



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

Volume 35 No. 3

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November 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, November 17: Office of the Attorney General, Consumer Protection Division. How to Avoid Becoming a Victim of Scams.

❖ **General Meeting:** Thursday, December 15: Holiday Luncheon at Nautilus Diner, Route 3, Crofton, Social Hour: 11:30 AM; Luncheon at noon.

## PRESIDENT'S MESSAGE

**JERRY KURSBAN**

The NARFE Maryland Federation conducted a Board Meeting on September 29, 2016 at the Bowie Comfort Inn. Six members of Chapter 1747 attended. Chiquitta Thomas and Lilly Watson assisted with registration. Ed Bice collected funds for our MD-PAC. Melida Scott served as photographer. Howard Waterworth and I also attended. During the past year, as a part of our legislative efforts, we donated \$10,000 to support Chris Van Hollen who is running to replace Senator Barbara Mikulski, and \$2,500 to Jamie Raskin who is running to replace Donna Edwards. The Maryland Federation also conducted three Legislative Forums. As a result, suffice it to say that NARFE is on the map. Our legislators know NARFE's mission, whom we represent and our legislative priorities.

President Richard Thissen addressed the attendees. He described the recent 34th National Convention held in Reno Nevada as *historic*, as resolutions were passed which make membership in chapters optional and give each member of NARFE one vote. NARFE'S legislative priorities for the forthcoming 115th Congressional session include Windfall Elimination Provision (WEP) Reform, Postal Reform, a move to Extend Medicare Part B, another to "hold harmless" reform, and reform of the Federal Long Term Care Insurance Program

(See pages 6 to 8 and 64 of your November NARFE Magazine). The Maryland Federation Convention will be held at the Holiday Inn, 1900 Coastal Highway in Ocean City beginning April 30 2017. All rooms are oceanfront at a cost of \$69 per night.

## REMINDERS

The Maryland Federation Training Day will be held on Thursday, October 27 at the Bowie Comfort Inn from 8:30 AM to 3:30 PM. It will include a Legislative Workshop (Federal and State) and a Membership Workshop (Recruitment and Retention). **We need volunteers for this event.** Your November 2016 NARFE Magazine includes an Open Season Report (See pages 34-48) which provides extensive information about the 2016 Open Season for FEHBP which will occur from November 14-December 16. Future NARFE WEBINARS will be held at 2 PM Eastern Time on November 17 (The Alphabet Soup of Health Plans) and on December 8 (How Much Do You Need to Retire?). See page 51 of your November NARFE Magazine for details. The 5th edition of NARFE's Question and Answer Book is still available (See page 22). NARFE's 2017 Legislative Training Conference will be held on March 12-15 at the Hilton Alexandria Mark Center in Alexandria, Virginia. (See pages 10-12)

Mark your calendar for these events and for our November 17 chapter meeting.

## 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. 35, No. 3

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

## FEDERAL LEGISLATION

HOWARD WATERWORTH

### NARFE Members Volunteer and Its Surprising Benefits

Many people do volunteer work for the benefit of themselves and others. Millions of Americans volunteer in a broad spectrum of activities and for many reasons. Many in our chapter perform volunteer work for the immediate benefit of others such as meals on wheels, hospice care, food banks and disaster relief, for scouts or elder care, by tutoring/coaching in schools or libraries, at places of worship, in government offices, for women in crisis, and with tax preparation. Other members volunteer for long-term societal benefits such as Habitat for Humanity and by serving on Boards of Directors. A person at NARFE headquarters told me that “many, many” NARFE folks, active and retired, do volunteer work.

Members volunteer for various reasons such as to prevent boredom in retirement, or simply to do something they enjoy. Among other reasons people volunteer are to learn something new, to donate to professional skills, to be challenged, to make new friends, to help someone or benefit a cause they believe in. Some volunteer as a form of therapy or simply to do something different from their jobs. Others volunteer for fun, to keep skills alive, or to ‘feel good’. Still others want to learn to do something they love, or because of experience with a problem or illness. Studies have shown that volunteers have a lower mortality rate than non-volunteers, even when considering factors like the health of the participants. The benefits of some kinds of volunteerism are felt for a long time into the future.

Volunteering provides a boost to self-esteem and life satisfaction as well as a sense of pride and identity. Some people find volunteering builds upon skills you already have, and choose to use them to benefit the greater community. For others, volunteering is an easy way to explore interests and passions by providing one with renewed creativity, motivation, and vision that can carry over into one’s personal or professional life.

#### Find the Right Volunteer Opportunity

Experts say the key is to find a position that you would enjoy and are capable of doing. Some key questions to consider when exploring to volunteer are:

1. Would you like to work with people or work in solitude?
2. Are you better behind the scenes or prefer to take a more visible role?
3. How much time would you like to commit?
4. How much responsibility would you like to take on?
5. What skills can you bring to a volunteer job?
6. What causes are important to you and which you would like to promote?
7. Would you prefer to work alone or as part of a team?

Studies have shown that volunteering reduces the risk of depression for some people, particularly those who are socially isolated. Other volunteers find the process helps them develop a solid

support system, which in turn protects the volunteer against stress and depression through challenging times. Depending on the work, volunteering helps to a person stay physically healthy, especially for older adults. Similar studies also found that volunteers have lower mortality rates than those who do not volunteer, even when considering factors like health of the participants.

Then there is the happiness effect: Research by the London School of Economics found that the more people volunteered the happier they were. Results showed that the odds of being happy rose to 12 percent among those who volunteered every 2 to 4 weeks. Giving time to religious organizations had the greatest impact.

There are many ways to explore areas that are seeking volunteers. One is via the web at: [www.volunteermatch.org](http://www.volunteermatch.org) for a long list of places that need help. Another is the National & Community Service Agency, a federal agency that helps over 5 million Americans improve the lives of fellow citizens through their services.

## STATE LEGISLATION

ED BICE

Members of the State Legislative Committee (SLC) met with Chris Shank, the new Chief Legislative Officer for Governor Hogan on September 9 and Victoria Gruber, Chief of Staff to Senate President Miller on the 21st to introduce our primary issues for 2017. We are focusing on beginning a phase-in state income tax exemption for all Maryland seniors starting with federal and military pensions, then adding other government pensions and finally expanding the exemption to all senior pensions. Our second issue remains the provision of a long term care insurance incentive to reduce the ever increasing state MEDICAID burden by annualizing the one-time tax credit into an annual tax credit.

#### MD PAC

Members of the SLC have attended fund-raising events for members of the General Assembly which were supported by our political action committee (MD PAC) during the summer. These events will continue to the early part of January and end when the 2017 session starts.

#### USM

United Seniors of Maryland has announced their annual Legislative Forum will be held on Wednesday, January 25, 2017, in Annapolis at the Miller Senate Office Building. The event is scheduled from 8:00am until 1:30pm. Delegation caucus meetings are scheduled as part of the program. Registration will begin November 10. See Ed Bice for further information.

**November 8 is Election Day!  
Don't Forget to Vote.**

## TREASURER'S REPORT

Balance on: August 31, 2016	\$10070.43
Receipts:	423.22
Disbursements:	1456.96
Balance on: September 30, 2016	\$9044.69
Reserve for Alzheimer's Fund	\$48.00

## DAYS TO REMEMBER

- November 3 Chapter 1747 Executive Board Meeting,  
Bowie Senior Center, 10:00 am
- November 6: Daylight Saving Time Ends
- November 8: Election Day
- November 11: Veterans Day
- November 14: Start of Open Season for Federal Benefits
- November 17: Chapter 1747 General Meeting: How to Avoid  
Being Scammed, 10:00 am - noon
- November 24: Thanksgiving Day

## Letter to the Editor

I have a topic that the membership might be interested in tackling, which relates to FEGHB and what is going on with OPM and its approval of rates. If memory serves me correctly, in 2013 AETNA earned 52 percent return on equity on the unit that carried Maryland AETNA's coverage. In 2014, as I recall, it was 25 percent. I have not checked it for 2015, but it may have just arrived in an email. In any event, those returns would be abnormally high for the top companies in the S&P 500—WHICH ARE IN COMPETITIVE BUSINESSES—not in quasi-monopoly circumstances. It would not appear that OPM has been looking out for Federal employees in its administration of the insurance premiums applicable to at least AETNA insureds in the Maryland (and I think DC also) areas. AETNA has been required to report its earnings to us, which I suspect most retirees and employees do not read.

Kent Nilsson  
Lanham, Maryland

## CHAPTER BOARD

### Officers

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## To our Holiday Luncheon

*Enjoy Good Food, Good Company and door prizes*

*Thursday, December 15*

*Place: Nautilus Diner, Route 3, Crofton*

*Time: 11:30am-?*

*Cost: \$27.00 (includes tax and tip)*

### Your Choice of

1/2 Roast Chicken, or Ham Steak with Pineapple, or Broiled Tilapia, or  
2 Pork Chops, or Corned Beef and Cabbage, or Roast Turkey  
Vegetarian Meal available on Request

### Plus

Soup or Salad, Baked Potato, Mixed Vegetables,  
Non-Alcoholic Beverage, and your Choice of  
Strawberry Shortcake, Chocolate Layer Cake,  
or Lemon Meringue Pie

Reservations may be made at our November general meeting or by mailing a check made out to NARFE Chapter 1747, to NARFE Chapter 1747, PO Box 504, Bowie 20718. Payment should be made by December 9. No refunds will be made if reservations are not cancelled by December 12.

For information contact Bob Cullen at 301-262-4783 or [ba3537@aol.com](mailto:ba3537@aol.com).



## Seen at the Health Fair

