



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 35 No.4

facebook.com/narfe1747 or narfe1747.org

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

❖ **General Meeting:** Thursday, January 20: Diane Polanagin of Total Tax Service speaks on the 2016 tax changes and what is new for you.

PRESIDENT'S MESSAGE

JERRY KURSBAN

If Members Do Not Serve, There Will Be No Chapter

WE DESPERATELY NEED MEMBERS TO SERVE AS FUTURE CHAPTER OFFICERS AND COMMITTEE CHAIRS. At the recent NARFE National Convention, it was pointed out that chapters have been closing NOT because of an insufficient number of members nor a lack of sufficient funds in the chapter treasury, but primarily because members are not stepping up to serve as Officers or Committee Chairs. Witness our own situation. Chapter 1122 had approximately 600 members and plenty of funds in the chapter treasury. However, Chapter 1122 merged with Chapter 1747 because of a *lack of volunteers to perform chapter functions*. As of May 2017, we will need to replace our current Chapter President, Treasurer, Secretary, Membership Chair and Assistant Treasurer. Several of our chapter Officers and Committee Chairs have served for many years. Chapter members Ed Bice and Bob Cullen have graciously agreed to serve on a Nominating Committee. They are well qualified. Ed is a past President of Chapter 1747 and for several years was Chairman of NARFE'S State Legislative Committee. He currently serves as our Chapter Committee Chair for both State Legislation and for our Alzheimer's Fund.

Bob served as our Chapter Treasurer for several years and is currently our Chapter Service Officer as well as the person who puts labels on our monthly chapter newsletters and takes them to the Post Office for mailing. If you would be willing to serve the Chapter as an Officer or Committee Chair, please contact Ed Bice at 301-464-3748 or debice@netzero.net OR contact Bob Cullen at 301-262-4783 or ba3537@aol.com. Co-chairs for a committee or function are always welcome.

We invite you to attend our Chapter Executive Board meetings, which are open to all members and are held on the first Thursday of the month at the Bowie Senior Center at 10:00 AM. Our next Executive Board meeting will be held on Thursday December 1, 2016.

With the merger of NARFE Chapters 1747 and 1122, we have recognized that the current name of our Chapter—GREATER BOWIE-CROFTON AREA CHAPTER 1747—no longer adequately describes the geographic area we cover. As you may remember from past newsletters, the Executive Board decided to hold a contest for submitting the best name. The winner will receive \$50. The reason for the delay is that we need to change our Chapter By-Laws before we can officially change our Chapter name. We are on hold because National NARFE is in the process of revising their national bylaws. President Thissen told me to wait until National completes their update, which should be very soon. SO YOU STILL HAVE TIME TO WIN THE \$50.00! Please contact me

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.

at jkursban@gmail.com or 301-261-3329 OR Louise Cole at col9135@aol.com or 410-672-6528.

REMINDERS

There is an easy way to put \$20 in your pocket. Bring a new member on board. There is an application available in your December NARFE Magazine.

We hope to see your shining face at our Holiday Party at the Nautilus Restaurant on December 15. Now is the time to sign up if you haven't already done so.

And check out our Maryland NARFE Chapter 1747 News Flash which you can find at narfe1747.org or at [facebook.com/narfe1747](https://www.facebook.com/narfe1747). Flash Gordon puts out a beautiful and highly informative document. Don't miss it.

FEDERAL LEGISLATION

HOWARD WATERWORTH

Growing Old At Home With Help From Aging In Place Council

Most of us would rather grow old at home than in an institution. And indeed it is possible these days to delay or even avoid being institutionalized during advanced years with physical or mental disabilities. Some seniors have long term care insurance (which is distinct from medical insurance). Some of these policies allow for care at home, which avoids having to stay in a nursing home in order to receive payments for care.

Americans are living longer but not all those extra years will be with perfect health. Life expectancy of a 70 year old with no impairments is about 14 years according to the NATIONAL AGING IN PLACE COUNCIL (NAIAPC). Healthy elders can expect to be active with no impairments for about 9 of those years. Those in poor health can expect to live another 10 years, but only 2 of those years will be without some impairment that could make it hard to continue to live at home.

The National Aging In Place Council (NAIPC), located in Washington DC (Phone 202-939-1770), is a senior support network founded on the belief that older Americans want to remain in their homes for as long as possible, but lack awareness of home- and community-based services that make independent living possible. About 13 percent of homeowners over 62 need help with the activities of daily living (ADL).

Professional services are available to help with financial advice, adult day care, transportation, medical, security, and legal issues, providing meals, janitorial services, home maintenance, shopping, and many more. Some disabilities qualify for payments by Medicare or long term care insurance.

Fortunately, there are now many for profit companies that offer assistance with ADL. Their fees depend on the kind of help needed. Some of the non-physical services performed are not covered by insurance. Most are bonded and insured, but be sure to see proof if services are needed. Some charge an annual member-

ship fee to join. Some of these companies are members of the NAIPC. Their goal is to encourage member companies to work with each other to provide better services in their communities. Their Resource Directory lists local chapter members by the kinds of services provided. Details, such as member organizations, fees, code of conduct, making your home senior friendly, promoting independence in your home, and chronic health issues, are available on the web at: Aginginplace.org

The Yellow Pages lists some 50 companies under the heading of "Home Health Care and Services". Among them are Options for Senior America, Home Instead Senior Care, Passion Health Care Services, Specialty Care Services, and many more. Services commonly offered include shopping, cleaning, cooking, using the phone, laundry, taking care of one's self, and money management.

The other major source of help for seniors is provided by the County and is listed in the government section of the white pages under the headings "Family Services" and "Adult and Geriatric health division". Most of these services are free. The Assisted Living Program offers support to those with ADL and can be reached at the Aging Services Division at 301-265-8450. Another important county service is Medicaid Home and Community Based Waiver for Older Adults. This waiver enables services typically covered by Medicaid to older adults to remain in their community or even at home. For details phone 301-265-8450.

Narfe Chapter 1747 Bowie/Crofton General Meeting—October 20, 2016

The meeting was called to order at 10:05 am.

Members present: 25.

The normal order of the meeting was tabled because of the Open Season presentations. Jerry requested members to participate in the training session that will be held at the Comfort Inn on October 27, 2016. He passed around a sign-up sheet and advised members that there was no cost for participating.

Everyone was reminded of the Federation Meeting in April/May 2017.

NARFE headquarters is paying \$10 to anyone signing up new members. Maryland Federation is also adding \$10 for a total of \$20 to sign up new members.

Then the Health Care representatives each gave a 10-minute presentation about their plans. Present were reps from Blue Cross/Blue Shield, Aetna, APWU, United Health Care medical and vision, Kaiser Permanente and GEHA.

Before the adjournment, Jerry reminded everyone of the Holiday Luncheon that will be held at the Nautilus Restaurant.

The meeting was adjourned at 12:00 noon.

Respectfully submitted
Frances Steburg
NARFE Chapter 1747
1st Vice President

TREASURER'S REPORT

Balance on: September 30, 2016	\$9044.69
Receipts:	719.13
Disbursements:	404.40
Balance on: October 31, 2016	\$9359.42
Reserve for Alzheimer's Fund	\$78.00

DAYS TO REMEMBER

- December 1 Chapter 1747 Executive Board Meeting,
Bowie Senior Center, 10:00 am
- December 7: Pearl Harbor Remembrance Day
- December 12: Last Day of Open Season
- December 15: Holiday Luncheon at the Nautilus Diner
- December 24: First Night of Hanukkah (begins at sundown)
- December 25: Christmas Day
- December 31: New Year's Eve; Last Night of Hanukkah



President Jerry Kursban and Denise Robinson, of the Maryland Office of the Attorney General, Consumer Protection Division. Ms. Robinson spoke on how seniors can avoid becoming a victim of scams, and warned us about many of the scams currently being used in this area. Protect yourself and remember that the IRS and banks do NOT request payment or information by telephone or e-mail.

CHAPTER BOARD

Officers

President	Jerry Kursban	301-261-3329	jkursban@gmail.com4
1st Vice President	Frances Steburg	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	Howard Waterworth	301-731-3063	hwaterworth11@gmail.com
Membership	Vacant		
Newsletter Production	Jessica Forman	843-347-9287	jessicafforman@gmail.com
Programs	Vacant		
Service Officer	Bob Cullen	301-262-4783	ba3537@aol.com
State Legislation	Ed Bice	301-464-3748	debice@netzero.net
Alzheimers Fund	Ed Bice	301-464-3748	debice@netzero.net
NARFE-Net Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
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Photographer	Frank Lee	410-672-5065	fllee0716@verizon.net
Social Media Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
Sunshine	Jacqueline Wilson		missJackieV@aol.com



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 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.

2017 Medicare Part B Premiums and the 'Hold Harmless' Provision

Medicare Part B premiums for 2017 were announced late last week. Seventy percent of beneficiaries will be "held harmless," meaning their Part B premium increase will be limited to the cost-of-living increase in their Social Security benefit, for an average of \$4 per month—from \$104.90 to \$109. The remaining 30 percent of Part B beneficiaries, who are not held harmless, will see their premiums rise from \$121.80 per month to \$134—or an average of 10 percent. This higher figure results from the cost-shifting effect of the hold harmless clause in Social Security law.

Those not held harmless include hundreds of thousands of federal retirees under the Civil Service Retirement System (CSRS) who do not receive Social Security benefits and, instead, pay their Medicare Part B premiums from their federal annuities. The premium increase for those not held harmless could have been higher, but it was mitigated administratively by the Secretary of Health and Human Services.

NARFE strongly urges all members to send an updated action letter to their members of Congress, alerting them to this situation, which unfairly penalizes those who do not pay their Medicare premiums from a Social Security benefit, and asking them to take action to fix it. The updated action letter is available on *NARFE'S* website. Remember, *silence equals acceptance!*

How to Make Your Voice Heard in Congress

NARFE members are encouraged to use the Legislative Action Center located on the national organization website, www.narfe.org, to easily send letters to members of Congress. The site provides sample letters on variety of NARFE issues. You can submit letters to the editors of local newspapers and track NARFE-related bills and votes, inform your state-level representatives, or, of course, send them to your national Congress members.