



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

Volume 34 No.3

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

November 2013

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**GENERAL MEMBERSHIP MEETINGS** are held at the Bowie Senior Center, 14900 Health Center Drive, Bowie, 20716 in Room 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 or our website 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, November 21, 10:00 A.M., Health Plan Fair., Kenhill Center Multi-Purpose Room.
- ❖ **Holiday Luncheon:** Thursday, December 19, 11:30 AM Blue Dolphin Seafood Bar and Grill. Details on Page 3.

## PRESIDENT'S MESSAGE

*JERRY KURSBAN*

The Comfort Inn in Bowie was the scene of the Maryland Federation Board meeting on October 1, 2013. Our Chapter 1747 was well represented by Lillie Watson, Chiquitta Thomas, Louise Cole, Joseph Young, Ed Bice, Flash Gordon, Marsha Brown and myself.

After President Dan McGrath presided over the swearing-in of new officers, Jessica Klement, our NARFE National Legislative Director, provided an update of the efforts being undertaken to represent our interests at the National level. She urged members to make a strenuous effort to individually contact their national Senators and Representatives, including signing a prepared letter to them, and to make certain they know we are out there in force at a time when the pay and benefits of both active and retired federal employees are in jeopardy.

The Secretary's, Treasurer's, Budget, and Region II Reports were presented by Pat Farmer, Dick Strombotne, Dave Roseman and Evelyn Kirby respectively. Ed Bice from our own 1747 Chapter, who is the Chairman of the State Legislative Committee and is also the MD/PAC coordinator, gave a summary of the legislative priorities that will be the focus of attention for the next Maryland legislative session. One key element will be to develop wide support to achieve a tax deduction for the purchase of long-term care insurance.

Membership continues to be a key element of our success. The number of E-NARFE members, people who join and belong via the internet, is now more than 1300 in Maryland, approaching 10 percent of total State membership.

Members supported a Maryland Citizen's Health Initiative which would increase the state cigarette tax by \$1 and use the proceeds to address a wide range of health initiatives, including long-term care.

As you may note from the meeting summary, the Maryland Federation is aggressively acting to support our interests. Now it is our turn. Now is the time for each of us to demonstrate our own individual commitment and Take Action. Answer the Call. Don't just leave it to the other guy. Set aside just a few minutes to make a grass-roots effort. Contact your own national and state legislators. Make them aware of your views, and remind them that you vote!

## OPEN SEASON

What is the single most important thing you should do during Open Season? **Research!** Knowledge is power, especially where ever-changing health benefits are concerned. Preferred provider networks change constantly. So do hospital departments, premiums, and the legal wording in benefit booklets, which will determine how the companies figure benefits. This year's preferred providers may not be available next year. So check with your current doctors and hospitals before you decide on next year's company.

OPM does provide all this information, but you must look for it. Provide your contact information to OPM—either email or regular mail—so that they can notify you when Open Season begins. If you have not received information by November 11, contact OPM. For 2014 brochures, contact your plan or download the brochure from OPM's website.

Continued on page 3

## FEDERAL LEGISLATION

JOSEPH YOUNG

### Federal Legislation Shutdown Delays COLA

Approximately 58 million retirees, disabled workers, spouses and children can expect historically small increases in their benefits for the second consecutive year. Annual Social Security raises have averaged 4.1 percent since 1975. Just six times have the raises been less than 2 percent. In 2010 and 2011 there was no cost of living adjustment (COLA) because inflation was too low.

Preliminary figures suggest that the COLA will be between 1.4 and 1.7 percent. The average monthly payment is \$1,162. A 1.5 percent raise would increase the typical monthly payment approximately \$17. The COLA also affects benefits for more than 3 million disabled veterans and more than 8 million people who get Supplemental Security Income, the disability program for the poor.

The exact amount of the COLA won't be known until the Labor Department releases the inflation report for September. The report was due out on Wednesday, September 16, 2013. However, due to the Federal Government shutdown, the report is delayed indefinitely.

The Labor Department generally releases the report in October to give Social Security and other benefit programs that utilize this report time to adjust January payments. The Social Security Administration has not said whether or not the government shutdown will delay January raises. Social Security benefits have not been affected by the government shutdown.

By law, the cost of living adjustment is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). It's a measure of price changes for clothing, food, housing, energy, medical care, transportation, education, and recreation compiled by the Bureau of Labor Statistics (BLS).

The calculation of the COLA is done by comparing consumer prices in July, August, and September of each year to prices in the same three months from the previous year. If prices go up over the course of the year, benefits go up, starting with payments delivered in January. According to the CPI-W, the average prices for July and August of this year were 1.4 percent above last year.

Once the September report is released, the COLA can be officially announced. If prices continue to ease upward in September, that would put the COLA around the 1.5 percent mark.

According to the *Washington Post*, several economists said there were no dramatic price swings in September to significantly increase or decrease the projected COLA. That means the projection of 1.5 percent shouldn't change by more than a few tenths of a percentage point, if at all.

Automatic COLAs were adopted so benefits for people on fixed incomes could keep up with rising prices. However, many seniors, according to the *Washington Post*, complain that the

COLA sometimes falls short, leaving them to pinch their pennies. Advocates for seniors say the government's measure of inflation doesn't accurately reflect price increases that older Americans face because they tend to spend more of their income on health care.

## STATE LEGISLATION

Ed Bice

As the result of the 2010 Census and other actions by the State of Maryland, the 47 State legislative districts have been adjusted. Legislative boundaries and districts have been moved and expanded due to population shifts and political considerations. Delegates across the state will be running for open Senate seats. In District 23A two incumbent delegates may run for one seat. There are also a number of retirements in the House of Delegates. The primary date has been moved up to June 24, 2014.

Area	District	Office	Comment
(Crofton etc.)	District 33	1 Senator 3 Delegates	District expanded Remains a 3-person district. Districts 33A and 33B will consolidate to a single area known as District 33.
(Bowie etc.)	District 23 District 23A District 23B	1 Senator 2 Delegates 2 Delegates	District expanded Presently has 2 delegates; will have 1 delegate. Presently has 1 delegate; Will have 2 delegates.

Delegate Vallerio of 27A will now be a candidate in 23B.

### Congress Moves on Benefits for Same-Sex Partners

A bipartisan group of lawmakers in the House and Senate is introducing legislation that would ensure that same-sex partners of federal employees—even those in domestic partnerships or civil unions—will receive the same benefits offered to heterosexual spouses.

The measure would provide same-sex domestic partners of federal employees the benefits open to heterosexual married couples in non-marriage equality states. It would bring the federal government in line with the 62 percent of Fortune 500 companies that already extend employee benefits, such as domestic partner health insurance, to same-sex partners.

This Domestic Partnership Benefits and Obligations Act easily passed a Senate committee in 2012, although it never cleared the full chamber.

Compiled from NARFE magazine

# HOLIDAY LUNCHEON

**PLACE:** Blue Dolphin Seafood Bar & Grill, 1166 Route 3 South, Gambrills, MD

**DATE:** Thursday, December 19, 2012

**TIME:** Social/Cash Bar: 11:30 AM; Lunch: Noon

**MENU:** Choice of one entrée (to be made upon arrival at restaurant)

Broiled Crab Cake

Jr. Cut New York Strip Steak

Chicken Marsala

Vegetarian Meal (available on request)

Includes: Salad, Baked Potato, String Beans, Rolls

Plus: Iced Tea, Coffee, Hot Tea, Dessert

**COST** \$26.00 (includes tax and tip)

Payable at sign-up at November 21 membership meeting, OR by mail **AFTER** making reservations with:

[Bob Cullen](mailto:ba3537@aol.com), 301-262-4783, [ba3537@aol.com](mailto:ba3537@aol.com) OR

[Louise Cole](mailto:col9135@aol.com), 410-672-6528, [col9135@aol.com](mailto:col9135@aol.com)

Mail checks to: NARFE Chapter 1747, PO Box 504, Bowie, MD 20718

Please make all checks payable to: NARFE Chapter 1747; all payments **must** be made by **Dec. 13**.  
Cancellation policy: **No refunds** will be made if reservations are not cancelled by **Dec. 16**.

Continued from Page 1

## OPEN SEASON

Use these web sites:

[www.opm.gov/healthcare-insurance/openseason](http://www.opm.gov/healthcare-insurance/openseason)

[www.opm.gov/healthcare-insurance/fastfacts/thinkfehb.pdf](http://www.opm.gov/healthcare-insurance/fastfacts/thinkfehb.pdf)

[www.opm.gov/healthcare-insurance/fastfacts/thinkfedvip.pdf](http://www.opm.gov/healthcare-insurance/fastfacts/thinkfedvip.pdf)

on Facebook: [www.facebook.com/fedbenefits](http://www.facebook.com/fedbenefits)

## CHAPTER 1747 BUDGET REPORT

Balance on: September 1, 2013	\$2921.88
Receipts:	165.23
Disbursements:	840.20
Balance on: September 30, 2013	\$2245.91

## DAYS TO REMEMBER

November 5 Election Day  
November 11 Veteran's Day  
November 27 Hanukkah (begins at sundown)  
November 28 Thanksgiving Day

## LAST MONTH...



Representatives from the Prince George's County Police Department gave us tips on how to improve our safety at home and whenever we are out.

## 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

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### 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
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	Dave Galliard	301-262-7261	
	Tom Page	301-262-3418	
Social Media Coordinator	Howard (Flash)Gordon	301-464-2745	flash@acm.org
Sunshine	Marjorie Laios	301-262-1566	

**Are You Ready for Open Season?**

**General Meeting, Friday, November 21.**

**Health Fair**

**Check our Website at [www.NARFE1747.org](http://www.NARFE1747.org)**