



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No.8

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October 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:** Thursday, October 15, Bowie Senior Center. Speaker from Byrd and Byrd: Strategies to Preserve Your Assets.

❖ **General Meeting:** Thursday, November 17. **Kenhill Center.** Open Season Health Fair.

PRESIDENT'S MESSAGE

JERRY KURSBAN

IDEAL Study

You missed a stellar presentation if you were unable to attend our Chapter meeting on September 17. Speaker Geri Cochan informed us about the IDEAL (Insights into Determinants of Exceptional Aging) study, which focuses on defining and understanding the physical and cognitive processes that affect us as we age. This longitudinal study commenced in 1958 and is conducted by the National Institute on Aging (NIA), a part of the National Institutes of Health (NIH). The aging processes examined include body composition, energy and balance, homeopathic dysregulation and the processes of neurogeneration. So far, the study has discoveries in three major areas. First, artery stiffness is a strong predictor of cardiovascular diseases; second, that the decline in strength due to aging is much more severe than the decline in muscle mass would indicate; and third, that people maintain their personality for their entire life. Therefore, a personality change usually indicates a pathologic problem that disease is occurring.

YOU CAN PARTICIPATE. The IDEAL study is currently recruiting participants age 80 or older, who can perform activities of daily living without help, walk a quarter mile unassisted without

pain or shortness of breath, have no severe memory problems, and no major medical conditions. Call toll free 1-855-80-IDEAL (1-855-804-3325) or email IDEAL@westat.com There is a similar study, BSLA, which is recruiting individuals age 70-79 for the same purpose.

Maryland Federation Activities in the Bowie-Crofton Area

The Maryland Federation of Chapters will hold a Board Meeting on October 6 and a Training Day on October 29 at the Comfort Inn in Bowie. Registration begins at 8:30 and the call to order is at 9:30. The cost of \$20 includes breakfast and lunch. Peter Franchot, Maryland Comptroller, will be the luncheon speaker. Interested members and guests are highly encouraged to attend. Reservations are necessary. Call Marty Strombotne at 240-632-9881.

To Merge Or Not To Merge

Your September Chapter 1747 Newsletter contained an ALERT which reported our Executive Board met with the President of Chapter 1122, Northern Prince George's County, on August 7 to consider a merger of our chapters. Since that time, Chapter 1122 has been polling its members. Their poll will be completed on September 30. If the majority of their members vote to merge, their president Richard Bennof will meet with Federation Membership Director and second Vice President Jo Anne Groves at the Beijing Restaurant in Greenbelt at 11:30 on October 15th. We will have representatives at that meeting. In the event that Chapter 1122 proposes to proceed with a merger, we will form a sub-committee to work out the details of the merger and poll our Chapter 1747 members on the issue. Stay tuned and check the website for "breaking news!"

FEDERAL LEGISLATION

JERRY KURSBAN

NARFE moves on your feet. Or, more accurately, NARFE cannot persuade Congress to preserve your benefits unless **you** (and you and you and you) let your national representatives know that these benefits matter and will determine whether you vote for them. Actions have consequences, but unless you are willing to act, the consequence will be chipping away at your earned benefits and reassigning the cash to more vocal interest groups.

NARFE has done well at protecting benefits this year. But Congress must fund the government for fiscal year 2016 in a few weeks. This means that our successful fight to protect the Thrift Savings Plan's G Fund is at risk because the Highway Trust fund will need to be renegotiated and the debt ceiling must be raised.

Richard Thissen, NARFE National President, reminds us that while the organization is working diligently to protect federal employees, members **must** support these efforts. Folklore reminds us that "the squeaky wheel gets the grease" so please, squeak at the top of your lungs.

NARFE has made it easy to contact your senators and representatives. You just use the Legislative Action Center on the NARFE website to reach them. Here is what you do:

Go to the NARFE website at www.narfe.org.

Click on the "Contact Congress" area.

Type your zip code into the box below the headline "Find your elected officials". Then click the "Go" button. You will see a new page showing all your elected officials, starting with the president and vice president. The third, fourth and fifth photos are your state's senators and representative. A click on that picture will get another new page with more details, including all the local offices of your senator or representative.

If you click on the Contact Congress headline at the top right side of the screen you will find a selection of letters pre-written by NARFE. Use these, or the general Write to Congress form at the end of the list to show your support.

So "Let your fingers do the walking" and tell Congress that you are watching what they do.

STATE LEGISLATION

Ed BICE

The State Legislative Committee (SLC) continues to finalize our 2016 legislative program to include the next year's legislative pamphlet and associated documents prior to the January start of the General Assembly session. Paul Schwartz, SLC Chair, will give a thirty minute briefing of our updated agenda at the October 6 Federation meeting.

Paul and Ed Bice went to a fund-raising event on September 17 where Lt. Governor Boyd Rutherford was the special guest. We met with Paul Beatty, Special Assistant to Rutherford at the event, and presented Paul with various documents dealing with our agenda to discuss with the Lt. Governor. We also were authorized by Federation President Dan McGrath to invite the Lt. Governor to be our luncheon speaker at the Federation legislative training session on October 29 in the Bowie Area.

Our attendance at this and other fund raising events would not be possible without your continued support of MD PAC. Members of the SLC are always available at all federation board meetings and conventions to accept your donations at the MD PAC table. Thank you for your support.

The Raffle

Nothing succeeds like success is a touchstone of American business. Chapter 1747 had great success with Margy Hall's beautiful quilt that we raffled last year. This year we are following up with another raffle. The prize this time is the "I Have A Dream" memorial kit, a souvenir of the peaceful March on Washington led by Dr. Martin Luther King Jr. in 1963. The kit includes a piece of cobblestone removed from the approach to the Lincoln Memorial, where the



speech was given. which The cobblestone has been embedded in a clear block of lucite. Each piece is authenticated and engraved with a brief narrative commemorating the historic speech, and includes a chronology of the Civil Rights Movement, photographs, and a historical/educational booklet. In today's era of riots, destruction, and violent attacks; this reminder of a powerful, non-violent protest movement is doubly important.

Above, this original black and white photo shows part of the crowd at the Lincoln Memorial

Are You Ready for Lunch?

Luncheon will be served at Noon on December 17, 2015. The place is still undecided. Send your recommendation to any board member this month



Win A Chance To Win A Grand Prize And \$20

NARFE is running another membership incentive program which will last from September 1–December 31, 2015. Recruiters will receive \$10 from Headquarters and an additional \$10

from the Maryland Federation for each new member, current or retired, recruited. In addition, you will be entered into a Headquarters drawing, once for each new member you recruit. The grand prize has not yet been announced.

NARFE Newsbits

Congress Is Back in Session: Here's What to Expect

This week, members of Congress returned to Washington, DC. Funding the government for the new fiscal year (beginning October 1), extending highway spending authority (expiring October 29), and raising the debt ceiling (required by mid-November or early December to avoid default) are just three of the critical issues on Congress' agenda this fall. These must-pass pieces of legislation all serve as opportunities for Congress to use the federal community as a pay-for.

Much time has been spent arguing the Iran Treaty and lately, funding Planned Parenthood. These issues will add to the pressure on Congress to find funding solutions and will limit the time members have to research possible solutions which do not involve taking money from federal benefits.

We must remind members of Congress that the federal community already has contributed more than \$120 billion toward deficit reduction and that the federal community should not be used as a piggy bank.

There is a new action letter on NARFE's Legislative Action Center that members, friends and family can easily send to their members of Congress. There also are talking points available to share with members' offices during September. NARFE members must make their voices heard on behalf of all federal employees, retirees and survivors.

Expected Increases in Medicare Part B Premiums

As reported in last week's Legislative Hotline, about 30 percent of Medicare Part B beneficiaries are expected to shoulder the full cost of the 2016 premium increase. This will result in an increase of 52 percent, from \$104.90 to \$159.30 per month, for federal retirees covered by the Civil Service Retirement System (CSRS) and excluded from Social Security coverage.

CHAPTER 1747 BUDGET REPORT

Balance on: August 1, 2015	\$3635.25
Receipts:	341.81
Disbursements:	0.00
Balance on: August 31, 2015	\$3977.06

DAYS TO REMEMBER

October 6	Maryland Federation meeting
October 12	Columbus Day
October 29	Maryland Federation Training Day
October 30	Annual Crofton Halloween Parade
October 31	Halloween

A provision in the Social Security law, known as the hold harmless provision, prevents an individual's Social Security benefit from decreasing. This means that if there is no cost-of-living adjustment (COLA) and Medicare Part B premiums increase, individuals who have their Medicare premiums deducted directly from their Social Security checks are "held harmless" from the premium increase. Seventy percent of Part B beneficiaries are covered by this provision. Without the effect of the hold harmless provision, Medicare Part B premiums would be expected to increase to \$120.70 per month.

NARFE is lobbying the Administration and Congress for a legislative solution. When legislation is introduced, NARFE members will need to ask their legislators for cosponsorship, so be on the alert for an action letter on the Legislative Action Center. Federal retirees and others should not have to bear a disproportionate share of Medicare Part B costs. NARFE also has developed an issue brief that provides more detail.

ETAC Asks Congress Not to Touch the TSP

The Employee Thrift Advisory Council (ETAC), of which NARFE is a member, sent a letter to congressional leaders on September 9, asking that changes to the Thrift Savings Plan (TSP) not be included in any budget deals. ETAC is an advisory committee comprised of 15 organizations representing federal employees, unions and military personnel whose members are TSP account holders.

The letter focuses specifically on threats to change the rate of return on the TSP G Fund. This issue came up twice already, in the fiscal year 2016 House budget plan and as a way to finance the Highway Trust Fund. Along with our coalition partners, NARFE has been successful in defeating this threat so far.

MOVING?

Please let us know!

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Greater Bowie-Crofton Area NARFE News

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VETERAN'S DAY DEDICATION

O'Malley Senior Activity Center

Tuesday, November 10, 2015 at 12:30pm

Call 410-222-6227 for directions and information

- ◆ Welcome from Edie Cratty, Senior Center Director
- ◆ Guest Speaker Byron Morris, Tuskegee Airmen
- ◆ Keynote Speaker Col. Bryan Foley, Commanding Officer, Fort Meade
- ◆ Special Presentation, Libby Hinson
- ◆ Video
- ◆ Light Refreshments Served

The Problem of Pressure on Congress

National President Richard Thissen reminds us that the returning Congress will be under a huge amount of pressure. They must fund the Government; decide on the Iran Treaty, fund the Highway Trust, and raise the debt limit. We must pressure them to avoid taking money from what look like easy options—little-known federal benefits, such as the Thrift Savings Plans G Fund. Speak out for your earned benefits by contacting your national representatives. See page 2 to see how easy that can be.

Next Meeting: October 15

Bowie SeniorCenter, 10:00 AM

Strategies to Preserve Your Assets: Byrd and Byrd