



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No.7

www.NARFE1747.org

March 2014

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, March 20, 10:00 AM. Spring Gardening Success. Speaker, Gene Sumi, Education Director of Homestead Gardens,

❖ **General Meeting:** Thursday, April 17, 10:00 AM. National NARFE Update.

PRESIDENT'S MESSAGE

JERRY KURSBAN

THE EXECUTIVE BOARD WILL NEED YOUR INPUT

Our chapter has an issue that will require the input of our members in the very near future. Let me introduce the issue by sharing a short vignette, as follows. The personnel of a large business noticed that their Comptroller had a strange habit. As soon as he arrived at work and sat down at his desk each morning, his first act was to open the top drawer, take out a green folder, unlock it, open it and stare intently at the contents for a few moments. Then he would close the folder, lock it, and place it back in his desk drawer. This action was repeated for several years. What, everyone wondered, was this highly intelligent man looking at in this green folder that was so important to require his immediate attention at the beginning of each day? When the Comptroller died, they removed the contents from his desk and unlocked the green folder. Inside they discovered a plain sheet of paper on which these words were written: "Debits on the left. Credits on the Right."

How does this simple little vignette apply to the Greater Bowie-Crofton Area NARFE Chapter # 1747? Let me share

with you the "WHY TO"; the "WHAT TO"; and the "HOW TO." First, let's address the WHY TO. NARFE Chapter # 1747 has been experiencing a slow but steady erosion in the difference between our monthly debits (expenses) and our credits (revenues). The obvious result that the balance in our chapter treasury keeps shrinking. Our chapter Treasurer, Bob Cullen, has alerted you to this situation in previous newsletters. Your Executive Board has been acutely aware of this problem and has reached a clear consensus that the time has arrived when our chapter must take action in the very near future to address this erosion. The WHAT TO is obvious -- we will need to decrease our expenses, increase our revenues, or develop some combination of both actions.

Now for the HOW TO -- the specific actions to take in order to accomplish our objective. This is where the input of our entire membership will be needed. Your Executive Board has already brainstormed a number of ideas, including an examination of what other successful NARFE chapters have been doing. With respect to expenses, by far our most expensive single item

Continued on page 2



Members of NARFE Chapter 1747 attending Maryland Federation Board Meeting February 2014: Jackie Wilson, Chiquitta Thomas, Jerry Kursban (front row,) Lillie Watson, Ed Bice, and Tom Lee (back row.) Not in photo Frank Lee (photographer), Louise Cole and Howard Gordon.

is mailing our monthly newsletter. Some chapters send their monthly newsletters by e-mail unless a member specifically requests regular mail. With respect to revenues, the easiest alternative solution would be to increase chapter dues. There are other alternatives. Some chapters add the 50-50 money collected at their monthly meetings to their chapter treasury rather than donating the proceeds to Alzheimers research. Others hold a "raffle" in which members make a donation in advance for a prize, for example, \$100. Other chapters hold specific fundraising events. We will be presenting a set of alternatives to the Chapter membership for discussion in the very near future. Please stay tuned and let your voice be heard.

FEDERAL LEGISLATION

JOSEPH YOUNG

Clean Debt Bill Passes Both Houses of Congress

On Tuesday, February 11, 2014 the House approved a year-long suspension of the nation's debt limit.

In a close vote of 221 to 201, a clean debt limit bill was approved with overwhelming support from Democrats and just 28 Republicans. The bill was then sent to the Senate for a final vote.

Senate Majority Leader Harry Reid (D-Nev.) vowed to pass the bill and the President said he would sign the legislation. Passage of the bill by both House and Senate and the signing of the bill into law by the President would eliminate any chance of financial collapse and default on \$17.2 trillion in debt.

On Wednesday, February 12, 2014, the Senate narrowly voted to advance and pass the debt ceiling increase. The vote on final passage was 55—43. The legislation suspends the debt ceiling through March 15, 2015. The nation can now pay its accumulated debt on time.

The following information is from the NationalPriorities.org web site. Hopefully it will help you better understand the federal debt.

Borrowing and the Federal Debt: Federal Budget 101

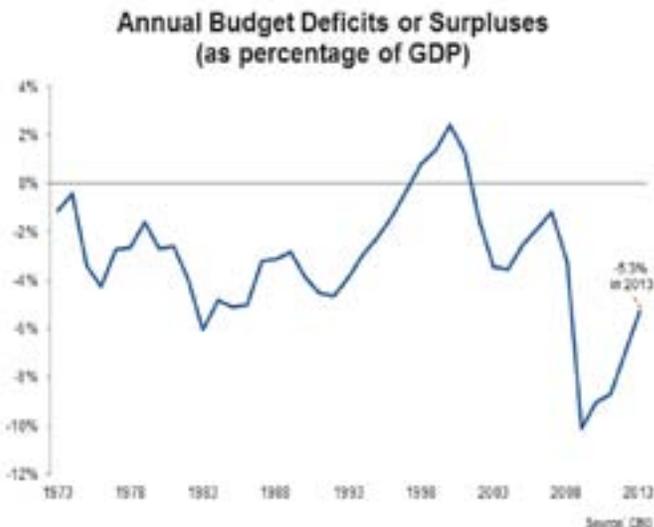
If federal revenues and government spending are equal in a given fiscal year, then the government has a balanced budget. If revenues are greater than spending, the result is a surplus. But if government spending is greater than tax collections, the result is a deficit. The federal government then must borrow money to fund its deficit spending.

The federal debt—also referred to as the national debt—is the sum of all past deficits, minus the amount the federal government has since repaid. Every year, in which the government runs a deficit, the money it borrows is added to the federal debt. If the government runs a surplus, it uses the extra money to pay down some of its debt.

Why Does the Federal Government Borrow?

The size of a budget deficit in any given year is determined by two factors: the amount of money the government spends that year and the amount of revenues the government collects in taxes. Both of these factors are affected by the state of the economy as well as by the tax and spending policies made each year in the federal budget process.

For example, during tough economic times like the Great Recession, government spending automatically increases because there is an upsurge in the number of people eligible for need-based programs like food stamps and unemployment benefits. At the same time, tax revenues tend to decrease because fewer people are employed and therefore pay less in taxes. Corporations also earn less profit, and they too pay less in taxes. What's more, lawmakers may intentionally increase government spending during a recession in order to stimulate the economy, even though they know that the result will be a deficit. This line chart shows the size of the deficit or surplus in each fiscal year over several decades.



("Federal Budget 101" will be continued in the April Edition)

STATE LEGISLATION

ED BICE

SB 478 titled Tax Credit for Long Term Care Premiums (our number one issue) was heard before the Senate Budget and Tax Committee on February 12. Dick Strombotne (Chapter 581), Michele Douglas and I testified in support of the bill. The bill is sponsored by Senator Kathy Klausmeier (District 8) and has ten cosponsors and the support of ten organizations. Eight NARFE members attended the hearing.

HB 778 is the companion bill and is sponsored by Delegate Jim Hubbard (District 23) with forty-two cosponsors. This bill will be heard on February 25 in the House Ways and Means Committee. I have asked NARFE members throughout the state

to contact their senators and delegates by phone and email to express their support for SB 478 and HB 778 and to ask the legislators for their support. Special attention should be directed to members of the Budget and Taxation (Senate) and Ways and Means (House) Committees. Members of these committees and their in-session telephone numbers are listed below. I have also furnished a web site with a list of legislators if members are not aware of the names of their legislators.

Other bills will be heard in this session. NARFE will support them by oral and written testimony. For example, SB 233 and HB 424 Subtraction Modification for Retirement Income has been supported by NARFE.

Please take a few minutes to make your voice heard. Tell the Legislature you support NARFE's objectives.

Budget and Taxation Committee (Senate)

Edward J. Kasemeyer, Chair	410-841-3653; 301-858-3653
Nathaniel J. McFadden, Vice Chair	410-841-3165
Richard F. Colburn	410-841-3590
Ulysses Currie	301-858-3127
James E. DeGrange, Sr.	410-841-3593; 301-858-3593
George C. Edwards	301-858-3565
Joseph M. Getty	301-858-3683
Verna L. Jones-Rodwell	410-841-3612
Nancy J. King	301-858-3686
Richard S. Madaleno, Jr	301-858-3137.
Roger P. Manno	301-858-3151
Douglas J. J. Peters	301-858-3631
James N. Robey	410-841-3572; 301-858-3572

Ways and Means Committee (House)

Sheila E. Hixson, Chair	301-858-3469
Frank S. Turner, Vice Chair	410-841-3246
Kathy Afzali	301-858-3288
Kumar P. Barve	301-858-3464
Joseph C. Boteler, III	410-841-3365
Talmadge Branch	410-841-3398
Jon S. Cardin	410-841-3833
Mark N. Fisher	410-841-3231
William C. Frick	301-858-3058
Ron George	410-841-3439; 301-858-3439
Nina R. Harper	410-841-3801
Carolyn J. B. Howard	301-858-3919
Jolene Ivey	301-858-3478
Anne R. Kaiser	301-858-3036
Eric G. Luedtke	410-841-3110; 301-858-3378
Aruna Miller	301-858-3090
LeRoy E. Myers, Jr.	301-858-3321
Andrew A. Serafini	301-858-3347
Melvin L. Stukes	410-841-3544
Michael G. Summers	301-858-3340
Jay Walker	301-858-3581
Alonzo T. Washington	301-858-3652

CHAPTER 1747 BUDGET REPORT

Balance on: January 1, 2014	\$1818.47
Receipts:	306.72
Disbursements:	272.40
Balance on: October 31, 2013	\$1853.19

DAYS TO REMEMBER

March 5	Ash Wednesday
March 9	Daylight Savings Time begins
March 17	St. Patrick's Day
March 29	Medicare Part B General Enrollment closes

MORE FROM THE CONVENTION

Ed Bice (right) our own State Legislation specialist. Below, Jerry Kursban and Tom Lee. Photographs by Frank Lee,



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. 34, No. 7

Dues payments, gifts, and contributions to NARFE are not deductible as Charitable Contributions for income tax purposes.

CHAPTER BOARD

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	Louise Cole (Odenton)	410-672-6528	col9135@aol.com
	Donna Minner (Crofton)	410-721-9799	
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	Dave Galliard	301-262-7261	
	Tom Page	301-262-3418	
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Sunshine	Marjorie Laios	301-262-1566	

Spring Gardening Success, March 20

Gene Sumi, Education Director, Homestead Gardens

Check our Website at www.NARFE1747.org