



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No.9

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November 2015

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, November 19. **Kenhill Center.** Open Season Health Fair.

❖ **Holiday Luncheon:** Thursday, December 17. **Nautilus Diner,** Route 3, Crofton; 11:30am.

PRESIDENT'S MESSAGE

FRANCES STEBURG

Well, this month, Jerry Kursban is not writing this column. He is undergoing a surgical procedure that will put him out of commission for a little while. So, I, the First Vice President, am writing this article.

Consolidation of Chapter 1747 and Chapter 1122

Chapter 1122 is currently in a situation that will require them to consolidate their Chapter with another chapter or chapters. Their reason for folding is the fact that no one will run for President. Other positions are also going unfilled. They initially contacted our Chapter to see if we would allow their chapter to merge with us. We discussed this possibility with our Executive Board and the members who attend our monthly meetings. So far no final decision has been made from our chapter.

There was a meeting on October 15th with this chapter and a representative of the Maryland Federation to find out the procedures for consolidating that chapter with ours. Ed Bice and I attended this meeting to gather information. For our chapter the only big plus to adding them to our chapter is additional dues coming into our treasury. It will, of course, be offset by additional money being spent for printing and mailing of the monthly newsletter. The meeting ended with a recommendation

for Chapter 1122 to look into other chapters that may be closer to combining. There are at least two other chapters that could absorb them. Their chapter members have voted and they have agreed to move to other chapters by a vote of 106 for and 15 against. This will be a long process so we will keep you informed as things progress.

FEDERAL LEGISLATION

NARFE NewsWATCH

NARFE is asking for members' assistance to get cosponsors for bills in the House and Senate that would prevent a 52 percent increase in Medicare premiums next year for millions of seniors, including Civil Service Retirement System retirees.

The bills, filed Oct. 7, are: S. 2148, the Protecting Medicare Beneficiaries Act of 2015, introduced in the Senate by Sen. Ron Wyden, D-Ore., and its companion bill in the House, H.R. 3696, the Medicare Premium Fairness Act of 2015, introduced by Rep. Dina Titus, D-Nev. These bills would keep Part B premiums at their current rate (\$104.90 per month for most) for all Medicare beneficiaries in 2016.

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Chapter Present Jerry Kursban is recovering from surgery for colon cancer. If you want to send him get well wishes, please send them to the Chapter 1747 post office box and we will forward the cards to him. The address is:

Jerry Kursban
c/o NARFE Chapter 1747
PO Box 504
Bowie, MD 20718-0504

Federal Legislation Continued from Page 1

Unless the administration or Congress acts, Medicare Part B premiums are expected to increase by 52 percent in 2016 for 30 percent of Part B beneficiaries—going from \$104.90 to \$159.30 per month. Among the individuals who would be affected are federal retirees covered by CSRS who do not receive Social Security benefits.

The remaining 70 percent of Part B beneficiaries are covered by the hold harmless provision of the Social Security law. Under this provision, if there is no Social Security cost-of-living adjustment and Medicare Part B premiums increase, individuals who have their Medicare premiums deducted directly from their Social Security checks are held harmless from the premium increase.

An action letter for NARFE members to send to their senators and representatives, urging them to co-sponsor the recently introduced bills, is available at www.NARFE.org. You can copy this address into your browser to access the letter:

<http://cqrcengage.com/narfe/app/write-a-letter?0&engagementId=131778>

STATE LEGISLATION

Ed Bice

OPM

The State Legislative Committee (SLC) has finalized our 2016 Legislative pamphlet and other appropriate documents. These materials will be distributed at the Federation training session (membership, legislation) on October 29. We look forward to Lt. Governor Boyd Rutherford being the luncheon speaker at the meeting.

The SLC is pursuing an aggressive campaign regarding the 2016 legislative agenda. Members of the SLC will visit chapters before the start of the General Assembly session in January to do the following:

- a. distribute the 2016 pamphlet,
- b. organize a letter writing campaign to Governor Hogan and legislators, and
- c. offer training to chapter members on effective communications.

The priority issue for 2016 is to reduce Maryland income taxes on all pension income. This includes required IRA withdrawals as well as pensions and annuities. Social Security Income is not taxed by Maryland. This goal is of benefit to the Maryland senior population as a means of helping them meet their rising costs for long term care, covering both health and disability care. It also is of benefit to the state by indirectly reducing state resources needed for meeting the needs of those unable to meet these rising costs. We will need the support of all chapters if we are going to present this issue as a grass roots initiative to our legislators in support of Governor Hogan's campaign promise to reduce taxes on pensions. Therefore, for our purposes in 2016 OPM stands for Our Pensions Matter.

Speakers from Byrd & Byrd, a general practice office that manages issues of personal injury, family law, construction, real estate, wrongful death and medical malpractice, and has a significant focus on elder law, or laws that affect senior citizens. were at our October meeting. Joshua Winger and Jessica Estes focused on this area, and explained why we as seniors should have several documents, including living wills, and power of attorney documents, and why all seniors should understand the reason for wills and trusts. They told us that spending a little money to develop properly drawn documents will save money, time, and problems after a death. Almost any problem or special circumstances can be handled, and such documents help ensure that your wishes are carried out, and cannot be affected by changes in government laws or life cycles.



Joshua Winger, and Jessica Estes, both of Byrd & Byrd LLC presented the basics of how to best save our assets and avoid legal problems as we age.

TREASURER'S REPORT

Balance on: September 1, 2015	\$3977.06
Receipts:	218.74
Disbursements:	213.33
Balance on: September 30, 2015	\$3982.47
Reserve for Alzheimer's Fund	\$456.50

DAYS TO REMEMBER

- October 29 MD Federation Training Day
- November 1 Daylight Saving Time Ends
- November 3 Election Day
- November 11 Veterans Day
- November 26 Thanksgiving Day
- November 9 - December 14, Open Season to change your health Insurance plan.
- February 1, 2016 - February 29, 2016 Change from Self and Family to Self Plus One ONLY.

Your Help is Needed!

This morning, the Bureau of Labor Statistics confirmed what NARFE had predicted—there will be no 2016 COLA for federal retirees, military retirees and Social Security beneficiaries. As a result, those who pay their Medicare Part B premiums out of their CSRS annuity are facing an unfair and disproportionate 52 percent increase in their premiums. And we need you to take action!

Here is why CSRS annuitants are facing the steep increase in their premiums. The “hold harmless” provision in the Social Security Act states that the dollar increase in the Part B premium is limited to the dollar increase in an individual’s Social Security benefit. With no cost-of-living adjustment (COLA), an estimated 70 percent of beneficiaries will be held harmless, meaning, for most, their Part B premium will remain stable at \$104.90. This leaves 30 percent of beneficiaries, including Civil Service Retirement System (CSRS) retirees who do not receive Social Security benefits, to shoulder the full cost of the 2016 premium increase, resulting in a projected premium increase of 52 percent, from \$104.90 to \$159.30 per month. And if that wasn’t bad enough, FEHBP premiums also are increasing more than 7 percent for enrollees.

Legislation has been introduced to guarantee that all Medicare beneficiaries pay the same Part B premiums in 2016 that they paid in 2015, but Congress must hear from you! Tell your members of Congress that you shouldn’t have to pay more in Medicare premiums just because your premiums don’t come from Social Security.

I’m asking all NARFE members to lend their voices to this effort. Send a letter and ask your members of Congress to support H.R. 3696 and S. 2148 to ensure everyone is held harmless in 2016.

As I told the press this morning, “This is about more than just money, it is about basic fairness. There is no reason why two people with the same income should pay different Medicare premiums based on whether the money is coming from a Social Security check or a checking account.”

The fact that there is no COLA, even as medical costs are rising, highlights another problem facing America’s retirees—the current consumer price index used to determine COLAs does not accurately reflect changes in consumer prices experienced by seniors, particularly those related to health care. While Congress delays taking action on the use of the CPI-E, which measures costs incurred by those ages 62 and over, Congress does have an opportunity to help seniors save money next year by ensuring everybody is held harmless. But we need you to take action now!

Thank you,

Richard G. Thissen
National President

P.S. Sending this message to your members of Congress is a click away. **Send an email or call the Capitol Switchboard**, toll-free, at 1-866-220-0044 to tell Congress to take action on H.R. 3696 and S. 2148 to make sure that everybody is held harmless in 2016.

What Is Peter Hill Holding?



Just what is Mr. Hill holding up for inspection? It's the small but powerful reminder of Martin Luther King's Civil Rights March on Washington in 1963, and the occasion of his well-known "I Have A Dream" speech given that day on the steps of the Lincoln Memorial.

And just why is Peter showing it? That's easy. The Memorial Kit is the prize of Chapter 1747's Second Annual Raffle. The kit itself includes a piece of cobblestone removed from the approach to the Lincoln Memorial. The cobblestone has been embedded in a clear block of lucite. Each piece is authenticated and engraved with a brief narrative commemorating the historic speech, and includes a chronology of the Civil Rights Movement, photographs, and a historical/educational booklet.

Tickets are \$2 apiece, 3 for \$5 and 7 for \$10. They can be purchased at general meetings or by mail. The drawing will be held in June at the picnic.

HOLIDAY LUNCHEON



Thursday, December 17

Nautilus Diner, Route 3, Crofton

11:30am until ?

\$25 includes tax and tip



Choice of:

1/2 Roast Chicken

2 Pork Chops

Ham Steak with Pineapple

Beef Pot Roast

Broiled Tilapia

Roast Turkey

Vegetarian Meal available on request



Plus:

Soup or Salad, Baked Potato and Mixed Vegetables, Non-alcoholic Beverage, and Choice of Dessert (Strawberry Shortcake, Chocolate Layer Cake, or Lemon Meringue Pie)

Luncheon reservations may be made at our November general meeting or by mailing a check made out to NARFE Chapter 1747, to NARFE Chapter 1747, PO Box 504, Bowie, 20718. Payments should be made by December 11. **No refunds will be made if reservations are not cancelled by December 14.**



For information contact Bob Cullen at 301-262-4783 or ba3537@aol.com.

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OPM Data Breach Update

The Office of Personnel Management (OPM) and the Department of Defense announced on September 23 that fingerprint records of 5.6 million individuals were stolen in the two data breaches announced by OPM earlier in the summer. This is up from the 1.1 million figure first reported when the data breaches were made public.

Federal experts believe that the misuse of fingerprint data is limited, but this could change over time. In anticipation of future threats, an interagency working group is studying the ways that fingerprint data could be misused. As the federal government learns more, it will provide additional information to affected individuals, and NARFE will continue to update its members as well.

Notifications to those impacted in the data breach surrounding background investigations will be sent starting at the end

of this month, and continue into the following weeks. Nearly 22 million people will be notified in the coming weeks.

NARFE has a website dedicated to updating its members and providing resources on the data breaches. If NARFE members have additional questions, they should contact NARFE's Federal Benefits Service Department at fedbenefits@narfe.org or 703-838-7760.

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.

Next Meeting: November 19

Kenhill Center, 10:00 AM

Open Season Health Fair