



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No.7

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September 2015

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:** September 17. Gerri Kochan, Ideal Study of Aging, sponsored by National Institutes of Health, Exceptional Aging: Differences in the Aging Process.

❖ **General Meeting:** October 16. Byrd and Byrd, Strategies to Preserve Your Assets.

PRESIDENT'S MESSAGE

JERRY KURSBAN

One Member Plus One

Frances Steberg and I took an opportunity to operate a booth at a meeting attended by approximately 300 retirees sponsored by Blue Cross/Blue Shield. We provided a large number of NARFE magazines, membership applications, and other informative materials. One of the frequent questions asked by those who were unfamiliar with NARFE concerned how NARFE is different from AARP. NARFE is the ONLY organization EXCLUSIVELY dedicated to lobbying both federal and state legislators to support legislation beneficial to current and potential federal annuitants, both active and retired. Membership includes a monthly magazine which addresses relevant topics, a monthly chapter newsletter, the opportunity to attend monthly chapter meetings that include an informative speaker, and access to assistance from specialists who are knowledgeable regarding your benefits. This access can be extremely important if you ever have an issue with OPM. And what is the cost of membership? You obtain all these valuable benefits for the cost of approximately 1 cent per day. Knowing this, as a Chapter 1747 member, will YOU please make a commitment to RECRUIT A NEW MEMBER? Do you carry an application with you? If not, there is an application in each of our monthly NARFE magazines.

Look Sharp If You Are A Federal Spouse

For those who are the spouse of a federal employee, I urge you to read the article "Top 10 Things Spouses Should Know About Federal Benefits" on pages 30-36 of your September NARFE Magazine. You may want to save this highly informative article. Your portion of your spouse's pension will be affected by decisions made before your spouse retires. You will need to check carefully to ensure the choices registered with OPM are up-to-date and reflect your current situation.

The Federation Needs You!

The Maryland Federation will hold a Board meeting at the Bowie Comfort Inn on October 6 and will hold a training session on October 29. They have asked for volunteers from our chapter to assist in setting up the meeting. Are you available? If so, please contact one of our chapter officers. Remember, many hands mean short shifts and the more help the easier everyone's job is.

A Big Thank You To...

Thanks to Peter and Margy Hill, who donated the beautiful hand-sewn quilt for our raffle last year, we were able to add ap-
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Richard Bennof, President of NARFE Chapter 1122, Northern Prince George's County, met with the Executive Board of our NARFE Chapter 1747 on August 7 to discuss the possibility of merging our two chapters. Chapter 1122 is currently polling its members, with responses due not later than September 30, 2015. During the discussion, we learned that chapter 1122 has approximately the same number of members and the same amount of funds in their treasury as we do. In the event that Chapter 1122 votes in favor of a merger, we will discuss the possibilities with our 1747 members.

President's Message Continued from Page 1

proximately \$700 to our Treasury. We will conduct a new raffle this year. We also owe a large debt of gratitude to Jessica Forman, who moved from Bowie to Conway, South Carolina, but graciously continues to design and publish our chapter newsletter each month. And we owe another debt to our Treasurer, Flash Gordon, for maintaining our Chapter Website and Facebook pages.

Will We See You In September?

I hope to see you at our Chapter meeting on September 17. Gerri Kochan will inform us about what the National Institutes of Health has discovered regarding what is unique about people who live to a very old age without any significant physical or cognitive health problems, what they call exceptional aging and longevity. Until we meet again, may the force be with you.

FEDERAL LEGISLATION

JERRY KURSBAN

During the summer, NARFE was busy performing its mission "to support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests."

In response to an alert from NARFE Headquarters, thousands of NARFE members sent e-mails and made phone calls to their Senators OPPOSING A REDUCTION IN THE RATE OF RETURN ON THE TSP G FUND. The proposed change from 2.25 percent annually to 0.2 percent would have made investment in the G Fund virtually worthless. NARFE president Richard Thissen sent a letter to the Senate which stated that it would be unconscionable to target the retirement investments of federal employees to help finance the Highway Trust Fund. NARFE's STRONG OPPOSITION WAS SUCCESSFUL, the Senators listened, and the provision was dropped. (See page 6 of your September 2015 NARFE Magazine for details).

As you are probably aware, the records of 21.5 MILLION individuals were compromised by a massive CYBERSECURITY ATTACK ON OMB that included access to their Social Security numbers. NARFE testified before Congress to address members' concerns, and continues to post updates on progress solving this ongoing problem. (Go to www.narfe.org and click on the "OPM Security Breach Updates" banner.)

NARFE continues to support legislation that would repeal the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), both of which can significantly reduce the size of a retiree's pension. You should also remember that non-federally-employed spouses do not receive a reduction in their Social Security taxes although these provisions keep their husbands or wives from receiving the same amount of social security any other spouse not employed by the federal government receives.

REMINDERS: NARFE's Legislative Action Center provides a one-stop site to assist you if you wish to send a letter to Congress. (Again, go to www.narfe.org and click on the "Contact Congress" banner.)

Our Maryland legislators have sponsored legislation that NARFE supports. Donna Edwards sponsored H.R. 785, which would repeal laws that increased the contributions of newly hired federal employees toward their retirement. John Sarbanes sponsored H.R. 20, which would reform campaign finance laws. (See the NARFE Bill Tracker on pages 10-11 of your September NARFE magazine.)

STATE LEGISLATION

Ed BICE

Four members of the State Legislative Committee (SLC) met with members of the office chief of the Legislative Officer in Annapolis on June 23. The purpose of the meeting was to start a dialogue involving our legislative program before the start of the General Assembly session in January 2016. The SLC members at the hour-long meeting were Gary Roundtree, 1st VP Legislation, MD Federation, Ed Bice, Chair, SLC, Dick Strombotne, and Bill Ferguson. Our members thought it was a very positive meeting.

In early August, MD Federation President Dan McGrath signed a letter to Governor Hogan. Dan requested an opportunity to discuss Governor Hogan's approach for reducing the income tax burdens of elderly taxpayers with his legislative staff. The SLC supports the Governor's goal of eliminating all state income taxes on pensions and other retirement income before the end of his administration, as stated during his election campaign

New SLC Chair

Ed Bice resigned as SLC Chair effective July 1 after serving five years in that position, but he will remain a member of the group. Paul Schwartz, Chapter 1892, Aspen Hill, Maryland, is the new chair. Paul will be a terrific and dedicated leader as legislative activities at the state and federal levels are his passion. The challenges are many for the SLC as we move forward, but we now have a governor who is interested in our efforts.

I thank you for your support during my time as chair.

Who Took Me Home?



The delighted winner of Margy Hall's handmade quilt is Carol Berg. More on her plans for the quilt will be featured next month.



Remember This Bit of History?

It's the Berlin Wall, while it was being taken down. For the while, the politically correct gift for those who have everything was a souvenir of

the wall. It was an actual piece of the concrete, or a vial of dust, sometimes alone, sometimes embedded in lucite and shaped as a key chain attachment or a paperweight.

Well, Berlin isn't the only place with pieces of history. America has the "I Have A Dream" memorial kit. And that will be the Chapter 1747 raffle for the 2015–2016 season. The raffle will give members an opportunity to win a DREAMSTONE, a physical piece of history handcrafted by artisans commemorating the "I Have a Dream" speech delivered by Dr. Martin Luther King at the Lincoln Memorial on August 28, 1963 as part of the historic March on Washington.

A limited number of cobblestones were extracted from the approach to the Lincoln Memorial where the speech was presented. Artisans have embedded these cobblestones within an elegant clear, block of lucite to create a collectible piece of history. Each Dreamstone is authenticated and engraved with a brief narrative commemorating the historic 1963 speech. Also included with the piece is a historical/

educational booklet, photos, and a chronology of the Civil Rights Movement. All of these items are contained in a beautiful black box on which is printed "A PIECE OF THE DREAM".

The Dreamstone makes a beautiful gift for anyone who recognizes the historical significance of Dr. King's 1963 speech and the peaceful March on Washington.

TREASURER REPORT

Balance on: July 1, 2015	\$3414.95
Receipts:	250.98
Disbursements:	30.68
Balance on: July 31, 2015	\$3635.35

DAYS TO REMEMBER

- September 7 Labor Day
- September 11 Patriot Day
- September 13 Rosh Hashonah (Begins at sundown)
- September 22 Yom Kippur (Begins at sundown)

A WORD TO THE WISE ABOUT CYBERBREAKS

From NARFE Newswatch, August 19

Bids are due Friday on a government contract to notify and protect the 21.5 million people whose data was compromised in a catastrophic breach of the federal government's security-clearance database.

The contract is part of at least \$500 million the government is planning to spend on the fallout from past and future hacks. The goal is to have several fraud protection firms at the ready for swifter responses to future cyberattacks.

But the immediate focus will be on the identity theft monitoring firm tapped to reach out to the victims of the recent breach at the Office of Personnel Management (OPM). It was the second of two breaches at the agency.

The firm will be under close scrutiny after federal workers and lawmakers took issue with credit-monitoring firm CSID's handling of the first OPM data breach, which compromised roughly 4.2 million federal workers' personnel files.

This time around, the credit-monitoring firm will have to handle more than five times as many people, who will be seeking complementary fraud-protection services for up to three years.

The second breach also hit a security clearance database containing some of the most detailed background investigation files held by the government. The exhaustive forms include details on sexual indiscretions, drug and alcohol abuse and financial history. The wealth of information could make it more difficult to monitor all possible nefarious uses of the data.

It's believed that China pilfered the information as part of a broad cyber-espionage scheme to build a comprehensive database on U.S. government workers.

The firm will also be under a time crunch.

With the delay in awarding the contract, the company likely won't even start notifying the affected individuals until nearly two months after the OPM revealed the final tally for the second breach.

According to the contract, the company will have 12 weeks to notify the victims, which means some might not find out their data was taken until November.

Within two weeks, the firm will need to be able to start offering fraud-monitoring services to those affected, as well as their children. The government estimates roughly 6.4 million children will be eligible for fraud-monitoring services.

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All this means the contract will not be cheap.

The OPM spent over \$20 million for CSID to cover the first breach. The agency has already informed other agencies it expects them to kick in for the second breach.

"Given the limited resources available to OPM at this time to deal with a contract of this size, agencies will be asked to contribute FY 2015 funding to cover the first full year's costs of credit-monitoring and related services/benefits for the second incident involving 21.5M individuals," said an e-mail that Beth Cobert, OPM acting director, sent to other agencies, according to multiple reports.

The OPM will also raise its fees for security clearance services over the next two years to help cover the three years of credit-monitoring services.

The ultimate total for the second contract should be determined when the contract is awarded, by Aug. 21.

NARFE Questions Slow Pace of Phased Retirement

From "NARFE Asks Council for Information on Slow Pace of Phased Retirement, Carolyn Dorf, Legislative Staff Assistant, NARFE Magazine

Legislation authorizing phased retirement for federal employees was signed into law in July 2012. Only one agency, the Library of Congress, offers this option to its employees.

Under phased retirement, federal employees are allowed to work a part-time schedule while beginning to draw their retirement benefits. OPM finalized regulations and guidelines so that federal agencies could offer the option to their employees beginning November 6, 2014.

Many federal employees who were delaying retirement in hopes that their agency would offer the option of phased retirement have questioned NARFE about why this option was not offered.

In turn, NARFE President Richard G. Thissen sent a letter to the Chief Human Capital Officers Council, chaired by Director of the Office of Personnel Management Katherine Archuleta, asking the Council to provide a report of public agencies' progress on providing employees with this option.

Scenes from the Installation Lunch



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Greater Bowie-Crofton Area NARFE News

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All NARFE officers and committee chairs can be reached by mail at:

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Be Counted

We know that when legislators hear from their constituents, they react. Now is the time to remind your elected officials that NARFE members pay attention – even when our issues aren't

on the front page. We need your voice!

NARFE members can use the Legislative Action Center (LAC) as the hub to send letters to members of Congress or to track NARFE-related bills and votes. Go to www.NARFE.org click on the LAC banner sign in, and be counted.!

Next Meeting: September 17

**Speaker: Gerri Kochan, The Ideal Study on Aging,
Sponsored by the National Institute on Aging, NIH**