



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No. 5

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January 2014

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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, January 16, 10:00 A.M.
Tax Preparation Tips Diane Polangin of Total Tax Service.

❖ **General Meeting:** Thursday, February 20, 10:00 A.M.
The Savvy Senior Traveler: How to Save Money and Travel Safely

PRESIDENT'S MESSAGE

JERRY KURSBAN

A new year—2014—has arrived. The seers remind us that the days may go slow, but the years go fast. And that life is not linear—change is the norm and we must adapt. Usually the most important changes we must contend with center around our relationships (family and friends); the quality of our health, and our financial situation. As federal employees—active or retired—the past year has included pay freezes, sequestration, and chained CPI. The general environment surrounding federal employment and employees appears significantly less friendly than in past years.

Moving from the general to the specific, ***your membership in NARFE provides you with a unique opportunity to influence your health and your pension benefits—both current and future.*** Senators Burr (R-NC), Chambliss (R. GA), and Coburn (R-OK) have introduced legislation (S.1678) that would eliminate the defined-benefit aspect of federal retirement, and replace it with a combination consisting of only the Thrift Savings Plan (TSP) and Social Security in retirement. ***NARFE strongly opposes this change.*** With respect to changes in the CPI formula used to calculate our retirement benefits, our NARFE President, Joseph Beaudoin, is on record, stating that "our method for

calculating the rising cost of goods and services is out of sync with the reality faced by millions of federal retirees...who spend more than twice as much on medical care than the population measured by the [current] CPI-W formula.... A proposed switch to Chained CPI would only make a bad situation worse."

You are undoubtedly familiar with the expression "If you snooze—you lose." ***What action(s) are you personally going to take to support NARFE so that NARFE can better support you? Our chapter #1747 needs help in operating the chapter. Please call any of the chapter board members, committee chairs or activity coordinators listed on the back page of the newsletter, and volunteer to help. We need you.***

Finally, we extend our special appreciation to Jessica Forman who unselfishly prepares this newsletter for us.

Wishing all our members of NARFE Chapter #1747 a year abundantly filled with joy, health and prosperity.

FEDERAL LEGISLATION

JOSEPH YOUNG

A Rare Display of Bipartisanship

On Thursday, January 12, 2013, the House passed a two-year budget deal by a vote of 332 to 94, despite opposition from Tea Party critics and GOP conservative groups who tried to derail the deal.

The budget deal will reduce, for the next two years, the possibility of another government shutdown and end the contentious budgeting that has prevented Congress from doing the people's business for the past three years.

The \$85 billion agreement will restore about \$63 billion in federal sequester cuts, prevent the threat of another shutdown

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ten years, and trim pensions for military retirees younger than 62 and for new federal employees.

The deal did not extend long-term benefits for the unemployed, a major demand of many Democrats. Although senior Democrats acknowledged that benefits will most likely be stopped at the end of January 2013, affecting over 1 million people, Democrats promise to continue to fight to extend unemployment benefits for the long-term unemployed.

Spending for the Pentagon and other federal agencies will be set at approximately \$1 trillion for 2014, midway between what the Democrats and Republicans wanted.

to \$1.014 trillion, for a total of \$63 billion in sequester replacement.

The spending costs will be covered through a variety of policies put in place over the next ten years. They include \$6 billion in reduced payments to student-loan debt collectors; a \$12.6 billion increase in security fees for airline passengers; \$8 billion in higher premiums for federal insurance for private pensions;

\$3 billion saved by not completely refilling the nation's strategic petroleum reserves; and \$12 billion over the next decade in reduced federal contributions to federal pensions, divided evenly between military retirees and civilian workers who start federal employment after January 31, 2013.

Reductions for military personnel will be in the form of lower cost-of-living increases for retirees between the ages of 40 and 62. New civilian employees would be required to contribute 4.4 percent to their retirements. Current federal employees will not be affected.

CHAPTER 1747 BUDGET REPORT

Balance on: November 1, 2013	\$2152.42
Receipts:	1057.05
Disbursements:	1387.44
Balance on: November 30, 2013	\$1822.03

STATE LEGISLATION

Ed BICE

The 2014 General Assembly convenes on January 8, 2014, and will adjourn ninety calendar days later. This session NARFE will have companion bills introduced. The bills are titled Tax Credit - Long Term Care Insurance Premiums. They propose to encourage purchase and retention of LTC insurance by the younger (50–60) population when premiums are relatively lower, by annualizing the present one-time \$500 tax credit in two \$250 phases for tax years 2014 and 2016. In 2017, the bills propose a \$500 credit annually for new or returning purchasers.

The more attractive \$500 annual tax credit should encourage sales and retention of LTC insurance. Each sale will help reduce the growing State MEDICAID burden

Please show your support by e-mailing or telephoning your Senator and Delegates to request that they co-sponsor this legislation. Please take this action during the first two weeks in January. Contact information is listed below. Please thank Delegate Jim Hubbard for being the primary sponsor in the House.

I thank you for your help.

	E-Mail Address	Telephone
District 23		
Senator Douglas Peters	douglas.peters@senate.state.md.us	301-858-3631
Delegate James Hubbard	james.hubbard@house.state.md.us	301-858-3103
Delegate Geraldine Valentino-Smith	geraldine.valentino@house.state.md.us	301-858-3103
District 33		
Senator Edward Reilly	edward.reilly@senate.state.md.us	410-841-3568
Delegate Tony McConkey	tony.mcconkey@house.state.md.us	410-841-3406
Delegate Cathy Vitale	cathy.vitale@house.state.md.us	410-841-3510
Delegate Robert Costa	bob.costa@house.state.md.us	410-841-3551
District 24		
Senator Joanne Benson	joanne.benson@senate.state.md.us	301-858-3148
Delegate Carolyn Howard	carolyn.howard@house.state.md.us	301-858-3919
Delegate Michael Vaughn	michael.vaughn@house.state.md.us	301-858-3691
Delegate Darren Swain	darren.swain@house.state.md.us	301-858-3692

United Seniors of Maryland

USM will hold their 36th Annual Legislative Forum on January 21, 2014 at the Francis Scott Key Auditorium, St. John's College, 60 College Avenue, Annapolis from 8:00 am—2:00 pm. Scheduled guests include Comptroller Peter Franchot, two town meetings to include the President of the Senate and the Minority Leader of the Senate and the Speaker and Minority Leader of the House of Delegates. Attendees will meet with Senators and Delegates in county caucusses. Your \$15 ticket includes forum registration, USM membership, breakfast and a box lunch. If you have never been please consider going. Call Ed Bice with questions and for other information. Those of us who have attended in the past usually carpool to the event.

REGION II TRAINING SYMPOSIUM MARCH 31 - APRIL 1 2014

This information-packed symposium is held only once every two years: In 2014, it will be held at the Eisenhower Hotel and Conference Center in Gettysburg, Pennsylvania

Hotel reservations MUST be made by February 28 to receive the low group rate of \$65.44. Maryland NARFE will reimburse each chapter for the \$75 registration fee for up to two (2) members.

Contact Bob Cullen at 301-262-4783 OR ba3537@aol.com if you are interested in attending.



**December
Doings...**



**At the
Holiday
Lunch**

DAYS TO REMEMBER

January 1 New Year's Day
January 9 End of Open Season
January 20 Martin Luther King, Jr. Day

Upcoming Chapter Events

January 21, 2014 United Seniors of MD Forum, St. John's College, Annapolis, starts at 9 AM
February 4, 2014 MD Federation Board Meeting, Bowie
March 31—April 1 Region II Training, Gettysburg PA
May 5—6, MD Federation Mini-Convention, Bowie

WELCOME NEW MEMBER

Adrienne Brown

CONDOLENCES

The following chapter members passed away recently. Our prayers and sympathy go out to their families and friends.

Arthur Montague

Vann Sapp



Dorothy Campbell receives a Distinguished Service Plaque from Region II Vice President Evelyn Kirby

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.

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Activity Coordinators

Alzheimer's Fund	Vacant		
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	Louise Cole (Odenton)	410-672-6528	col9135@aol.com
	Donna Minner (Crofton)	410-721-9799	
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NARFE-Net Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
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	Dave Galliard	301-262-7261	
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TAX PREPARATION TIPS
from
Diane Polangin of Total Tax Service
JANUARY 16, 2014