



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

Volume 34 No. 6

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June 2016

**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, June 16. Picnic, Bowie Baysox Stadium, 6:30 PM, (Stadium opens at 5:30), catered buffet dinner and game. See page 6 for details.

❖ **General Meeting:** Our next general meeting will be on Thursday, September 15. Topic and time will be announced.

## PRESIDENT'S MESSAGE

**JERRY KURSBAN**

On May 14, NARFE Chapter 1747, represented by Frances Steburg; Peter Hill, adorned and looking spiffy in his Navy uniform; Donna Minner; and myself participated in the annual Crofton Memorial Day Parade. The parade provides an opportunity to bring NARFE to the public. Our banner was prominently displayed on the front of Frances' vehicle. Donna and Peter walked the parade route in front of the vehicle, and Frances and I threw candy to the kids along the parade route.

We will be participating in the Bowie Memorial Day Parade on May 28. The following week, on Saturday, June 4, **we need volunteers for Bowiefest**. I attended the Bowiefest planning meeting required by the City of Bowie on May 12. Depending on the weather, they expect attendance to range from 10,000 to 14,000 people. I have acquired the materials that will allow us to put our best foot forward toward gaining new members. It would be unfortunate to waste this unique opportunity. Please send an email to [jkursban@gmail.com](mailto:jkursban@gmail.com) if you could donate a couple of hours or more. Finally, you can invite family and friends to join us at our Chapter 1747 Picnic at the Bowie Baysox Stadium on June 16. The winner of our "I Have A Dream" Raffle will be selected at that time.

**Dorothy Bice** received our Chapter 1747 Distinguished Annuitant Award for 2016 at our 1747 Chapter meeting on May 19.

Ed Bice accepting the Distinguished Annuitant Award for Dorothy Bice from Blue Cross representative Kirk Bryant.



Her many contributions include operating the Alzheimer's raffle at our Chapter meetings, serving as the Ways and Means Committee Chair for the Maryland Federation, and numerous other contributions to the general community. Kirk Bryant of Care First Blue Cross/Blue Shield presented the award, which was received by Ed Bice on behalf of Dorothy, who was unable to attend due to her current health condition. Please send Dorothy a card and let her know about your concern. Her address is 12606 Brunswick Lane, Bowie, MD 20715.

## Assistance with Federal Benefits Questions

Are you taking advantage of NARFE'S WEBINARS? They are available from NARFE's Federal Benefits Institute at [www.NARFE.org/Institute](http://www.NARFE.org/Institute). Here is where you can find straightforward guidance on complex federal benefits. Upcoming Webinars are "Exploring TSP Withdrawal Options" on Tuesday, May 26 at 2 PM. EDT and "5-Year Countdown to Retirement" on Thursday, June 30 at 2 PM EDT. Several past Webinars have been archived and are available at [www.NARFE.org/Institute](http://www.NARFE.org/Institute). Mark Your Calendar.

Our NARFE Chapter 1747 Service Officer, Bob Cullen, is available to assist you at 301-262-4783 or [ba3537@aol.com](mailto:ba3537@aol.com). You can also obtain assistance about your benefits from NARFE'S Federal Benefits Service Department by calling 703-838-7760, by email at [fedbenefits@NARFE.org](mailto:fedbenefits@NARFE.org), or by postal mail to: NARFE Headquarters: ATTN: Federal Benefits, 606

North Washington Street, Alexandria, VA 22314. Finally, the 5th Edition of NARFE's "Question and Answer Book" in which NARFE'S retirement experts answer questions most frequently asked by federal annuitants and employees is now available. You can order your copy by clipping and mailing the form on page 20 of your June NARFE Magazine and mailing it to: NARFE Q&A Book, 606 North Washington Street, Alexandria VA 22314. Phone orders are not accepted for this book. In summary, take advantage of the services which are available to you through your NARFE membership.

### Score One For Progress; One for Not So Good

The law which allows federal agencies to review and select job candidates from other federal agencies' "best qualified" list of applicants was signed into law on March 18, 2016. This law should simplify and expedite the hiring process. On the minus side, Long-Term Care rates will increase substantially for enrollees in the Federal Long-Term Insurance Program sometime after Fall 2016. John Hancock Life and Health Insurance Company, the only bidder, was awarded a seven-year contract by OPM. NARFE expressed disappointment and will follow developments. (Details, page 8, June 2016 NARFE Magazine).

NARFE-PAC, the political arm of our association, which contributes money to elect members of Congress who support our federal community, is close to reaching its goal of raising \$1 million in the 2015–2016 election cycle. If you would like to make a contribution, use the NARFE-PAC Contribution Form on page 9 of your June NARFE Magazine.

**HELP! (WE NEED SOMEBODY...)**

**FRANCES SETBURG**

### Service Officers

We need service officers. At one time our chapter had 3 members who assisted active and retired employees and their survivors to get answers to questions regarding FERS and CSRS. There is a large population of active employees that will be retiring this year or are considering retirement within the next five years. If you have an interest, let Bob Cullen know (301-262-4783 or go to our Web page and send a message). Send him an email at [ba3537@aol.com](mailto:ba3537@aol.com) and he will fill you in. You don't need to know everything, just helping guide these individuals with their retirement. Timewise it may take 2 hours a month. You do not need to leave home to be the Service Officer. This would be an opportunity for active employees. Besides helping retirees, you will be learning about the kind of issues that arise and what the answers are before you need to make such decisions. Remember, the retired employee does not have a personnel office to call to get answers. Also the active employee does not always get the correct information from their Human Resource office regarding what to expect.

### Membership Drive

Let's get the word out about NARFE. A good way to do this is by leaving a copy of our newsletter or the NARFE magazine (minus the address information) in your doctor's office, dentist's office, bank, or anywhere else that has a stack of magazines. Take your copy with you and leave it behind. We also get extra copies that have no address information that you can get from our President. Our Chapter is teaming up with Blue Cross and Blue Shield (BC/BS) to attend their presentations on health insurance and retirement. Last year Jerry Kursban and Frances Steburg attended one BC/BS members-only meeting and had a table with NARFE information to hand out. There were about 100 people in attendance and we found that at least 75 of these retirees had no idea what NARFE was about. We hope to attend more of these during July and August. Which brings us to another point, would you be interested in helping to set up the table to pass out information? We will also be trying to get space at the Open Season Health Fairs in the local government agencies. If you are interested, please let Jerry or Frances know or go to our Web page and send a message. Mileage costs and any parking fees will be paid by our Chapter. Thank you in advance.

### Travel Guide/Planner Needed

Who likes to organize bus trips? Our Chapter is looking for someone to set up day trips in the local area. Many events take place in the Spring and Fall. Some interesting ideas would be local craft fairs, flower shows, auto shows and outlet centers. When was the last time you had a sightseeing tour in DC or Annapolis or Fort McHenry? We have a lot of members that would be interested and of course our trips would not be limited to just our members, you can bring friends, family, etc. Let's get something new for our Chapter. It is nice to have our monthly meetings with interesting guest speakers, but we need to inject new energy into our Chapter. If you are interested, let one of the Chapter Officers know or go to our Web page and send a message.

### DAYS TO REMEMBER

- June 4 BOWIEFEST
- June 16 Chapter 1747 Picnic at Baysox Stadium
- July 26 National Convention Preparation Day  
Bowie Comfort Inn
- Aug. 28 National Convention
- Sept. 1 Reno Nevada
- Sept. 8 District 8 Congressional Forum  
Germantown Maryland
- Sept. 15 General Meeting
- Sept. 29 Federation Board Meeting  
Bowie Comfort Inn
- Oct. 2 Federation Training Day

## FEDERAL LEGISLATION

*HOWARD WATERWORTH*

### **Extension of a Bill that Allows Rehiring of Annuitants**

Congress recently approved a five-year extension of the National Defense Authorization Act (NDAA) (H.R. 3979) for 2015, which gives agencies authority to rehire Federal annuitants without a salary offset.

Some retired Federal employees return to work after retiring and draw an annuity for any number of reasons such as: additional income, the challenge of contributing to the same or another program activity, boredom at home, and interaction with other persons of similar interests. This opportunity has been in effect since 2009 based on the NDAA. It allows reemployment of CSRS and FERS annuitants on a limited basis with receipt of both annuity and salary. Reemployed annuitants may be appointed for up to one year, not to exceed 520 hours within 6 months of retiring, or 1040 hours during any 12-month period, or no more than a total of 3120 hours. NARFE supports it because it gives federal agency heads the authority to rehire annuitants on a limited and part-time basis without salary offset. In a statement by NARFE past president Beaudoin "This authority helps mitigate the loss of federal employees in the current tsunami and ensures that the government can function effectively while also filling critical gaps and helping to train the next generation of federal managers".

The regulations are different for CSRS and FERS annuitants and are complex in that many situations are taken into consideration on a case-by-case basis, and include things such as reason for initial retirement, disabilities, political appointees, effect on an existing annuity, and calculating a new annuity.

Annuity will stop for reemployed CSRS retirees if one is a disabled annuitant and if OPM has found the annuitant to be restored to earning capacity, if the annuity is based on an involuntary separation, or for retired Presidential appointees.

For non-disabled annuitants the annuity not does stop when reemployed. And when reemployment ends, the prior retirement benefit has no impact on the new retirement benefit, which will be computed as though the annuitants are retiring for the first time, so it may be increased. But pay will be reduced by the amount of annuity paid for the period worked.

Reemployment may increase both retirement and death benefits. A reemployed annuitant can earn either a supplemental annuity that is added on to the present annuity or a re-determined annuity. Intermittent service cannot be counted in establishing eligibility for a supplemental annuity. Details are available from the WEB at OPM rehired annuitants.

One can also return to work as a Contract Employee of a Company: Annuitants may work in the same or similar government job by working for a private contractor company. The company typically provides salary and benefits and the parties sign an agreement regarding these benefits. The retiree is no longer a federal employee and working for a contractor has no affect on ones' federal annuity. Working for a contractor can benefit CSRS retirees by accumulating at least 40 quarters to qualify for Social Security checks.

Personal Services Contractor: Agencies initiate an agreement with a recent retiree to perform specific functions by listing specific tasks and compensation and for a defined period of time. This annuitant is not considered a federal employee and payment does not affect his/her federal annuity payments. No benefits are included since these employees are considered self employed.

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## MEMBERSHIP

*HOWARD GORDON*

This report covers the time period from February 1, 2016 to May 1, 2016. Our chapter has 1187 members. Seven new members joined during this time. We welcome Anna Brown, Steve Curtin, Julia Griffith, Thomas F. Kaspar, Alice Murray and James Van Dyke to the chapter. Twelve members were reinstated and 584 members transferred into the chapter from Chapter 1122. Seven members transferred out of our chapter. Five of these transferred to the e-chapter. Second notices were sent to 34 members; 12 of them have paid their dues. Finally, another 19 members have been dropped for non-renewal. If you know these members ask them to rejoin: Carl E. Amann, Leland Cisney, Carolyn B. Davis, J. Honori Gaines, Cheryl P. Greaux, Helen B. Grindel, Thomas E. Johnson, Deborah M. Knott, Airis McCuttry-Gill, James

W. Milliron, Claire Morgen, James Morris, Gabrielle S. Patrick, John C. Perkins, Carl Pink, Arthur Rosenberg, Gay Shuler, Jack Shulimson and Burnell F. Von Hendricks.

## STATE LEGISLATION

*JERRY KURSBAN*

Ed Bice, our past Chapter 1747 President and Chairman of NARFE's State Legislative Committee for several years, introduced Maryland District 23 Senator Douglas J. Peters and District 33 Delegate Tony McConkey at our May 19, 2016 Chapter meeting. Among the key accomplishments cited by the speakers for the 2016 legislative session were funding several million dollars in assistance to improve medical servic-

es in Prince George's County; supplementing SNAP (Supplemental Nutrition Assistance Program) benefits for households having an individual at least 62 years of age in residence; reforming Maryland's criminal justice system to help reduce the prison population, including a move toward treating addiction as a mental health issue with more focus on drug treatment instead of incarceration; reducing or eliminating 155 fees in the amount of \$51 million over five years; providing veterans with half-price admission to state parks; providing tax credit for aerospace businesses; strengthening drunk driver penalties; and expanding equal pay for equal work. During the discussion, it was cited that Maryland has the highest median household income in the nation and that Maryland added more new jobs than any other state in the nation. One member mentioned that although state taxes are lower in North Carolina, the state does not provide the same senior center facilities we have in Maryland. Ed Bice cited evidence to show that the state would save millions of dollars if it favored an incentive to subsidize the purchase of long-term care insurance. We owe Ed an accolade for arranging the meeting and for his contribution to the discussion.



Maryland District 23 Senator Douglas J. Peters, *above*, and District 33 Delegate Tony McConkey, *below*.



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## TREASURER'S REPORT

Balance on: March 31, 2016	\$4676.27
Receipts:	5592.39
Disbursements:	681.70
Balance on: April 30, 2016	\$9586.96
Reserve for Alzheimer's Fund	\$597.50

## IN MEMORIAM

NARFE member Loveyann Calloway passed on May 2, just short of her 80th birthday. An active member of Chapter 1747 she provided coffee and other refreshments when we met at Kenhill Center. Her husband, NARFE member Jackie Calloway's address is 12307 Welling Lane Bowie, MD 20715.

## PARTNERSHIP *HOWARD WATERWORTH*

### NARFE Partner Organizations Increase Effectiveness with Congress

We are not alone in lobbying Congress to maintain, yes, even improve our benefits. So we can be grateful for the activities other organizations perform with Congress that also benefit active and retired Feds. We know our persuasive powers increase as our number of members does, and this is being done by joining forces with many other organizations whose objectives are like those of NARFE. We will never be able to determine the magnitude of the benefits NARFE has maintained during these government austerity days that mutual support of the many societies, clubs, and coalitions probably has had.

There are hundreds of these organizations representing every imaginable cause. NARFE has founded two national coalitions and also joined alliances with others to share strategies and strengths on issues of concern. Many coalitions have a national headquarters and some have paid staff to lobby Congress and conduct other strategic services on behalf of their member organizations. Here are some 'like-minded' organizations and what their goals are as described on the NARFE website:

**Coalition to Assure Retirement Equity (CARE)** founded by NARFE in 1991, CARE is comprised of more than 45 national, state and local organizations solely for the purpose of addressing the Social Security offsets—the Government Pension Offset and the Windfall Elimination Provision.

**The Employee Thrift Advisory Council (ETAC)** is a select group of 15 organizations offering counsel and advice to the Federal Retirement Thrift Investment Board (FRTIB), the body that administers the Thrift Savings Plan (TSP). The ETAC worked with the Board to suggest and create additional options within the TSP such as the Roth 401k and new options for surviving spouses and dependents.

**Leadership Council of Aging Organizations** is a non-profit concerned with the well-being of seniors and is committed to representing their member institutions—political, social, economic, and religious—to foster communication and resource sharing, to serve as a source of info on issues affecting older persons, and to provide leadership and vision in a changing society. This coalition lists 60 member associations including NARFE.

**The Federal Postal Coalition** was founded in the 1970s by NARFE and the Federal and postal employee organization as the Fund for Assuring an Independent Retirement (FAIR), originally called Against SS for Feds, FAIR changed it's name to the Federal Postal Coalition and now includes over 30 national organizations. A listing of members can be seen on the web.

**The Military Coalition** is a group of 34 military, veteran and uniformed services organizations to pursue goals such

as maintaining compensation and benefits including families and survivors, and to educate the public on the demands and sacrifices associated with a career in uniformed service. A tradition of cooperation and coordination between military and civic organizations benefits both communities such as premium conversion legislation, work on long-term care insurance and support for pay parity.

## NARFE NEWSWATCH

*The following information was condensed from items in the NARFE Newswatch for May 17, 2006.*

### **Beware What You Post: Federal Employees May Face Government Scrutiny On Social Media**

Federal employees may want to be more prudent when posting to social media and more selective about selfies. Two subcommittees of the House Oversight and Government Reform Committee will hold a hearing on whether scrutinizing social media accounts should become a regular part of security investigations of federal employees and if so, under what conditions.

Officials have hinted that the Obama administration is preparing to announce a policy that will open the door to more searches of social media during background checks. These investigations determine eligibility to get—and keep—the security

clearances that are required for many federal jobs. Congress meanwhile is considering a bill to require that type of scrutiny during background checks of intelligence agency employees.

The issue of whether to snoop on social media postings of federal employees is surfacing near the one-year anniversary of disclosures that personal information on some 22 million people was stolen from two Office of Personnel Management databases. Those breaches triggered an internal review of background investigation procedures and a decision to create a new semi-independent entity within the OPM to oversee those probes and to shift control of the information gathered to the Defense Department.

There is a range of potential approaches—with increasing privacy considerations at each step. Options include examining only information readily available through a standard online search; further requiring employees to disclose all their online identifications; further requiring them to disclose information such as social media “friends” whose names are otherwise hidden; and further requiring them to provide passwords to their sites.

Background investigations are just one area where the government has been examining how federal workplace policies—some of which date back many decades—apply in the online environment.

Late in 2015 the Office of Government Ethics issued guidance on the implications for policies called the Standards of Conduct that govern seeking outside employment, use of an employee’s title, charitable fundraising, disclosing nonpublic information, and more.

## CHAPTER BOARD

### Officers

President	Jerry Kursban	301-261-3329	jkursban@gmail.com
1st Vice President	Frances Stebun	301-352-0297	feks@msn.com
2nd Vice President	Lillie Watson	301-383-1597	lwatson16@hotmail.com
Secretary	Jacqueline Wilson		missJackieV@aol.com
Treasurer	Howard (Flash) Gordon	301-464-2745	flash@acm.org
Assistant Treasurer	Louise Cole	410-672-6528	col9135@aol.com

### Committee Chairs

Federal Legislation	Jerry Kursban	301-261-3329	jkursban@gmail.com
Membership	Lillie Watson	301-383-1597	lwatson16@hotmail.com
Newsletter Production	Jessica Forman	843-347-9287	jessicaforman@gmail.com
Programs	Vacant		
Service Officer	Bob Cullen	301-262-4783	ba3537@aol.com
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NARFE-PAC	Ed Bice	301-464-3748	debice@netzero.net
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Social Media Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
Sunshine	Marjorie Laios	301-262-1566	

## Next Meeting: June 16

### June Picnic

**Bowie Baysox Stadium, Bowie, MD.  
U.S. Route 301 at 4101 Crain Highway  
5:30 PM Until the Final Out**

#### HELP NEEDED

You are reading your newsletter on the web. The person who puts it there for you to read—Howard Gordon—could use some help. Flash needs a backup person for the chapter 1747 website. You don't need to create a website, but you might have to post the newsletter or correct a typo or other mistake. Please contact Flash if you know you can already do this, or if you are willing to learn a few basic online skills to help maintain our website.

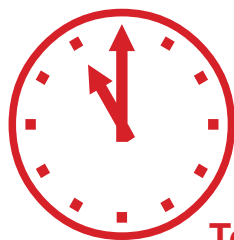
#### Greater Bowie-Crofton Area NARFE News

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

## It's Getting Late, But You Still Have Time



### To Buy Raffle Tickets

Our Generation was witness to Dr. Martin Luther King Jr.'s well-known "I Have a Dream" speech. Take a chance on owning the Memorial Kit which includes something which was there; an inscribed cobblestone from the Lincoln Memorial, and other information about that historic day. There is still time to order Raffle Tickets before the prize is awarded at the June 16 Chapter meeting.

### Dream Raffle Ticket Order Blank

Name \_\_\_\_\_

Telephone \_\_\_\_\_

E-mail \_\_\_\_\_

Number of tickets ordered: \_\_\_\_\_  
(1 for \$2, 3 for \$5, or 7 for \$10)

Mail this form with your check to  
NARFE Chapter 1747, P. O. Box 504, Bowie MD 20718

*Drawing will be held at the Baysox Game on June 16. You don't have to be present to win.*

### To Reserve Your Place At Dinner.



The \$26.00 per person admission fee covers the game ticket, professional wait staff, taxes, service fees, the Ballpark Buffet, and parking. Payments **MUST be in by June 6, 2016**. Your check or money order can be sent to NARFE Chapter 1747, PO Box 504, Bowie, MD 20718-0504. A receipt is available on request. Please indicate the number of tickets you are purchasing and the names of your guests.

#### The Ballpark Buffet

Fresh Tossed Salad	Baked Beans
Grilled All Beef Hotdogs	Pulled Chicken BBQ
Crunchy Chips	Popcorn,
Assorted Cookie Tray	Strawberries
Iced Tea	Lemonade.

Alcoholic beverages are not included in the ticket price.