



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

Volume 32 No. 8

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

April 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, April 19. Bowie Police Department representative, safety tips for seniors.
- ❖ **General Meeting:** Thursday, May 17. Update on State Legislature Action.

## PRESIDENT'S MESSAGE

*DOROTHY CAMPBELL*

### When You Don't Attend Meetings, You Miss a Lot

Due to our newsletter deadlines, I seldom can report to you about our membership meetings, but this month I had the chance to tell you about our March 15th program. Although all of our programs are "winners"—this one really took a prize.

Our guest, Tracie Reaver, from Telecommunications Access of Maryland, educated us all about a little-known but highly valuable service for Maryland residents: a **free** program established to comply with the federal Americans with Disabilities Act (ADA). The service enables impaired persons to communicate via a telecommunications device with an intermediary party who then verbally relays the message to a third party. For Maryland residents who are deaf or have impaired hearing, speech, vision



Tracie Reaver of MD-Relay describes the State's free phone services for hearing/speech/vision-impaired residents.

or mobility problems, the service makes telephone use possible 24 hours per day, seven days a week.

If you missed hearing about this excellent program and want information about it, you can contact them at 1-800-552-7724 or [www.mdrelay.org](http://www.mdrelay.org).

And this reminder to all members: Your chapter's executive board takes great pride in obtaining special, informative guest speakers for every meeting. In April, our special guest will be a police representative who will speak on safety for seniors. In May, our topic is the 2012 Maryland legislative session—and you'll have a chance to question what our state legislators did/didn't do in Annapolis this year.

Granted, some of you regularly attend meetings and your attendance is much appreciated. But far too many of you miss out on some wonderful instructive and educational topics. So check out your newsletter when you get it and mark our upcoming meetings on your calendar. And remember: Until further notice, our membership meetings will be held in Rooms #2-4 at the Bowie Senior Center. I'll be looking for you!

Continued on Page 2

## **BAD NEWS and GOOD NEWS! See Pages A and B.**

**A. BAD NEWS.** The latest legislative attack on federal/postal workers and retirees was launched on March 15; if adopted, this bill will raise your FEHBP premiums.

**B. GOOD and BAD NEWS.** *Good:* Just before we went to press, the Senate rejected a pay freeze extension for federal workers. *Bad:* Still more threats.

### Update: MD-Federation Mini-Convention

There's still time to sign up for the Maryland Federation of Chapters' Mini-Convention on April 30-May 1 at Bowie's Comfort Inn. It's open to all chapter officers, members and guests.

Although primarily a business meeting, the event's agenda will include some special guests; one, Bill Broadwater, an original Tuskegee Airman, will speak on Tuesday about the famous and historic World War II group. He will be introduced by another Tuskegee Airman, Bryon Morris. It's a wonderful chance to hear from and honor these true American heroes.

Unfortunately, plans to hold a senatorial candidates' forum didn't pan out, but our legislative issues/concerns will still be on the agenda. Other items on the agenda will deal with electronic communications, national bylaws revisions, membership issues, and the August national NARFE convention.

The registration fee for each day is \$20; it includes continental breakfast, lunch and all materials. To register for one or both days and/or to volunteer, please contact me now; my chapter registration list must be received by the Federation no later than April 20. You can call or e-mail me: all I need is your name and phone number. The registration fee can be paid at the hotel.

I hope to see many of you there. It's a perfect opportunity to learn more about NARFE, about our legislative concerns and what we all can do about them, and the Tuskegee Airmen. You also can visit a variety of exhibit tables heaped with information and goodies from a variety of companies, and win door and other prizes as well.

### STATE LEGISLATION

*Ed Bice*

#### All About USM

United Seniors of Maryland (USM) is a consortium of organizations and individuals that advocate for the mental, physical, and financial well being of Maryland Seniors. USM was started over thirty years ago when several local leaders from across the state met to discuss serious problems confronting Maryland Seniors. They came from diverse backgrounds to include NARFE, AARP, UAW-AFL/CIO, Maryland Retired School Personnel Association, and several local Commissions on Aging.

Today there are 93 organizations and individual memberships who make up USM. NARFE members include the Maryland Federation and 14 chapters. Chapter 1747 has been a member for several years. Our dues are \$50 a year. Chuck Thomas from Chapter 1734 is the Federation's representative while Ed Bice attends meetings from Chapter 1747.

The USM Legislative Committee is headed by Don Sillars, Vice President - Legislation. Chuck and Ed are members of the committee. The purpose of the group is to be active advocates for legislation to ensure the well being of Maryland Seniors. We meet weekly during the General Assembly session in person or by conference calls to take positions on proposed legislation. On supported bills the committee provides written and or verbal testimony at bill hearings.

### OUR ACTIVE CONNECTION

*LEE TUVESON*

#### Social Security, Federal Retirement, and Who Pays

If you are contemplating retirement under the Civil Service Retirement System (CSRS) and contributed to Social Security either before or may do so subsequent to your retirement you need to know about the Windfall Elimination Provision (WEP). If you worked the minimum of 40 quarters (credits as they are currently called) under Social Security during your life, WEP reduces the formula for calculating benefits from 90 percent to 40 percent of the first \$767 of your average indexed monthly earnings. Your primary insurance amount is, therefore, reduced by \$383.50 (the difference between 90 percent of \$767 and 40 percent of \$767) or about 50 percent. If you are going to apply for Social Security before your full retirement age (at least age 65 up to 67 but varies depending on your year and month of birth), there will be an additional reduction in your monthly benefit for age. Those employees under FERS already include full Social Security benefits under their retirement plan so they may only see an age reduction.

According to a Congressional Research Service report issued recently, the cost of funding the CSRS system equals 26 percent of salary. CSRS employees pay their 7 percent and employing agencies also pay 7 percent of salary into the civil service fund on an ongoing basis. The remaining 12 percent comes from direct transfers from the Treasury, interest from the Treasury bonds in which the fund is invested, and contributions from the Postal Service for its retirees.

Under FERS, the cost of the civil service benefit is 12.7 percent of payroll, according to CRS. Employees pay 0.8 percent and employing agencies pay the rest on an ongoing basis. In addition, agencies pay an amount equal to 1 percent of a FERS employee's salary to the TSP, whether the individual invests or not, plus up to another 4 percent in matching contributions, along with 6.2 percent into Social Security. The employer contribution to Social Security has remained at that rate even as the employee contribution has been lower in 2011 and 2012.

### CHAPTER 1747 BUDGET REPORT

Balance on: February 1, 2012	\$3455.04
Receipts:	342.20
Disbursements:	198.00
Balance on: February 29, 2012	\$3599.24

**LOOK FOR** Joseph Young's Federal Legislation article on page B of the insert.

## More on the War Against Federal/Postal Workers and Retirees

On Thursday, March 15, a group of senators proposed replacing Medicare with their bill, "Congressional Health Care Plan for Seniors." The bill, co-sponsored by Sens. Rand Paul (R-KY), Jim DeMint (R-SC) and Mike Lee (R-UT), would allow ALL SENIORS to choose from plans currently offered under the Federal Employee Health Benefit Program (FEHBP) beginning in 2014.

Speaking on the measure to reporters, Sen. Lindsey Graham (R-SC) told reporters: "Why don't we take a program that's worked for years in a fashion that people can relate to? If it's good enough for your senator, it ought to be good enough for you."

NARFE President Joe Beaudoin's response was quick; he said the bill raised an automatic red flag. "For more than four decades, the FEHBP has provided a stable, though not overly generous health insurance benefit to federal civilian employees, retirees and their dependents. To throw open the doors of the plan to absorb the flood of seniors currently enrolled in Medicare poses certain risks and must be examined closely."

### A Burden on Federal/Postal Workers, Admits Sen. Paul

In Sen. Rand Paul's own lengthy synopsis of the bill, several times and in several ways he admits that "Federal employees are the one group of people who may have a legitimate argument with the Congressional Health Care Plan for Seniors. **Asking them to share their health care with the elderly will cause their premiums to increase.**" *[emphasis added]* In fact, he specifically says at one point, "Placing seniors into [FEHBP] will increase [federal employee] premiums by roughly 24 percent. The average premium for a federal employee is currently \$5,250 and would increase to about \$6,800."

And while at one point he calls this "sharing the burden," he further on states that... "Asking federal employees to pay more per year is not even really asking them to share the burden. It amounts to just a fraction of the difference in non-cash compensation they receive each year..." Moreover, he adds, "This is

a sacrifice our federal workers should be prepared to make so that the citizens who pay their salaries and benefits can have the same health care benefits."

Sen. Paul's highly questionable and inflated view of federal worker compensation and benefits—as compared to workers in private industry—is decidedly inflammatory; it's patently a ploy such as those utilized in Wisconsin and other states to turn the general public against public employees. In his words, "...[The] federal workforce already receives generous benefits and compensation. The typical federal worker receives hourly wages 22 percent higher than comparable private-sector workers. In non-cash benefits—such as health care—the federal government provides triple the compensation...\$32,115 vs. \$9,882..." and finally, "...the overall compensation of the average federal worker is between 30–40 percent higher than similar private-sector workers."

This report, written just before we went to press, is just part of the latest attack on federal and postal employees and retirees and their families. Its statistics are highly questionable. It obviously ignores all the sacrifices already made: pay freezes, lost COLAs and the effects of agency cuts. It carries on the unconscionable practice of using federal and postal workers and retirees as a cash cow.

The remainder of the synopsis deals with the Senator's intention to eliminate Medicare, which he attacks repeatedly. To view Sen. Paul's entire synopsis, check our website: [NARFE1747.org](http://NARFE1747.org).

### Be Alert and Prepared to Respond

While the FEHBP proposal is unlikely to get far, let alone adopted, it is important for all NARFE members, and indeed all federal and postal employees and their families, to be aware that this war that some have chosen to wage is a dangerous and vicious one. It is equally as important that we who are under attack need to be alert and responsive when called upon to act to protect ourselves and our families. While these stepped-up attacks are undeniably taking place because 2012 is an election year—they nevertheless need to be given proper attention.

**"To throw open the doors of the plan to absorb the flood of seniors currently enrolled in Medicare poses certain risks and must be examined closely."**

**Joseph Beaudoin  
NARFE President**

### Service Officers Are Here to Help You

Have you tried to get answers to questions about your annuity—whether it's CSRS or FERS or Social Security—but couldn't get answers? Or questions about your federal life insurance, death benefits, beneficiaries, and even taxes?

If the answer is yes, Chapter1747 has three Service Officers

to help you. Their names and contact information appear on page 4 of this newsletter or you can see one of them at the Bowie Senior Center on the first Tuesday of each month, from 10:00 a.m. to noon. Just stop at the Center's front desk and ask for the NARFE counselor.

## GOOD NEWS FLASH!

**In a 51—47 vote, the Senate rejected a measure that would have extended a pay freeze for federal employees through January 2014. The freeze had been attached to a highway funding bill. See the story below on the attempt to pass this freeze, plus more on “attacks.”**

### FEDERAL LEGISLATION

JOSEPH YOUNG

#### Federal Workers Under Attack

Washington Post reporter Joe Davidson reported that the latest attempt to cut the pay or benefits of federal workers was scheduled for a Senate vote Tuesday, March 13, 2012. And once again, the plan is to use the money of federal workers to fund unrelated projects.

In an amendment to the highway bill now being considered by the Senate, Sen. Pat Roberts (R-Kan.) wants money saved by extending the federal pay freeze to fund energy projects, an adoption tax credit, and tax deductions for college expenses and for state and local property taxes.

As Roberts introduced the legislation last week, he said, “I believe this amendment is an important first step in growing our economy”. His amendment would punish the household economies of 2.1 million federal workers, including members of Congress, by prolonging the current two-year freeze on basic pay rates for an additional 12 months.

A coalition of two dozen groups representing federal employees sent a letter to senators on Monday, March 12, 2012, urging them to vote against the amendment. The letter from the Federal-Postal Coalition said: “The pay freeze extension in the Roberts amendment will be used to offset changes to energy policy and a long list of tax breaks that have nothing to do with federal employees. It is unacceptable to continually single out the federal workforce to fund programs or tax expenditures that should be broadly borne.”

The two largest federal unions also wrote to senators in advance of the vote. Beth Moten, legislative and political director for the American Federation of Government Employees (AFGE) wrote: “It is fundamentally wrong for federal employees to be required; again, to serve as the Automatic Teller Machine for programs that have nothing to do with deficit reduction. Enough is enough.”

Moten and National Treasury Employees Union (NTEU) President Colleen M. Kelley reminded senators that the pay freeze, which is scheduled to end this calendar year, is already

taking \$60 billion from workers over 10 years and the recently enacted measure extending the payroll tax holiday and unemployment benefits will cost future employees an additional \$15 billion in the form of increased pension contributions. “While some in Congress continue to make it a priority to protect the wealthiest Americans from contributing anything to deficit reduction, this [Roberts] amendment would cut another \$26 billion from this one group of middle class workers,” said Kelley’s letter.

#### Another Harmful Legislative Proposal

The Roberts amendment is one more in a long list of Republican bills that would tap federal workers either to help reduce the deficit or pay for various projects. Last month, NTEU released a list of more than 20 “legislative proposals harmful to the federal workforce”.

One piece of legislation meeting that description was a bill the House approved last month that also would extend the pay freeze. So, if the Roberts amendment is approved by the Senate and sent to the House, it’s likely that an extended freeze could win full congressional approval as early as next week. So much for President Obama’s plan to give federal workers a 0.5 percent pay increase next year.

Some union leaders and Democrats also aren’t happy with another amendment to the highway bill that would provide funding for rural roads and schools by encouraging retirement-eligible federal employees to work part time. The approved measure would allow workers to phase into retirement by working part time while keeping a portion of their full annuity.

Under current policy, most federal retirees who return to federal service draw their full retirement payments, but have their salary cut by that amount. Allowing the employees to work part time rather than hiring full-time replacements presumably would produce the savings that would be used for the roads and schools. Allowing phased-in retirement has broad support. Sen. Daniel K. Akaka (D-Hawaii) said he opposed the part-time amendment because: “I must stand up against Congress’s new habit of treating federal employees like a piggy bank. Congress must stop taking from our dedicated federal employees...to fund completely unrelated priorities.”

**Ask Congress** to reduce their pay and benefits as part of *any* payroll tax cut deal involving rank and file federal employees and annuitants.

## WELCOME NEW MEMBERS

<b>Jean Alpern</b>	<b>Margaret B. Reid</b>
<b>Ruth Baker</b>	<b>Virginia Lee Ricciuti</b>
<b>Stephanie J. Battles</b>	<b>Karen S. Richey</b>
<b>Lloyd Butler</b>	<b>Alma Schultz</b>
<b>Kathleen W. Claiborne</b>	<b>Lynda G. Segel</b>
<b>Michael Kessler</b>	<b>Deannndria D. Smith</b>
<b>Vivian McKnight</b>	<b>Mrs. Lawrence Trainum</b>
<b>Sang Nahm</b>	<b>Rita L. Watson</b>
<b>Gloria Murray-Rison</b>	

While this looks like a lot of new members, it's a 3-month report, and we've lost almost double the 17 listed through transfers, members dropped for non-payment/non-renewal of dues and deaths. It's really disappointing to find even long-time members on the monthly "dropped list"—but we know they probably just didn't get around to renewing their annual dues and so they don't appear on the "reinstatement list."

### D-W: A Win-Win Situation!

But the non-renewal/non-payment problem can be resolved easily. All it takes is signing up for dues withholding (D-W). Not only will you never be bothered by dues notices, you won't have to write and mail checks – but you'll find that your annual dues are reduced by a 15% discount when your dues (both national and chapter) is deducted from your annuity check. And, even better: if you sign up now, the Maryland Federation will send you a check for \$10! You just can't lose!

Signing up is easy. Use the D-W form in the national NARFE magazine or go to the national website, [www.narfe.org](http://www.narfe.org). Go to the chapter website: [www.NARFE.org](http://www.NARFE.org). You also can pick up a D-W form at a membership meeting or call a chapter officer. Whatever you do, do it now. It's a win-win situation! NOTE: You also can save money by opting for multi-year dues payments; more on this in our next issue, or contact a chapter officer.

**IMPORTANT NOTICE** for all members: All changes of address, whether temporary or permanent, as well as any other messages for the newsletter editor, should be sent to: NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718.

## Win Bowie Playhouse Tickets

Raffle tickets are now on sale to win two season tickets for performances of the Bowie Community Theatre (BCT) group. The season tickets, donated by BCT, are worth approximately \$140, and are being raffled off for \$3.00 for one, or 2 for \$5.00. The season consists of four shows, and the tickets can be used for matinee or evening performances at the Bowie Playhouse.

Buy your raffle tickets at the April or May membership meetings or at the June 21 picnic (at which the drawing will take place). Or purchase raffle tickets by mail, using the form below.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Amount Enclosed \_\_\_\_\_

Number of Raffle Tickets \_\_\_\_\_

Mail your check made out to NARFE Chapter 1747 by June 10 to: Dorothy Bice, Ways and Means Chair, NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718.

## CONDOLENCES

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

**Isabel F. Butler**

**Paul D. Lowman**

## DAYS TO REMEMBER

April 1	Palm Sunday
April 6	Good Friday
April 6	Passover begins at sundown
April 8	Easter
April 13	Passover ends at sundown

### 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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## CHAPTER BOARD

### Officers

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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
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	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 April and May meetings  
are at the Bowie Senior Center!***

**Thursday, April 19.**

**Bowie Police Department, Safety Tips for Seniors**

**Thursday, May 17.**

**State Legislature Update**