



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 32 No. 5

www.NARFE1747.org

January 2012

**GENERAL MEMBERSHIP MEETINGS** are held at Kenhill Center (old Bowie City Hall), 2614 Kenhill Drive, Bowie on the third Thursday of the month at 10:00 AM in Conference Room 214 (old room 204) 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 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, January 19. Speaker: Diane Polangin, Tax Tips and Updates for 2010-2011.

❖ **General Meeting:** Thursday, February 16. Speaker: Gene Sumi, Education Director, Homestead Gardens.

## PRESIDENT'S MESSAGE

DOROTHY CAMPBELL

### In 2012, Can We Break the Records We Set in 2011?

Happy New Year! I hope you all had a happy and healthy holiday season. I also hope you added becoming more active in NARFE to your list of resolutions. In 2011, many of you must have made that resolution and kept it, because throughout last year we reached an extremely high level of participation – and a record-setting level for Federation convention activism. And we need to continue that trend in this new year.

Our new year will begin, as it has for years, with tax expert Diane Polangin at our regular membership meeting on January 19. Subsequent meetings will see some other perennial guests as well as 1-2 new and special ones. See page x for a list of our schedule through June. In next month's newsletter, I'll provide a list of other chapter activities in which we consistently take part.

April 30–May 1 will present another opportunity for our chapter to play host at the Maryland Federation mini-convention. The 2-day session at Bowie's Comfort Inn will need our support, although on a smaller scale than the 2011 convention—but as before, our support will be welcomed and highly appreciated. This is a perfect opportunity for the members who worked at the 2011 convention to put their experience and expertise to good use.

## Resolve to Help NARFE

As usual in January, I'm listing several resolutions that I hope every chapter member will make and keep in 2012:

I will become a more active Chapter member.

I will regularly attend membership meetings and other Chapter activities.

I will volunteer to work on Chapter committees or for special events, run for office or become a "back-up" person.

I will become a NARFE recruiter.

I will read my chapter newsletter and NARFE magazine regularly.

I will not let my dues lapse; to avoid this, and to save money, I will sign up for dues withholding.

All of these resolutions are rather easy to keep; they don't take too much time or effort, but they will have a very positive effect on both you and your chapter.

## Wanted: A Few Good Men and Women

If you can answer "yes" to the following questions, we can use your help:

- Have you two hours each month to contribute to Chapter 1747 (in addition to the membership meeting)?
- Can you use a computer?
- Do you have a computer?
- Can you make phone calls?
- Can you give 2 hours once a month to label/seal the newsletter?
- Can you drop the newsletter off at the P.O. once a month?
- Can you serve on a committee (time: 2 hours, as needed)?
- Would you like to assist an officer or be back-up for an officer?

If you answered "yes" to any of these questions, please contact me to be matched up to one of these easy tasks. If we get enough volunteers, each task might take even less time. Thanks in advance for your interest and assistance.

## OUR ACTIVE CONNECTION

LEE TUVISON

### Best Retirement Dates in 2012

Any Federal employee who has fulfilled the minimum age and service requirement can retire on any date he/she chooses. However, there are some issues one may want to consider in selecting a retirement date.

One issue depends upon whether one is covered by the Federal Employee Retirement System (FERS) or Civil Service Retirement System (CSRS). Retirement "effective date" rules for each system differ. Employees covered by CSRS who retire on the first, second or third day of the month will have their retirement take effect on the next day and their first retirement check will be dated the first day of the next month. For employees covered by FERS, no matter which day of the month an employee retires, retirement takes effect on the first day of the following month with the first annuity check dated on the first day of the next month; i.e., January retirement date becomes effective in February and first check arrives in March.

Another issue to consider in selecting a retirement date is accruing the full number of annual leave hours for the last pay period of service. All retiring employees are paid a lump sum payment for unused annual leave at the time of retirement. Re-

tiring before the-end of a pay period will result in the employee not accruing any annual leave hours for the last pay period.

All prospective Federal retirees SHOULD meet with their agency HR benefits office and request an annuity estimate. Based on their records of your Federal service they should be able to provide a reasonably accurate estimate and answer most of your questions.

Space does not permit a full discussion of all the issues one should consider. One can find a complete discussion of the issues at the following Web site:

<http://www.myfederalretirement.com/public/563.cfm>

The following table (from the above cited article) lists the best retirement dates for federal employees (working a Mon. to Fri. bi-weekly 80 hour schedule) who are eligible to retire during 2012.

Year	Leave Year: Beginning Date to Ending Date (Number of pay periods)	Best Days to Retire for Employees Covered By:	
		CSRS	FERS
2012	1/1/2012 to 1/12/2013 (27 pay periods)	June 2 and June 30 Nov. 3 Dec. 1, Dec. 29 to Dec. 30	June 30 Dec. 29 to Dec. 30

## FEDERAL LEGISLATION

JOSEPH YOUNG

### House Passes Payroll Tax Cut Extension

On Tuesday, December 13, 2011, the House of Representatives passed a bill extending, for another year, a cut in Social Security payroll taxes for 160 million Americans. However, the bill faces major opposition from the Democratic majority in the Senate, who vowed to reject the measure due to objectionable add-on provisions, including one to speed construction of an oil pipeline from Canada to the Gulf Coast; another provision would block certain air pollution rules for industrial boilers and incinerators.

The 234-to-193 vote was seen as a victory for Speaker John Boehner, who relied mainly on House Republicans, including many conservatives who expressed doubts about the economic value of extending the payroll tax cut. House Democrats voted overwhelmingly against the bill. It was not surprising that the

vote in general followed party lines. Ten Democrats voted for the bill and 14 Republican voted against it.

The Social Security payroll tax cut extension faces an uphill battle in the U.S. Senate. Senate Majority Leader Harry Reid (D-Nev.) said that, "the bill passed by House Republicans tonight is a pointless partisan exercise. The bill is dead on arrival in the Senate. It was dead before it got to the Senate."

The President and fellow Democrats on the hill wanted a clean bill to vote on and paid for by applying a surcharge on income over \$1 million, but the House Republicans ignored the President's wishes and filled the bill with provisions that are unacceptable to the President and House and Senate Democrats.

The bill would reduce the maximum duration of jobless benefits from 99 weeks to 59 weeks, Representative Blumenauer (D-Oregon), said it was cruel to reduce the limit because, in many parts of the country, "the jobs aren't there." However, Representative Camp (R-Mich.), Chairman of the Ways and Means Committee, said 59 weeks reflected "the more normal level typically available following recessions."

*Continued on page 3*

**Important!** If you are planning to move, are a snowbird, or taking a long vacation, let us and the Postal Service know. If you don't, we will get your undeliverable newsletter back and pay for the return as well. Since the cost of these undeliverable "returns" adds up, we'd appreciate your cooperation. It assures you get your newsletter and saves us money!

Under the bill, states could require drug testing of people who applied for jobless benefits and require people receiving benefits to search for work and pursue education credentials if they did not have high school diplomas. The bill would also freeze the pay of federal employees through 2013; increase Medicare premiums for affluent beneficiaries; prevent a deep cut in Medicare payments to doctors; and eliminate more than \$20 billion of spending planned under the new health care law.

The question that begs to be asked is: "Why did the Republicans send a bill to the Senate loaded with provisions that Democrats would reject and the President would veto if it reached his desk.

And the answer is .....

I am going to let you, the reader, answer this one. Have a happy New Year!

## STATE LEGISLATION

*Ed BICE*

### Pay Me Now or Pay Me Later

The State Legislative Committee (SLC) is having two companion bills introduced in the 2012 General Assembly for the purchase and retention of Long Term Care Insurance.(LTC) The bills will replace the current one-time \$500 tax credit for the purchase of LTC policies with an annual \$200 tax credit on policies purchased in 2013 and beyond.

Our State's 65 and older population is estimated to increase to 1.3 million by 2030. The group is growing five times the rate of the general population. Alzheimer's and other mental and physical conditions requiring institutional, or full time home care will increase proportionately. Most will not have adequate funds to cover the cost of care: 66% of residents currently in Maryland nursing homes are on Medicaid. This rate is well above the national average. It is estimated that this state will spend over a billion dollars on these citizens in 2012. In future years, Medicaid costs will only increase the burden on taxpayers to pay the bills.

The chief Senate sponsor for our bill is Senator Kathy Klausmeier (D-District 8) along with three other senators. Chief House sponsor is James Hubbard (D-District 23). We thank all of them for their interest and help in introducing these bills.

## CHAPTER 1747 BUDGET REPORT

Balance on: November 1, 2011	\$4195.25
Receipts:	1204.09
Disbursements:	238.27
Balance on: November 30, 2011	\$5161.07

**Tell Congress** not to extend the freeze or reduce the federal workforce as part of any payroll tax cut deal.

Write your Senators and Representatives NOW!

## WELCOME NEW MEMBERS

**Adelle D. Berlinger**  
**Robert Bochar**  
**Ruth Dancey**  
**Leo D. Deming**  
**Daniel W. Glenn**  
**Eugene F. King**  
**Thomas G. Latt**  
**Joseph Matthews**  
**Ann M. McDonough**

**Linda J. Murphy**  
**Maxine Rauma**  
**David Rauma**  
**Barbara Rew**  
**Mark Rew**  
**Thomas J. Sexton**  
**Zelma B. Willard**  
**David R. Williamson**

Although our monthly membership reports have improved lately, we still need to increase our membership to offset our losses. While we cannot do anything about those who have moved away or died, we can, and do, contact those who simply have failed to renew their dues and strongly encourage them to rejoin if they've been dropped from the membership rolls. We also encourage them and those whose dues are overdue to sign up for dues withholding; this convenient way to pay national and chapter dues provides a 15% annual discount and eliminates dues-reminder notices. D-W forms are available at all membership meetings, or will be sent to those who request them.

## DAYS TO REMEMBER

January 1 New Year's Day  
 January 16 Martin Luther King Jr. Day

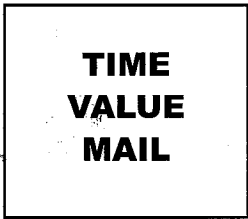
### Greater Bowie-Crofton Area NARFE News

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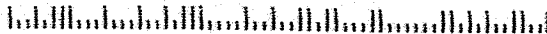


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RETURN SERVICE REQUESTED

It's no surprise that tax time has come around again. Once more, we've asked Diane Polangin to give us her Tax Tips and Updates for 2010-2011. Join us on Thursday, January 19th for hints and explanations.

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