



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 34 No. 3

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March 2016

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, March 17. Linda Dennis of Partners in Care.
- ❖ **General Meeting:** Thursday, April 21. NARFE Presentation on Aging in Place.

PRESIDENT'S MESSAGE

JERRY KURSBAN

As NARFE National President Richard G. Thissen reminds us, MARCH IS NARFE-PAC MONTH. (See p 4 of your March 2016 NARFE Magazine and the article "A Million Reasons to Support NARFE-PAC" on pages 30–34). He also reminds us that NARFE-PAC's function is to contribute to those members of Congress who support our federal community of five million. It is the POLITICAL (not partisan) arm of our Association through which we contribute money to help elect fed-friendly members of Congress. Keep in mind that NARFE-PAC is FUNDED solely through your VOLUNTARY CONTRIBUTIONS since Federal finance laws prohibit dues money and general funds from being directed to NARFE-PAC. You can see which candidates receive NARFE-PAC funds and access the NARFE-PAC toolkit at the NARFE website, www.narfe.org. The goals for the 2015–2016 election cycle are outlined on page 32, including raising funds in the amount of \$1 million. So, if you are able, please take action and use the envelope in the "wrap" around this issue to make your contribution

A reminder that you still have time to apply for NARFE scholarship funds (See page 47 for an application); to attend the Region II Training Symposium in York PA, April 4–5 (our chapter will assist you with costs); and the 34th National Convention in Reno, Nevada, August 28– Sept 1 (see page 46). And as the recently departed Leonard Nemoj of Star Trek would say, "May you live long and prosper."

FEDERAL LEGISLATION

JERRY KURSBAN

It appears that 2016 will be less threatening to the benefits of federal employees and annuitants than 2015 was. Do you remember that 2015 started with a budget blueprint that called for a \$300 billion cut for federal employee and retiree pay and benefits? NARFE successfully fought hard to protect your benefits and helped to prevent these cuts. Remember, NARFE is the ONLY organization EXCLUSIVELY dedicated to "supporting legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests." Yes, NARFE is a POLITICAL (not partisan) organization. Recognize that you have potentially thousands of dollars at stake and that as a NARFE member it costs you approximately 10 cents per day to have NARFE actively protecting your interests.

As we move into 2016, the House Oversight and Government Reform Committee already has approved three federal employee bills. (See page 7 of your March 2016 NARFE Magazine). The 2015 Balanced Budget Act established committee allocations for fiscal year (FY) 2017, which eliminates the need for an FY 2017 budget resolution. This is good news for civil servants. NARFE is actively supporting a Department of Labor rule which would help to ensure that retirement investment advice regarding federal employees' and retirees' Thrift Savings Plans is in their best interest rather than in providing higher commissions to advisers. NARFE is also strongly opposing several elements of proposed postal reform legislation. (See pages 6 and 7 for details) Check the NARFE Bill Tracker on pages 10–12 for Congressional legislation that NARFE is following and to check NARFE's position on these bills. Check into the Legislative Action Center at www.narfe.org for a one stop site to assist you in sending a letter to Congress. And check the Legislative Hotline for a weekly update of legislative news online at www.narfe.org or by phone (toll-free) at 877-217-8234. Let the force be with you.

STATE LEGISLATION

Ed Bice

Is Saving Money Worth a First-Class Stamp or a 15-Minute Phone Call?

Governor Hogan's bills HB 455 and SB 387, Income Tax Exemption Amount Elderly Individuals have been introduced in the General Assembly. The bills would increase the tax exemption allowed under the state income tax for an individual who is at least 65 years old on the last day of a taxable year from \$1000 to \$5000. The \$4000 increase would be phased in over four taxable years and would save 640,000 seniors about \$183 million dollars over the next five years.

SB 387 and HB 455 Hearings

Hearings have been scheduled for both bills. SB 387 will be heard in the Senate Budget and Tax Committee on Wednesday, February 24. HB 455 will be heard in the House Ways and Means Committee, on Thursday, February 25. The SLC appreciates Governor Hogan's efforts regarding the senior exemption issue. MD NARFE has been involved in this issue for over ten years including two meetings with the governor's staff in 2015. We view this issue as an important part of any senior aging in place strategy.

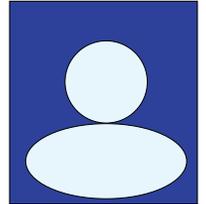
At this time, the SLC NEEDS your voice to be heard in Annapolis by communicating with your senator and delegates that you support the above bills and request that they also support them. To view a sample letter which you can use for guidance and mailing go to mdnarfe.org and click on legislative state page. The mdsic page will appear. Click on sample letters. Make sure you state in your letter what the extra money will be used for—for example, to cover medical expenses if the General Assembly passes the bills. You can also view the sample letters and then go to mlis.state.md.us. Click on legislators, find your legislator(s) and email your support on these bills to him/her on the form provided. The site is also useful as the office phone numbers and office addresses of members are listed if you want to communicate by telephone or regular mail. The toll free numbers you can use to call are 301-858-3000 or 410-841-3000 and then ask to be connected to your senator or delegate.

SB 896

This bill, known as Tax Credit for Long Term Care Insurance Premiums would annualize the one-time \$500 tax credit for the purchase and retention of long term care insurance premiums into three steps of \$250, \$250 and finally \$500 credit on new or returning purchases. The SLC has worked on this issue for many years. This bill should encourage sales and retention of this insurance. Each sale will help reduce the state MEDICAID burden. Please use the communication information above to express your support for this bill to your legislators.

Have You Seen This Member?

This report covers the time period from November 15, 2015 to February 1, 2016. Our chapter has 610 members. Eight new members joined during this time. We welcome **Carey Cowell, Michael Coyle, Maureen Coyle, Sheila Miller, Carmie Peavler, Joyce Robinson and Barb Vargo** to the chapter. Seven members were reinstated and no members transferred into the chapter. Three members transferred out of our chapter two of which transferred to the e-chapter. Second notices were sent to 19 members. Seven of them have paid their dues. Finally, another 12 members have been dropped for non-renewal. If you know these members ask them to rejoin: Kenneth Adams, Theresa Furr, David Galliard, Thomas Hyland, Juliet Lohr, Theresa Otto, Donald Salsbury, Carolyn Scott, Barbara Stone, Charles Thienel, Lawrence Trainum and David Warren.



Inactive J. Member
Have you seen
him or her?

TREASURER'S REPORT

Balance on: December 31, 2015	\$4204.49
Receipts:	334.19
Disbursements:	465.74
Balance on: January 31, 2016	\$4072.94
Reserve for Alzheimer's Fund	\$542.00

DAYS TO REMEMBER

March 13	Daylight Saving Time Begins
March 17	St. Patrick's Day
March 20	Palm Sunday
March 25	Good Friday
March 27	Easter Sunday
March 31	Last day for Medicare Part B Enrollment

Give A Little—And Get It Back

Partners In Service is a service credit exchange program designed to link elderly and disabled adults with volunteer neighbors. Services include rides to medical appointments, shopping and events, and minor home repairs. Members get credit for what they give which they can spend on services they need..

June Picnic

Chapter 1747 Board Members and Membership have voted to hold our Annual Picnic on June 16, 2016 at the Baysox Stadium, Bowie, MD. Admission to the game, professional wait staff, taxes, service fees and the Ballpark Buffet are included for only \$26.00 per person. The stadium opens 1 hour before the 6:30 PM game. Parking is free. The Baysox Stadium is located on U.S. Route 301 at 4101 Crain Highway. Still have questions? Call **410-672-6528** for answers.

We will be accepting payments from January through June 6, 2016. Payments by check or money order can be sent to NARFE Chapter 1747, PO Box 504, Bowie, MD 20718-0504. Payments can also be made in cash, check or money order at our monthly membership meetings. A receipt is available on request.



The Ballpark Buffet:

- | | |
|--------------------------|--------------------|
| Fresh Tossed Salad | Baked Beans |
| Grilled All Beef Hotdogs | Pulled Chicken BBQ |
| Crunchy Chips | Popcorn, |
| Assorted Cookie Tray | Strawberries |
| Iced Tea | Lemonade. |

Please include the form below to let us know how many people will be attending.

Your Name and Telephone	Number of Guests	Amount Enclosed
Names of Your Guests		

CHAPTER BOARD

Officers

President	Jerry Kursban	301-261-3329	jkursban@gmail.com4
1st Vice President	Frances Steburg	301-352-0297	feks@msn.com
2nd Vice President	Lillie Watson	301-383-1597	lwatson16@hotmail.com
Secretary	Jacqueline Wilson		missJackieV@aol.com
Treasurer	Howard (Flash) Gordon	301-464-2745	flash@acm.org
Assistant Treasurer	Louise Cole	410-672-6528	col9135@aol.com

Committee Chairs

Federal Legislation	Jerry Kursban	301-261-3329	jkursban@gmail.com
Membership	Lillie Watson	301-383-1597	lwatson16@hotmail.com
Newsletter Production	Jessica Forman	843-347-9287	jessicaforman@gmail.com
Programs	Vacant		
Service Officer	Bob Cullen	301-262-4783	ba3537@aol.com
State Legislation	Ed Bice	301-464-3748	debice@netzero.net
Alzheimers Fund	Dorothy Bice	301-464-3748	debice@netzero.net
NARFE-Net Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
NARFE-PAC	Ed Bice	301-464-3748	debice@netzero.net
Photographer	Frank Lee	410-672-5065	fllee0716@verizon.net
Social Media Coordinator	Howard (Flash) Gordon	301-464-2745	flash@acm.org
Sunshine	Marjorie Laios	301-262-1566	

Next Meeting: March 17

Linda Dennis, Anne Arundel County Site Coordinator, Partners in Care



Diane Polangin

Now We are Six...

Well, six and a few more decades, in most cases. We've built careers, raised children, bought homes, and made a place for ourselves as part of our local communities. Do we really want to break all the ties and move somewhere else to find better weather, a simpler or more physically easy lifestyle, and save some money? This hard choice might not be necessary.

Diane Polangin from Total Tax Service told us about the newest changes on our 2015 tax returns. In March and April, we will hear from several other organizations about other community organizations that provide resources to help minimize the physical strains of keeping up a home and lifestyle as our abilities alter. Our March speaker, Linda Dennis, represents Partners in Care, a volunteer membership service which aims to strengthen community ties and provide services to its volunteer members. Our April program focuses on services for Aging in Place. These county- and state-provided services could help you remain at home without going broke. Do yourselves a service and be at the meetings!

All NARFE officers and committee chairs can be reached by mail at:

NARFE Chapter 1747
PO Box 504
Bowie, MD 20718-0504

HELP NEEDED

Flash—Howard Gordon—is looking for someone to act as backup for the Chapter 1747 website. You don't have to be a guru, but you should have basic website skills.

If you are interested, please contact Flash.

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.

Do You Remember the Dream?



Take a chance on Dr. Martin Luther King, Jr's dream and get raffle tickets! The winner gets a piece of some of the original cobblestones used around the Lincoln Memorial, embedded in lucite and a booklet on the dream history. Tickets available through June.

Dream Raffle Ticket Order Blank

Name _____

Telephone _____

E-mail _____

Number of tickets ordered: _____ (1 for \$2, 3 for \$5, or 7 for \$10)

Mail this form with your check to NARFE Chapter 1747, P. O. Box 504, Bowie MD 20718