash Bar: 11:30 AM; Lunch: Noon

THURSDAY, DECEMBER 15, 2011
\$24.00

Final sign up day is Friday, December 9.

Contact Lee Tuveson: 301-262-3164, or
at ltuveson@verizon.net

Make checks payable to:
NARFE Chapter 1747.

OUR "ACTIVE" CONNECTION

Lee Tuveson

To "B" or Not To "B", that is the Question.

Hamlet's consideration of this question was to live or die. Federal retirees confront the question at age 65 regarding the decision to accept or decline Medicare Part B. If the retiree participates in the Federal Employee Health Benefit Program (FEHBP) the decision frequently hinges on whether accepting Medicare Part B is worth the added cost because Part B is not free. In 2011 Part B monthly premiums ranged from \$115.40 to as much as \$457.40 depending on your Modified Gross Adjusted Income (MAGI). Once enrolled, Part B Medicare becomes your primary insurer while the FEHBP plan becomes your secondary one. Furthermore, the premium is usually deducted from a Social Security, Railroad Retirement or Civil Service Retirement check and there is no corresponding reduction in the FEHBP premium. The decision to enroll in Part B is a personal one that is totally dependent upon individual circumstances. There is no "right" or "wrong" answer.

A 2006 edition of NARFE magazine included a lengthy discussion of the issue. Although some of the data and information in the article needs to be updated, the issues one should consider in arriving at a Medicare Part B decision are still valid. As a Service Officer I always give copies of the article to those seeking advice on the matter.

In 2007 the Part B premium was means tested so that higher income Medicare recipients were charged more for coverage. This can impact your decision if you retire within two years of eligibility because your Part B premium is based on your MAGI earnings in the last two years. Obviously, if you are fully employed just prior to your eligibility your MAGI will be high and may push you into a higher premium group. Some active employees are deferring retirement into their 60s and may be confronted with this circumstance. You need to inform yourself on all of the above by checking the Social Security Administration and Centers for Medicare and Medicaid Services. No one said life is simple.

CHAPTER 1747 BUDGET REPORT

Balance on: October 1, 2011	\$ 4173.71
Receipts:	339.21
Disbursements:	317.67
Balance on: October 31, 2011	\$ 4195.25

SENATE REPORT

Senator Mikulski Responds to 1747 Queries

At our October membership meeting, Kristin Soper, assistant to Senator Barbara Mikulski, promised us answers to questions which she was unable to provide. These are the questions/answers:

Q. Is Congress exempt from insider trading laws? A. Currently, members of Congress are not liable for inside trading. The Stop Trading on Congressional Knowledge Act, introduced by Sen. Scott Brown, would prohibit members of Congress and employees of Congress and the Executive Branch from trading or disclosing any nonpublic information they obtain because of their job. The bill also would require them to report any securities transaction above \$1,000 within 90 days. Sen. Mikulski is reviewing the bill.

Q. What is the future of the health care bill? A. The Supreme Court will hear a challenge to the bill in 2012, with oral arguments expected in February or March and a ruling possibly by June. Sen. Mikulski voted for the health care reform bill and has consistently voted against amendments to repeal the law.

Q. Where does Sen. Mikulski stand on the filibuster? A. Sen. Mikulski is a cosponsor of legislation to reform the outdated filibuster rules.

Q. Where does the Senate stand on the decrease in Social Security tax in the President's Jobs bill? A. The bill didn't move forward in the legislative process, but the Senate has expressed concerns about proposals to cut the Social Security payroll tax. Sen. Mikulski opposes Social Security cuts and is working to protect benefits.

CONDOLENCES

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

Festus M. Halay

George Francis Vanagas

Greater Bowie-Crofton Area NARFE News

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Thursday, December 15, 2011

Holiday Luncheon at the Blue Dolphin.

Social Hour: 11:30 AM; Lunch: 12:00 Noon.

Season's Greetings