



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

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September 2017

**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

- September 7:** Executive Board Meeting @ Bowie Senior Center 10:00 am -noon
- September 20-22:** Rosh Hashana
- September 21:** Chapter Meeting @ Bowie Senior Center 10:00 – Noon – Elder Law/ Special Needs/529 Plans Elville & Associates
- September 21:** Webinar @ 2:00pm - [narfe.org/institute](http://narfe.org/institute)  
Topics:  
-NARFE Federal Benefits  
-Retirement Forms: Step-by-Step for Guaranteed Success
- September 29-30:** Yom Kippur

## PRESIDENT'S MESSAGE

Jerry Kursban

Welcome back to the 2017-2018 NARFE year.

Let me remind you that **YOU NEED NARFE AND NARFE NEEDS YOU!** WHY? Simply because NARFE is the only organization **EXCLUSIVELY** dedicated to promoting and protecting your benefits.

Let's briefly review the three major focuses of NARFE's Mission Statement, which can be found in the September 2017 issue of the NARFE magazine.

## NARFE'S Mission Statement

To support legislation and regulations beneficial to federal civilian employees and annuitants and potential annuitants under any federal civilian retirement system and to oppose those detrimental to their interests;

To promote the general welfare of federal civilian employees and annuitants and potential annuitants, to advise and assist them with respect to their rights under retirement, health and other employee and retiree benefits laws and regulations, and to represent their interests before appropriate authorities.

To cooperate with other organizations and associations in furtherance of these general objectives. To mention a few, NARFE cooperates with military and other safety and security organizations, postal organizations, AARP, the Committee to Preserve Social Security and Medicare, Alzheimer's Association and many others. As previously mentioned, NARFE is the only organization exclusively dedicated to promoting and protecting the general welfare of **FEDERAL CIVILIAN EMPLOYEES AND ANNUITANTS AND POTENTIAL ANNUITANTS.**

See the NARFE BILL TRACKER on pages 11 and 12 your September 2017 NARFE Magazine. Note that several sponsors are from our area, including John Sarbanes (Campaign Finance); Elijah E. Cummings (TSP Modernization); and Eleanor Holmes Norton Washington, DC Admission Act).

For more detail, these bills are all listed online at [www.narfe.org/legislation/votervoic.cfm](http://www.narfe.org/legislation/votervoic.cfm)

## KEEP THE CHAPTER ALIVE - VOLUNTEER

We **desperately** need members to volunteer and serve as Chapter President and Treasurer of the Greater Bowie-Crofton Area Chapter 1747. At present, we have no Chapter officers! We will help train you. If no one is willing to volunteer, our chapter will cease to exist. **Let's keep this Chapter open-VOLUNTEER!!!** Contact MD Federation President, Gary Roundtree at [roundtreesr@hotmail.com](mailto:roundtreesr@hotmail.com) (443-929-7045) or Jerry Kursban at [jkursban@gmail.com](mailto:jkursban@gmail.com) (301-261-3329).

## Are you taking full advantage of your NARFE membership?

Do you use NARFE'S Legislative Hotline, which provides you with a weekly update of pertinent legislative news distributed to you via email and also available by toll free phone at 877-217-8234 or online at [www.narfe.org](http://www.narfe.org)? Have you used the Legislative Action Center, NARFE'S one-step site that assists you to send a letter to Congress at [www.narfe.org](http://www.narfe.org)? And remember that experts are available to you at NARFE headquarters to assist you regarding benefit issues at 703-868-7760 Ext 202. Don't forget to use NARFE Perks which can save you money on a variety of everyday purchases (see pages 54 and 55 of your Sept NARFE magazine). These are only a few of the benefits available to you from your NARFE membership.

I look forward to seeing you at our Chapter meetings. We have some excellent speakers lined up for your enjoyment

### REMINDERS

Our Chapter 1747 **Annual Health Fair** will be held on Thursday October 20, at the **KENHILL CENTER**, 2614 Kenhill Drive, from 10:00 am to noon. I strongly suggest that you read the two articles in your September 2017 NARFE Magazine that provide a comprehensive examination of health care costs for federal employees: "10 Ways for Feds to Save on Health Care Costs" (pages 24 – 32); and "What Do Annuitants Think of Their Health Care" (pages 34-40). You may note the advice to "Don't Set It and Forget It" because "It is important for policy holders ANNUALLY to reassess the adequacy, cost and strength of their health insurance plan" and "The SINGLE BIGGEST MISTAKE federal consumers make in containing their health care costs is failing to compare plans." The OPM website ([www.opm.gov/insure](http://www.opm.gov/insure)) and Checkbook's Guide website ([www.guidetohealthplans.org](http://www.guidetohealthplans.org)) both offer plan comparison charts that summarize coverages, provide employee survey results, list plan premiums and contact information, and provide links to downloadable brochures.

The **Combined Federal Campaign (CFC)** pledging season will kick off in September and last until December 15. There are two notable changes. First, federal retirees will be able to DONATE to the CFC via DEDUCTIONS FROM MONTHLY ANNUITIES. Secondly, federal employees who volunteer with certain charities will have those hours monetized and count toward CFC goals.

Don't forget to register now for the NARFE Federal Benefits Institute Webinars ([www.NARFE.org/Institute](http://www.NARFE.org/Institute)) on September 21, October 26 and November 30. (Additional information can be found in the September issue of NARFE Magazine, page 22).

The **Maryland NARFE Federation** will hold a Board Meeting on October 3 and a Training Conference on October 27 at the Bowie Comfort Inn from 8:30 am to 3:30 pm. The chapter can assist in paying the \$20 fee for some of those who choose to attend. Please notify Jerry Kursban ([jkursban@gmail.com](mailto:jkursban@gmail.com)) 301-261-3329 or Marty Strombone ([martystrom@comcast.net](mailto:martystrom@comcast.net)) 240-632-9881, if you would like to attend.

Recruiters will receive \$10 for each new member, current OR retired, who joins between September 1 and December 31, 2017. The Grand Prize will be an Apple Watch, and there will be monthly prize of an Amazon gift card in the amount of \$25. Ways to join include: (1) the F-135 membership brochure; (2) go online to [narfe.org](http://narfe.org) and click the Join link; (3) Call 800-627-3394; or (4) use the application that appears in every issue of your NARFE Magazine. Don't forget to include your recruiter ID which can be found on the label of your NARFE magazine. To facilitate the recruiting process, there is a sample "Elevator Speech" available online at [www.narfe.org](http://www.narfe.org). After you log in, go to Officer Resources, Tips, Tools and Templates, and you will find it under recruiting tools.

### FEDERAL LEGISLATION

Jerry Kursban

Congress has returned from its August recess. The most pressing issue is the September 30 deadline to fund government operations for fiscal year 2018. Hopefully a shutdown with only "essential" employees continuing to work will be avoided. See page 6 of your September NARFE Magazine for details.

Other major legislation affecting federal civilian employees include TSP flexibility, combat zone tax, fiduciary rule standards, postal reform and several others. See pages 11 and 12 for details.

As you may already know, the number of federal civilian employees is approximately the same as during the Kennedy Administration, more than 50 years ago. And the number of U. S. Postal Service employees has been reduced significantly over the past decade. For every federal civilian employee, there are approximately five contractor employees. The current Administration has made clear its intent to further reduce the number of civilian employees, especially State Department and Environmental Protection Agency employees. It is not an exaggeration to state that your pay and benefits are under attack. Keep in mind that politicians regard SILENCE on an issue as an indication of APPROVAL. You can remain silent on the above issues, which will negatively affect your employment and benefits, and your silence will be interpreted as approval. OR, you can choose to contact the NARFE Legislative Action Center, a one-stop site that makes it very easy to send a letter to your representative in Congress, at [www.narfe.org](http://www.narfe.org). So, you choose. Silence or Action? Do you or don't you care enough about resisting the threats to your pay and benefits to take a few minutes to protect them?

### EXECUTIVE BOARD MEETING

Frances Steburg

This meeting was called to discuss the "live or die" of Chapter 1747. At this point no final determination has been made. The Chapter will continue until December 2017. The Board did decide on the following issues until that time comes:

1. Gary Roundtree will be soliciting members to fill the President and Treasurer positions.
2. Jerry will be looking for an independent contractor to take over the administrative duties that are normally done by the President.
3. The Chapter will be putting together a contract that will be signed by the independent contractor. This contract will include hourly wage, mileage and the duties for that person to perform. It was previously decided that the independent contractor would be paid up to \$500.00 for the year.
4. If the Chapter continues, the number of General Meetings will be reduced from 10 per year to 6 (September, October [health fair], December [annual holiday luncheon], January, May and June [annual picnic]).
5. The monthly newsletter will continue with Bill Cullen and Frances Steburg putting the mailing together. This will be done until December 2017. Until that time those who are getting a hard copy will continue receiving it.

Members Present: Jerry Kursban, Ed Bice, Bill Cullen, Lillie Watson, Louise Cole, Peter Hill, Frances Steburg and Special Guest Gary Roundtree from Maryland Federation

### **BIGGEST RETIREE COLA IN YEARS MAY BE IN THE WORKS**

While many federal workers are sweating the prospect of budget and program cuts, downsizing and wondering if there will be a 2018 — assuming they still have jobs — retirees are in a different place. They are safe from program and budget cuts but always concerned about prices — especially for things (like medicine) that retirees generally spend more for than regular workers. The good news for the retired folk is that there is a faint pulse in the cost-of-living adjustment (COLA) financial lifeline. Faint, but there.

### **TREASURER'S REPORT**

Balance on: May 31	\$10,321.84
Receipts:	--
Disbursements:	--
Balance on: May 31	\$10,321.84
Reserve for Alzheimer's Fund	--
Balance as of May, 2017	

## **MARK YOUR CALENDARS**

(Upcoming Events)

- October 3:** Maryland Federation Board Meeting @ Comfort Inn Bowie, 8:30am-3:30pm
- October 5:** Executive Board Meeting Bowie Senior Center, 10:00 am - Noon
- October 19:** Annual Health Fair @ KENHILL CENTER 10:00am - noon
- October 26:** NARFE Federal Benefits Institute Webinar FEHBP & MEDICARE: What's Best For You? 2:00 pm, [narfe.org/institute](http://narfe.org/institute)
- October 27:** MD Federation Training @ Comfort Inn Bowie, 8:30am-3:30pm
- November 20:** NARFE Federal Benefits Institute Webinar 2:00pm [narfe.org/institute](http://narfe.org/institute)
- December 21:** Holiday Luncheon
- January 4:** Executive Board Meeting Bowie Senior Center, 10:00am - noon
- January 18:** Chapter Meeting Bowie Senior Center 10:00am – noon, Diane Polangin, Tax Specialist

Greater Bowie-Crofton Area  
NARFE News

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### **WIN \$100 at SEPTEMBER CHAPTER MEETING**

A donated door prize in the amount of \$100.00, will be given out at the September 21 Chapter meeting. To win, all you have to do is:

- 1) Be a member of the Greater-Bowie/Crofton Chapter;
- 2) Show up/attend the meeting;
- 3) Sign in at the meeting to qualify for the \$100.00 prize;
- 4) Be present when your name is called.
- 5)

**SHOW UP FOR A CHANCE TO WIN \$100.00**