



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

Volume 32 No. 7

[www.NARFE1747.org](http://www.NARFE1747.org)

March 2012

[www.facebook.com/narfe1747](http://www.facebook.com/narfe1747)

**GENERAL MEMBERSHIP MEETINGS** are held at the Bowie Senior Center, 14900 Health Center Drive, Bowie, 20716 in Rooms #2-4. Meeting dates are the third Thursday of the month at 10:00 AM 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

❖ **General Meeting:** Thursday, March 15. Speaker: Tracie Reaver, MD Relay, State Services for deaf/blind residents.

❖ **General Meeting:** Thursday, April 19. Bowie Police Department representative, safety tips for seniors.

## PRESIDENT'S MESSAGE

DOROTHY CAMPBELL

### Thanks for Help: Past, Present and Future

Thanks to those chapter members who recently showed their volunteer spirit. On January 24, eight members took the time to attend the United Seniors of Maryland's annual Legislative Rally in Annapolis. Special thanks to those who attended this annual event for the first time; I hope you'll continue to take part in these, and other, extremely important legislative events. (*For more, see State Legislation, page 2.*)

In addition, two members have come forth to share the position of "Greeter;" Dennis Evans volunteered to produce and update the computerized sign-in sheets, while Faye Miner has agreed to work at the sign-in table. Both will be replacing Mary Catloth, who will be stepping down after preparing the sign-up sheets and greeting our members for many years. Thanks to Mary for her years of service in our chapter in several positions, and "welcome to our working crew" to our two newest volunteers.

Dennis and Faye are a perfect example of job-sharing; they found a way to get involved in the chapter according to their likes and abilities. Job-sharing can be applied to many other positions; for example, those with computer expertise can perform half a job while those without computer skills can do the non-technical part of the job. If this sounds good to you, contact me and I'll come up with something for you to do. And keep in mind that committees need members with various skills.

### Maryland Federation's 2012 Mini-Convention

If you didn't sign up at our February 16 membership meeting, you can sign up at our March or April meetings to take

Continued on Page 2

### March, April, May Membership Meetings to Be Held at Bowie Senior Center!

Until further notice, our general membership meetings will be held at the Bowie Senior Center, 14900 Health Center Drive, Bowie, 20716 in Rooms #2-4. The City will be renovating Kenhill Center and safety is one of the issues preventing us from meeting there. We will continue to meet on the 3rd Thursday of the month, from 10 a.m.-noon.

While we meet at the Senior Center we will not be able to enjoy coffee and goodies in our assigned space. However, coffee, refreshments and lunch are available in the Senior Center's "Great Room" at a nominal cost.

What will happen in the future is still unclear, but a City memo states: "When the Kenhill Center resumes full operating hours, your group could consider moving back. . . ." Since we don't know when this "resumption" will take place, and this June we will have our biennial picnic and we don't meet in July and August—please be sure to check your September newsletter to find out where our September meeting will take place. Or you can check our website for the meeting location.

part in or attend the Maryland Federation of Chapters' Mini-Convention taking place on Monday, April 30 and Tuesday, May 1 at the Comfort Inn in Bowie. Or you can let me know by phone or e-mail (see page 4). Although this year's 2-day session is not a regular, delegated convention, it is still an event that presents a rewarding experience for all members who take part or attend.

You should sign up. You won't want to miss the highlight of this year's "Mini-Convention" -- a "Candidates' Forum," to which both Democratic and Republican candidates for Congress have been invited. There will be special speakers dealing with new/interesting topics. You'll hear about the NARFE national convention being held in Reno/Sparks, NV August 26-30, and have the opportunity to meet, greet and eat with other chapter members from across our state. You'll see many exhibits and can even win wonderful door and other prizes. If you attended the 2011 convention and enjoyed it--sign up to enjoy this one too. Registration is \$20 for each day; it includes continental breakfast, a sit-down lunch, and all materials.

At the February 7 MD-Fed Executive Board meeting, board members chose from among three sites recommended by the Site Selection Committee for the 2013 Federation Convention: Hagerstown, Ocean City and Solomons. Based on the vote, the 2013 convention will be held in Ocean City, April 29-May 1. Your chapter officers voted for Hagerstown due to its lower hotel/other costs and the opportunity for the Hagerstown Chapter to gain experience in hosting a convention and increasing chapter participation.

### **If You're 80 and Healthy, This Is IDEAL**

NIH's National Institute on Aging is looking for people age 80 and older who are exceptionally healthy to take part in a special project to learn more about healthy aging. IDEAL, the Insight into Determinants of Exceptional Aging and Longevity study, is part of the Baltimore Longitudinal Study of Aging, the longest running study of human aging. If you qualify for IDEAL, every year you will receive a complete physical exam that will be conducted at Harbor Hospital in Baltimore (travel can be arranged) or in your home. To qualify for the study, men and women must be "mentally sharp and have no serious physical health problems." Candidates must be available for an initial telephone screening to determine eligibility and a 90-minute in-home assessment of physical and cognitive abilities.

You can learn more about the study several ways. You can contact me and I'll mail you more information or you can pick it up at our March 15 membership meeting. Or you can call toll-free at 1-855-80 IDEAL (1-855-804-3325) or e-mail IDEAL@westat.com.

## **FEDERAL LEGISLATION**

*JOSEPH YOUNG*

### **President Obama's 2013 Budget**

On February 13, 2012 President Barack Obama revealed his \$3.8 trillion spending plan that favors spending over debt reduction in order to restore the economy to fiscal soundness and rebuild the middle class.

President Obama's 2013 budget calls for \$350 billion in new inducements to maintain lower payroll taxes, increase domestic manufacturing, train workers, bring jobs back from overseas, repair the nation's crumbling infrastructure, and hire teachers to prepare our nation's children for a job market that is constantly changing. There would be modest trims to federal health care programs by about \$360 billion over the next decade, by reducing payments to drug companies and other providers. In 2017, the Obama Administration proposes to raise Medicare premiums for new retirees and seniors with higher incomes. There will be no changes to Social Security.

The Obama Administration is also proposing to increase the contribution of federal employees to their retirement program by 0.4 percent each year over three years. The Office of Management and Budget (OMB) and the Office of Personnel Management (OPM) said the 1.2 percent increase over three years would save the government about \$27 billion over 10 years.

President Obama would also reduce deficits by raising taxes by approximately \$2 trillion over the next decade on corporations and the wealthy, in part by letting the Bush-era tax cuts on household income over \$250,000 a year to expire.

Additionally, President Obama has asked lawmakers on Capitol Hill to rewrite the tax code to eliminate the alternative minimum tax, which affects mostly middle class families, while requiring millionaires to pay at least 30 percent in income tax.

Federal agency budgets would face limits agreed to during last year's budget battles, which forced reduced spending at the Pentagon and the lowest spending on domestic agencies in a decade.

President Obama said his budget proposals would save at least \$4 trillion over the next 10 years and stabilize government spending. Needless to say, the President's 2013 budget faces stiff opposition from the Republicans.

## **STATE LEGISLATION**

*ED BICE*

### **HEARINGS**

SB-35 and HB-347, companion bills allowing for an annual \$200 tax credit for the payment of long term care insurance premiums beginning in 2013 and beyond, were heard on Feb-

ruary 7 and February 8. SB-35 is sponsored by Senator Klausmeier from District 8 with 13 cosponsors including Sen. Peters, District 23 and Sen. Reilly, District 33. HB-347 is sponsored by Delegate Hubbard, District 23A with 46 cosponsors including Del. Holmes, District 23B; Del. McConkey, District 33A; and Del. Howard, District 24.

The bills had the support of the following groups and individuals: NARFE, United Seniors of Maryland, Maryland Retired School Personnel Association, Alzheimer's Association, Elizabeth Cooney Care Network, Life Insurance Institute, Baltimore County Association of Senior Organizations, and Maryland Comptroller Peter Franchot. Bill Ferguson, Gary Roundtree and I offered testimony on the bills. Peter Hill and Joe Young were at the hearing for HB-347.

SB-730 and HB-874 have been introduced with NARFE support. Both bills deal with equalizing the 65+ senior exemption so that taxpayers, their spouses and non-spouse dependents are treated the same way under the tax code.

### United Seniors of Maryland Legislative Forum

This event was held this year on January 24 at St. John's College in Annapolis. The attendance numbered over 300 seniors. This year for the first time in my memory there were members of the Republican Party who, together with Democrats, answered questions from two moderators. Democratic speakers were Senate President Miller and House Speaker Busch. The Republican leaders were Senate Minority leader E.J. Pipkin and House Minority leader O'Donnell. State Treasurer Koop also gave a presentation on her duties.

Before lunch the group left the auditorium and went to the House building to attend caucuses organized by counties. Delegates and Senators came into meeting rooms and addressed important senior issues presented by USM. In addition, questions were asked by the attendees. Overall it was a good event. Members from our chapter who attended were: Maria Francer, Joe Young, Flash Gordon, Lillie Watson, Ed Bice, Frances Steburg, Shirley DeJavanne and Jim Merna.

## OUR ACTIVE CONNECTION

LEE TUVISON

### Employee Benefits—What To Expect

In addition to continuation of the pay freeze (including locality pay and step increases) beyond 2012, it is likely that Federal employee retirement benefits will be affected in the not too distant future. Here are a few items that are under active consideration now:

**Changing from High 3 to High 5 for the calculation of federal pensions**

**Contributing more to your retirement system**

**Eliminate FERS Special Retirement Supplement**

Anyone who entered Federal service prior to 1971 worked under the High 5 retirement rule until it changed in that year. With the current pay freeze in effect for federal workers, depending on when you plan to retire this change might have little or no impact on your pension.

High 5 vs. High 3 would have limited or no impact on your annuity if you plan to retire within the next two years. Even without an ongoing pay freeze, a federal worker making \$96,000 in 2010 who receives an average COLA of 2% in 2013 and 2014 would have a High 3 of \$97,933. Using the same scenario, the High 5 would drop to \$97,160. With 30 years of service, the High 3 scenario would provide an annuity of \$29,379, and the High 5 annuity would drop to \$29,148. This annual difference of \$231 amounts to less than \$20 a month difference—probably not a deal breaker in your overall retirement plan.

Current proposals include an increase in retirement contributions of 1.2% over three years (.4% a year). In combination with a pay freeze, this amounts to a reduction in pay. If you aren't eligible to retire between 2013 and 2015, there's really nothing to consider here. You would pay the increased contribution and live with it.

The elimination of the FERS supplement effectively means that a regular FERS covered employee could not retire on a FULL immediate annuity (non-disability) before age 62. The FERS supplement is a pre-62 Social Security replacement.

Whether any of these changes will happen is subject to the ongoing political debate. As one thinks about the future, however, it would be prudent to at least assume that some of these changes may occur.

## CHAPTER 1747 BUDGET REPORT

Balance on: January 1, 2012	\$4059.72
Receipts:	293.59
Disbursements:	898.27
Balance on: January 31, 2012	\$3455.04

### 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. 7

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	F. Miner and D. Evans		
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	

***Remember! Our March, April, and May meetings  
are held at the Bowie Senior Center!***

**Thursday, March 15.  
Tracie Reaver, MD Relay,  
State Telecommunications Services for deaf/blind Residents**

**Thursday, April 19.  
Bowie Police Department, Safety Tips for Seniors**