



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 33 No.7

www.NARFE1747.org

March 2013

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 21, Bowie Senior Center. Gene Sumi, Homestead Gardens education director.

Topic: Spring Gardening.

❖ **General Meeting:** Thursday, April 18, Bowie Senior Center. Gloria Gaddy, City of Bowie Community Services.

Topic: Homeowners Insurance and Disasters.

PRESIDENT'S MESSAGE

DOROTHY CAMPBELL

NARFE Membership: Problems & Solutions

NARFE's declining membership over the years—a problem prevalent at chapter, federation and national levels—was addressed at last month's Executive Board meeting of the Maryland Federation of Chapters. One reason for the steady drop is beyond anyone's control: the fact that, on average, 22 members in NARFE die each day. And the number is probably even higher, since it reflects only those deaths reported to NARFE.

This means NARFE must recruit many more than 8,030 new members annually just to maintain our current membership—something that hasn't been happening for years.

Unlike the death factor, another reason for the drop is difficult to understand. Although active federal workers have suffered pay freezes and job cuts and are now being threatened with more, even furloughs—they hadn't joined NARFE in large numbers, though NARFE openly sought them out. Only in late 2011 with the establishment of e-NARFE did the level of active members appreciably rise.

Furthermore, while retired federal and postal workers have not suffered as active workers have, retirees still need to be concerned. But if they're concerned, they're not flocking to join

NARFE either—not as retirees have done in the past. This too is difficult to understand, since retiree benefits can become targets for cuts too. Everyone needs to remember that NARFE is the *only* organization whose main purpose and goal is to protect and preserve the earned retirement benefits of federal and postal retirees and annuitants.

E-NARFE: A Problem or a Solution?

Since the advent of e-NARFE, membership in its national Chapter, 2363, has risen to approximately 9,000; nearly 800 of them live in Maryland. Many of these e-NARFE members are new "active" members, while others are those whose dues had lapsed and were reinstated as e-NARFE members. Still others voluntarily transferred from their chapters; since the e-NARFE option was first offered, Chapter 1747 has lost more than 20 members to Chapter 2363.

Additionally, all chapters, including ours, have a high number of members who, though they have moved a distance away, continue to pay dues to their old chapter. But many do switch to the chapter at their new location—and in the last year, we've lost about 20 of those members.

To some, it appears that e-Chapters are "robbing Peter to pay Paul." But the bottom line is—and needs to be—an overall increase in membership numbers, because NUMBERS COUNT!

Needed: Increased 'R & R' Solutions

While what I've addressed here may sound more negative than positive as it applies to all "traditional" chapters, it's not all doom and gloom. We still can recruit and grow our chapter. At the MD-Fed February meeting, Barry Grier, 2nd VP for Membership, challenged every NARFE member in Maryland to recruit at least one new member in 2013—which obviously would double our current membership. While it sounds like a reasonable, reachable goal, we must keep in mind that a great many of our members are unable to get around; their age and health issues may prevent them from actively recruiting new members. But even

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house-bound chapter members can recruit by phone and/or the internet. Recruiters can give others their NARFE magazines that contain applications; they also can refer potential members to the national NARFE website or to ours or to our officers.

Finally, to assist in recruiting—national NARFE has just printed an excellent, new membership application that I hope to have at our March membership meeting. However, the old form will still be acceptable—and welcome.

Two Solutions, Two Discounts

More stats from the February meeting: Of the nearly 3,000 “lapsed” Maryland members who received letters from the MD Federation since February 2011 asking them to reactivate their membership, 204 did, with some signing up for multi-year discounted (15 percent) memberships. Still others signed up for dues withholding, the ideal way to eliminate the need for national NARFE to send 1–5 dues reminders and to save members from having to write checks.

Dues Withholding (D-W) is the most convenient and easiest way to pay dues; it involves having your combined national and chapter dues deducted from your annuity. (Note that D-W is available only to retirees/annuitants.) By selecting the D-W option, not only will a member never need to write a dues check to NARFE, but they will receive a 15 percent savings on their total dues. D-W forms are available in the national magazine, on-line, or at chapter meetings.

Spend April 29–May 1 in Ocean City

The Maryland Federation of Chapters will hold its forty-first State Convention Monday, April 29—Wednesday, May 1, 2013 at the Carousel Resort Hotel. Delegates to the Convention will elect officers for the next two years, discuss resolutions germane to the Federation and exchange views with senior federal and Maryland state officials on issues pertaining to the protections/enhancement of active and retired federal and postal workers’ earned benefits. There will be excellent speakers, educational workshops, lively discussions, and, on the lighter side, a banquet and time to socialize with NARFE members from Maryland’s 34 chapters and guests.

Based on our membership, Chapter 1747 is entitled to be represented by 37 delegates. When the 2011 MD-Fed Convention was held in Bowie, we came close to that number of participants—but I don’t expect that kind of turnout this year. However, I hope that we will have a good-sized delegation in Ocean City and look forward to hearing from anyone interested in attending all or part of the event.

You may want to check our website (NARFE1747.org) for hotel/convention/banquet details before you call or e-mail me.

CONDOLENCES

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

Perry J. Pence

Richard A. Viner

FEDERAL LEGISLATION

JOSEPH YOUNG

The Fiscal Cliff Deal

The White House and Congress have finalized the details of the compromise to avert the “fiscal cliff”. The bill basically follows the framework that came out Tuesday, January 1, 2013 from the Biden-McConnell negotiations with key additional details. The following is a summary of what is in the bill:

- Tax rates will permanently rise to Clinton-era levels for married couples earning \$450,000 and individuals earning above \$400,000. All income below the threshold will permanently be taxed at George W. Bush-era rates.
- The tax on capital gains and dividends will be permanently set at 20 percent for those with income above the \$450,000/\$400,000 threshold. It will remain at 15 percent for everyone else. (*Note: Clinton-era rates were 20 percent for capital gains and taxed dividends as ordinary income, with a top rate of 39.6 percent.*)
- The estate tax will be set at 40 percent for those at the \$450,000/\$400,000 threshold, with a \$5 million exemption. This threshold will be indexed to inflation, as a concession to Republicans and some Democrats in rural areas.
- The sequester will be delayed until March 2013. Half of the delay will be offset by discretionary cuts, split between defense and non-defense spending. The other half will be offset by revenue raised by the voluntary transfer of traditional IRAs to Roth IRAs, which will tax retirement savings when they’re moved over.
- The pay freeze on members of Congress, which President Obama had lifted in late December, will be re-imposed.
- The 2009 expansion of tax breaks for low-income Americans—the earned income tax credit, the child tax credit and the American Opportunity Tax Credit—will be extended for five years.
- The alternative minimum tax will be permanently patched to avoid raising taxes on the middle class.
- The deal does not address the debt ceiling, and the payroll tax holiday will be allowed to expire.
- Two limits on tax exemptions and deductions for higher-income Americans will be re-imposed: The personal exemption phase-out will be set at \$250,000, and the itemized deduction limitation kicks in at \$300,000.
- The full package of temporary business tax breaks—benefiting research and development, wind energy and other interests will be extended for another year.
- Scheduled cuts to doctors under Medicare will be avoided for a year through spending cuts that haven’t been specified.
- Federal unemployment insurance will be extended for another year, benefiting those unemployed for longer than 26 weeks. This \$30 billion provision will not be offset.
- A nine-month farm bill fix will be attached to the deal, to avert the so-called “milk cliff.”

NARFE Chapter 1747 Nomination Form

Please use this form to submit your name or to nominate another member of Chapter 1747 for the following officer positions. Those elected will serve a 2-year term, from July 1, 2013 through June 30, 2015.

Your Name _____

Please indicate the office you are interested in or the name of your nominee.

President _____ Secretary _____

1st Vice President _____ Treasurer _____

2nd Vice President _____ Assistant Treasurer _____

MAIL TO:

Nominating Committee
NARFE Chapter 1747
PO Box 504
Bowie, MD 20718-0504

OR BY HAND:

Deliver this form to Ed Bice or Bob Cullen at any membership meeting through May 16, or call or e-mail either of them. You also can contact either of them for more information. If you wish to nominate more than one person for an office, copy this form or use a blank paper, giving your name, the nominee's name, and indicate the office for which you're nominating them.

Nominations also will be accepted from the floor at the May membership meeting. All nominees must be members in good standing of Chapter 1747.

STATE LEGISLATION

ED BICE

The State Legislative Committee (SLC) priority issue in the 2013 General Assembly session has resulted in the introduction of SB-23 and HB-578—Income Tax Credit for Long-Term Care Premiums.

SB-23 is sponsored by Sen. Kathy Klausmeier (District 8). The bill was heard in the Senate Budget and Tax Committee on January 30. HB-578 is sponsored by Delegate Jim Hubbard (District 23) and has 85 cosponsors. Among this group are Delegates Marvin Holmes and Geraldine Valentino-Smith from District 23 and Delegates Tony McConkey, Cathy Vitale and Bob Costa from District 33. We thank them for their sponsorship.

We have a record number of cosponsors for this legislation. I believe the votes are there to pass the bills if full floor votes were to be taken. Yet the fact remains that getting money bills out of committee is a persistent problem and an even greater problem is to get bills out of the House Ways and Means Committee. On February 7, Bill Ferguson, Former Chair, SLC, and I met with Delegate Sheila Hixon (District 20-Montgomery County) Chair, Ways and Means Committee, to discuss HB-578. It was a good meeting and a good thing to do. The bill has as cosponsors a strong majority of the members of Ways and Means. As of this date no hearing date has been scheduled.

United Seniors of Maryland (USM)

The USM Legislative Forum (formerly the Rally) will take place at St. John's College, Annapolis on Tuesday, March 19 from 9:00—2:30. The ticket price of \$15 per person includes a continental breakfast, box lunch, and county caucuses. Come to the event to see your taxpayer dollars at work. See me, or call or e-mail me for information. We can carpool as we have done

in the past to Annapolis. If you have never been to the event you should consider being part of our group.

CHAPTER 1747 BUDGET REPORT

Balance on: January 1, 2013	\$2764.10
Receipts:	221.67
Disbursements:	259.25
Balance on: January 31, 2013	\$2726.52

DAYS TO REMEMBER

March 10	Daylight Saving Time Begins
March 17	St. Patrick's Day
March 24	Palm Sunday
March 25	Passover (begins at sundown)
March 29	Good Friday
March 31	Easter

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

President	Dorothy Campbell	301-464-6372	Dcbowie@aol.com
1st Vice President	Lillie Watson	301-383-1597	lwatson16@hotmail.com
2nd Vice President	Vacant		
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	301-383-1597	lwatson16@hotmail.com
Newsletter	Jessica Forman	843-347-9287	jessicafforman@gmail.com
Programs	Executive Board		
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
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	Vacant		
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	

Thursday, March 21

Gene Sumi, Homestead Gardens Education Director,

Will Answer your Spring Gardening Questions