



NARFE Chapter 1888
15117 Centergate Drive
Silver Spring MD
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Time Value Mail
**Meeting On
March 9th**

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Audiologist to Speak—Will you hear?

Upper left corner of label

White Oak Area

The Oak Leaf

Chapter 1888

March 2004

The President's Column

By Barbara Walter

CHEERS to the wonderful cooks and bakers of Chapter 1888! We had a delicious feast at our first potluck lunch, rave reviews, and requests to have one again.

Our speakers were **Betty Timer** and **Dianne Smith**, Recreation Specialists with Montgomery County's Department of Recreation, Seniors and Therapeutic Recreation. Betty is located at the Margaret Schweinhaut Senior Center, which has a full and interesting program of activities, ranging from income tax assistance, opera, dancing, strength training, etc. Dianne told us about the Senior Outdoor Adventures in Recreation, SOAR trips.

Let's give a round of applause to the cooks, bakers and speakers. Thanks to all!

Do any of you think or know you have a hearing loss? I know I do. **The speaker for the March 9 meeting is an audiologist, so bring your questions with you and join us for a very informative session.** Let's wear green for this meeting in honor of St. Patrick's Day. This is just a fun idea, carried over from many years of working for the Federal Government, so feel free to do or not to do.

LEGISLATION, both at the national and state level, continues to occupy center stage. We need to remind our legislators where we, as their constituents, stand. Remember the letters that **Dan Adcock** handed out at the January meeting—sign and mail them out. I know some members have done so and have received replies. Please read the legislation column for more information—let's discuss what our chapter can do to assist the many people dedicated to the passage of bills essential to fairness to seniors, especially the members of the Legislation Committee of the Maryland Federation of Chapters.

I look forward to seeing all of you on Tuesday, March 9. Remember a strong chapter keeps an organization strong.

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The Speaker at our March Meeting will be **Ms. Lynn Perlroth**

Audiologist and Coordinator of the Aural Rehabilitation Program for the Speech and Hearing Clinic at the University of Maryland and Senior Centers in the State

Topic: Hearing Problems and Approaches for Dealing With Them

Ms. Perlroth will also discuss programs and research at the University that are related to these issues.

As we age, there is an increased likelihood that Hearing will be a problem for us or someone we love.

Come to the meeting and find out what to do!

Chapter Meeting
Tuesday, March 9, 2004

Fairland Public Library
14901 Old Columbia Pike

Lunch at 12:15 P.M.
Meeting at 1:00 P.M.

April Meeting at Archives II

By Mildred Cannon
Vice President for Activities

Our April, Chapter 1888 meeting will take place on April 13 at the Archives II in College Park, MD. We will gather there at 12:00 pm for a Dutch Treat Lunch in the cafeteria, and at 1:15 pm we will be treated to our own special tour of the facility.

The guide for this activity is our own **John Bowen**, a member of Chapter 1888. John, an electrical engineer by training, is a Retired Career Executive from the US Postal Service. He has spent many years as a Genealogical and Military Researcher and currently serves as a Volunteer Docent, Staff Aide and Outreach Speaker at the National Archives and Records Administration.

Mark your calendars now and look for additional information about this special meeting and tour in the next issue of the Oak Leaf.

We will need to know in advance how many members plan to attend the April meeting and take this tour.

Please call Mildred Cannon soon at 301-593-9249 with this information.

Should I not be available when you call, please leave a message with your name and the number in your party.

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Membership Report

By Mel Hardy
Vice President for Membership

Welcome to New Chapter Members

Chapter 1888 extends a hearty welcome to our newest members; **Robert Brown, Roderick Darling, James Gerhart, Harry and Shirley Kranz, Ray Kurlander, Irene Little, Benjamin Smallwood, and Daniel Wyman.**

We look forward to your ideas, suggestions and participation in the activities of our Chapter.

Changes to Membership Information

If you wish to change information regarding your membership please contact the membership chair at 301-384-8690, or 13216 Kara Lane, Silver Spring MD 20904 or mel_hardy@msn.com.

See **Membership**, overleaf.

Legislative Developments

By Larry Summers
Vice President for Legislation

State Level: NARFE's priority bills have been filed in the State Legislature with broader support than in previous years. The bill to equalize personal exemptions for the blind and age 65+ citizens is House Bill 834, and has 31 co-sponsors. The House Ways and Means Committee chaired by **Sheila Hixson**, who is one of the co-sponsors, will hear will hear this bill. A companion bill, SB 435 also has been introduced in the Senate with 16 co-sponsors and will be heard by the Senate Budget and Taxation Committee. Five members of that Committee, including **Senator Ida Ruben**, who represents many members of the White Oak Chapter, have not yet indicated their support for this bill. A bill to increase the pension income exclusion also has been introduced in the House of Delegates (HB 822), with 16 co-sponsors, and a companion bill likely will be introduced soon in the Senate.

We need constituents to call or e-mail delegates and senators now to tell them that both of these bills are important to seniors (who are facing increasing health insurance and prescription drug costs), and ask for their support.

National Level: A section of the Medicare reform bill enacted late last year expands the concept of Medical Savings Accounts (MSAs) and renames them as "Health Savings Accounts," (HSAs). While the new law does not mandate HSAs in the Federal Employees Health Benefits Program (FEHBP), the Office of Personnel Management has announced that they will determine if the Agency has such authority. If so, they may try to add the controversial plans as early as this year. Such accounts combine a high deductible catastrophic insurance policy with a tax-exempt savings account dedicated for health care expenses.

HSAs can be attractive to younger and healthier enrollees because the plans reward them with tax-free cash balances in subsequent years to the extent that the funds set aside in the savings accounts have not been needed for doctor or hospital expenses on a current basis. The opposite is true for less healthy persons whose out-of-pocket costs would be in the thousands of dollars if they joined an HSA. As a result, healthy individuals could be siphoned into the new option while premiums likely would be increased and/or benefits reduced in the comprehensive health plans which they left. Research by the nonpartisan Rand Corporation and others indicates that

premiums for coverage under a traditional health insurance policy would double or more, depending on the degree of "adverse selection" that HSAs trigger in the insurance market.

For these reasons, NARFE is opposed to adding HSAs to the FEHBP and President Fallis again urges each member of the Association to inform their members of Congress of their position on this matter. Additional information, including instructions or assistance in contacting members of the Administration and the Congress to express your objection to OPM's plan, can be obtained from the NARFE Legislative Action Center through the Association's web site (www.narfe.org) or by telephone at: 703-838-7760.

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Membership, from first page.

Examples of information changes are a change of address, the death of a member, request to transfer into or out of Chapter 1888, change in telephone number, etc. The information will be submitted to NARFE National Headquarters for processing and updating of your membership records.

Dues Withholding

Dues withholding forms (DW-2) will be available at the March Chapter meeting. By completing a DW-2 form, you authorize the U.S. Office of Personnel Management to withhold national and chapter dues from your monthly check, beginning the month of your next membership renewal.

Just a reminder that the National dues for current regular members and members-at-large will increase to \$29 for one year, effective with renewals beginning on July 1. Multi-year dues are available: \$52 for two years, and \$74 for three years. Members selecting dues withholding will be given the three year rate on an annualized basis of \$24.67. Current members with dues withholding need do nothing; their dues will be adjusted automatically.

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From the Service Officer

By James D. Finn
Service Officer

Warm Greetings!

A warm "hello" on a cold winter to my new friends and fellow retirees.

I am **James (Jim) Finn**, your new Service Officer, and am enthusiastically here to serve your needs. As a brief background, I am an attorney, retired from the Federal Government with 32 years of proud service. I am not here as your attorney, however, and no advice will be given to you to create any attorney-client relationship. Rather, the function of the Service Officer, as evidenced by the name itself, is to provide free services to you, the retiree(s) or family members in certain areas in your retirement status.

A primary duty of the Service Officer is to meet the practical needs of chapter members. This includes helping individual chapter members and their families and survivors to take the proper actions to obtain the benefits due to them as retired federal employees: annuities, health insurance, and life insurance. The Service Officer makes the availability of his or her services and assistance known to all members of the NARFE chapter through newsletter articles and reports at meetings. It is my goal to provide some information on disparate topics in each (or almost each) subsequent newsletter.

Right now the daunting task before me is to become infinitely familiar with the following areas in order to assist you:

- Procedures governing delivery of annuity checks.
- Insurance and federal employee health benefits procedures
- Survivor benefits under laws administered by OPM
- Change of beneficiary procedures
- Rights of divorced spouses to survivor benefits
- Death benefits
- State and federal tax withholding related to annuities

When you need assistance please give me a call. I can be reached at 301-384-8899, or on my cell phone at 301-613-1502. The best time to call is between 4 and 6 in the afternoon, or Wednesday mornings.

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IN MEMORIAM

Dwight Wilson Lawrence

On January 25, 2004, **Dwight Wilson Lawrence**, a faithful member of Chapter 1888, passed away peacefully in his sleep.

Dwight enjoyed attending Chapter meetings and participated in most of the Chapter's trips. Dwight and his family moved to Silver Spring, MD from New York City in 1969. A lawyer by profession, Dwight played a pivotal role in the Model Cities Program at the Department of Housing and Urban Development. He later moved to the Department of Labor where his work focused on insuring fair labor practices. He retired from federal service in 1992.

Dwight was married to **Claire Rainford Lawrence** for 43 years. Claire passed away in 1999. He is survived by his son **Marc Lawrence** & daughter-in-law **Cherrie**, daughter **Allison Robinson** & son-in-law **Shawn**, two grandchildren, five brothers and sisters and a host of loving nieces, nephews, family and friends.

Officers of NARFE Chapter 1888

President.....	Barbara Walter	483-6302.	<redslittle@aol.com>
Past President.....	Neil Ross.....	598-2994.	<knross@comcast.net>
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2nd Vice Pres. Activities...	Mildred Cannon....	593-9249.	<MSC929@aol.com>
3rd Vice Pres. Membership.	Mel Hardy.....	384-8690.	<mel_hardy@msn.com>
Secretary.....	Vacant		
Treasurer/Financial Sec....	Bob Kessler.....	438-8211.	<Rhkess@aol.com>
Service Officer	Jim Finn.....	384-8899.	<Finn.james@att.net>
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