



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

Volume 34 No.9

www.NARFE1747.org

May 2014

**No Show, No Vote, No Complaints Accepted  
Be at Our May Meeting**

**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, May 15, 10:00 AM. **Kenhill Center.** Maryland Legislative Update.
- ❖ **General Meeting:** Thursday, June 19, 11:30 AM. Picnic, Allen Pond..

## PRESIDENT'S MESSAGE

*JERRY KURSBAN*

In the past two chapter newsletters, you have been alerted regarding the **continuing decline in our chapter treasury balance, which has been under \$2,000 for several months.**

Your Chapter Executive Board has been actively discussing methods to raise revenues and reduce expenses to stop this steady erosion in our chapter's financial position. With respect to reducing our expenses, mailing our chapter newsletter is by far our largest expense. We can reduce this expense if more of our members will agree to receive their monthly chapter newsletter by email, thereby reducing our printing and postage costs. We are providing you with the opportunity to make this decision on an individual basis. With respect to increasing revenues, we have examined holding a raffle, a major source of revenue for several Maryland chapters, and increasing chapter dues.

**At our chapter execu-**

## Stand Up (Or Sit Down) But Be Counted!

Please make a special effort to attend our May 15 general meeting.

**We need you to vote.** In May, we must decide whether to increase Chapter dues by less than one penny a day—that is, to raise the dues by \$3.00 per year, the first dues increase in almost twenty years.

**We need you to convince** our state senators and delegates that NARFE is a force to be reckoned with. Politicians respect numbers and votes. If you want to convince them that NARFE's legislative objectives are important, they need to see many voters at our meeting.

**We need you to declare** a preference for chapter communications. You can choose e-mail or a printed newsletter.

If you don't come, and you don't vote, you can't complain if you don't like the results of voting on these three issues.

**tive board meeting held on April 3, 2014, attendees voted unanimously to increase our annual chapter dues to \$8.00 from the current \$5.00 (this increase would amount to less than 1 cent per day for our members). Our bylaws require that an increase in our annual chapter dues be approved by our members. We plan to put the executive**

Continued on page 2



Peter Hill and President Jerry Kursban display the quilt made by Margy Hill which Peter has donated to the chapter for a fund-raising raffle.

**board recommendation to increase our annual chapter dues to a vote at our May 15, 2014, chapter meeting. If approved, the increase would not come into effect until our next fiscal year. We will make arrangements with NARFE national for our members who have their dues deducted automatically.**

To put this proposed annual chapter dues increase into perspective, it would be our first increase in our annual chapter dues in more than 20 years. As I previously informed you in our March newsletter, the Bay Area, Calvert County, Northwest Baltimore Metro and Ocean Area annual chapter dues are \$10.00. The Annapolis, Frederick, Southern Prince George's, Wheaton/Glenmont, Western Charles/Indianhead and White Oak Chapters charge \$8.00.

The Executive Board will continue to examine the desirability of setting up a raffle. One of our members, Peter Hill, has already offered to donate the quilt pictured on page 1. The lovely quilt, made by his wife Margy, has an estimated value of \$400.00.

I hope you enjoyed a memorable Easter and Passover as spring has arrived with trees budding and flowers popping up, and warmer weather.

## FEDERAL LEGISLATION

JOSEPH YOUNG

*The following material was obtained from the NationalPriorities.org website in an effort to better educate our readers about the Federal budget process. This is the final part of a three part series.*

### The Debt Ceiling

The debt ceiling is the limit set by Congress on the total amount that the U.S. Treasury can borrow. If the level of federal debt hits the debt ceiling, the government cannot borrow additional funds without Congress raising the debt ceiling.

## MARK YOUR CALENDAR

### Chapter Events

May 10, Crofton Parade

May 15, 10:00 AM, 1747 Chapter Meeting, Kenhill Center

*Topic:* 2014 Legislative Update with State legislators

May 24, Bowie Parade

June 19, 11:30 AM, Chapter 1747 Annual Picnic

### Regional/National Events

May 5–6, 8:30 AM–3:30 PM Maryland Federation of Chapters Board Meeting and Mini-Convention, Comfort Inn, Bowie MD

August 24–28 NARFE National Convention, Rosen Centre Hotel, Orlando Florida

Congress has the legal authority to raise the debt ceiling as needed. Doing so does not authorize new spending, but rather allows the Treasury to pay the bills for spending that has already been authorized by Congress.

### Debt Ceiling Debate in 2013

As of October 2013, the federal debt stands at \$16,699. trillion —exactly the level of the current debt ceiling. The Treasury is expected to run out of cash by the end of October [2014]. Without congressional action, the Treasury will be unable to pay all of its bills, likely triggering a default on its debt payments and lapsed payments to Social Security beneficiaries and other programs. A debt default by the U.S. government is expected to have a negative impact on the global economy with the potential to raise interest rates that American consumers pay for home and car loans.

### Why Is There a Debt Ceiling?

The debt ceiling evolved from restrictions that Congress placed on federal debt nearly from the founding of the country. Legislation that laid the groundwork for the current debt ceiling was passed in 1917, and the first overall debt ceiling was passed in 1939. Since then, the debt ceiling has been raised more than 100 times, including more than a dozen times since 2000. In many years, the decision by Congress to raise the debt ceiling has not been controversial. Since 2011, however, due to political partisanship as well as to debates about the size of the federal budget and deficit spending, the debt ceiling has become a highly contentious issue. Some members of Congress have pledged to allow the federal government to default on its debt payments rather than raise the debt ceiling.

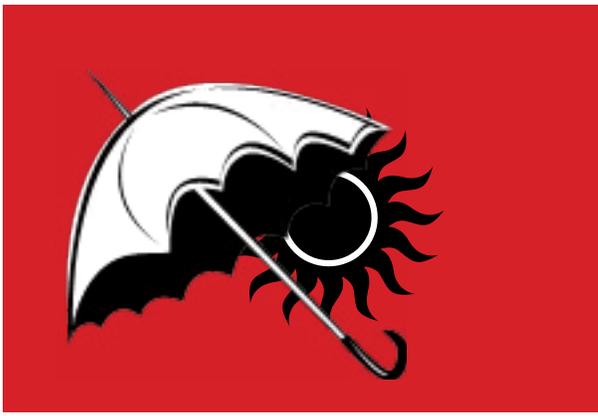
### Why Do Some People Worry About Budget Deficits and the Federal Debt?

There is an on-going debate as to whether the government should limit its ability to borrow. Some consider deficit spending to be a hindrance to the government and the economy, arguing that a deficit only shifts the burden to future generations because it must be paid for eventually, just like any other loan.

Others see deficits as a crucial way for the government to stimulate the economy during an economic downturn. Proponents of this view believe that the role of government is not only to provide services that the private sector won't, but also to stimulate the economy during economic crises. They argue that deficits are necessary in times of economic hardship, but that during economic booms, budget surpluses should be used to pay down the debt.

## CHAPTER 1747 BUDGET REPORT

Balance on: March 1, 2014	\$1783.93
Receipts:	355.70
Disbursements:	272.00
Balance on: March 31, 2014	\$1867.63



# **PICNIC TIME!**

## **11:30AM JUNE 19**

### **Allen Pond, Bowie**

### **Rain or Shine!**

**Cost \$18.00, pay by June 16**

#### **Reserve your place at the May General Meeting.**

All kinds of Barbeque: Chicken, Pork, Bourbon Beef Brisket, and Baked Beans  
Potato Salad, Coleslaw, Rolls, Butter, and Condiments, catered by Adam's Ribs.  
Soft Drinks, Water and Dessert provided by Chapter 1747.

Contact Bob Cullen at 301-262-4783/ba3537@aol.com. Check for \$18 to NARFE  
Chapter 1747 should be mailed to NARFE 1747, PO Box 504, Bowie, MD 20718.

#### **STATE LEGISLATION**

*Ed BICE*

#### **May 15th Meeting Update: 2014 Legislative Session**

The following legislators have been invited to the May 15 meeting: Delegates Marvin Holmes, Geraldine Valentino-Smith, Joseph Vallario and Senator Douglas Peters, Democrats, District 23; Senator Ed Reilly, and Delegates Cathy Vitale and Tony McConkey, Republicans, District 33. I hope we have a great member turn-out as this is an election year with a June 24 date for the primary. Remember, politics runs on votes counted, and only the numbers of people who support these issues makes an impression on politicians. Please come to the meeting with questions or comments for our guests. I know I will have one or two myself.

#### **State Legislative Committee (SLC) Legislation**

The primary issue for the SLC in 2014 was SB 478 and HB 778, Income Tax-Credit for Long-Term Care Insurance Premiums. Throughout last summer members met with or corresponded with members of the staffs of the Governor and Speaker in addition to the legislators themselves. For the first time the Maryland Federation of Chapters used the services of a public policy organization to advance this legislation. The committee hearings for both bills were in February. The bills proposed to encourage the purchase and retention of Long-Term Care insurance by the younger (age 50–60) population (when premiums are lower), by annualizing the present one-time \$500 tax credit in two \$250 phases for tax years 2015 and 2016, then \$500 for tax year 2017 annually thereafter for new or returning purchasers. The more attractive \$500 credit should encourage sales and retention and

each sale will help reduce the state MEDICAID burden, whose costs are already above the national average.

Sometime after the hearing on SB 478, I received a call from Sen. Ed Kasemeyer, Chair, Budget and Tax Committee who proposed that the SLC consider accepting a \$100 annual credit for ten years. After discussing the proposal we indicated to him that we could not accept his proposal for a number of reasons and instead offered a proposal of \$250 annually with no time limit. He did not agree to support our offer and as a result no vote was taken on SB 478. HB 778 did not receive a vote in the Ways and Means Committee. Maryland remains the only state that does not have an annual tax credit for this insurance. The dollar figure we put forth was a realistic one based upon a review of figures from other states and discussions with legislators and members of the Speaker's and Comptroller's staffs.

#### **Community Events**

The chapter has registered to take part in the following events: May 10, the Crofton Armed Forces Parade; May 24, the Bowie Memorial Day Parade; and June 7, Bowiefest. The chapter has participated in these events for years because members of the chapter stepped up and volunteered. Please follow their lead and show your support of our goals. I will have a sign-up sheet at our May 15 meeting for the last two events—I hope you will sign up.

#### **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. 9

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

## CHAPTER BOARD

### Officers

President	Jerry Kursban	301-261-3329	jkursban@gmail.com
1st Vice President	Vacant		
2nd Vice President	Lillie Watson	301-383-1597	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	301-383-1597	lwatson16@hotmail.com
Newsletter Production	Jessica Forman	843-347-9287	jessicafforman@gmail.com
Programs	Vacant		
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	
Social Media Coordinator	Howard (Flash)Gordon	301-464-2745	flash@acm.org
Sunshine	Marjorie Laios	301-262-1566	

**May General Meeting May 15**  
**Legislative Update and Important Chapter Votes**  
**at Kenhill Center**

**Reserve your place for the June 19 Picnic**