



# NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

**National Active and Retired Federal Employees Association**

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narfe1747.org

January 2018

**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

January 1:	New Year's Day
January 4:	Executive Board Meeting, Bowie Senior Center
January 15:	Martin Luther King, Jr. Day
January 17	United Seniors of MD Annual Legislative Forum, 8:00am-1:00pm
January 18:	General Meeting, Bowie Senior Center, Diane Polangin, Total Tax Service Changes to your 2017 Tax Forms
January 25:	NARFE Federal Benefits Institute Webinar, 2:00pm <a href="http://www.NARFE.org/Institute">www.NARFE.org/Institute</a> Map Your Path to a Smooth Retirement
February 1:	Executive Board Meeting, Bowie Senior Center
February 6	MD Federation Board Meeting Bowie Comfort Inn, 9:30am-3:30pm
February 15:	General Meeting, Bowie Senior Center, Gene Sumi, Homestead Gardens Tips on Spring Gardening

## PRESIDENT'S MESSAGE

Frank Lee

I am honored to be your new president. I would like to thank my predecessors including Jerry, Dorothy, Maria and Ed for setting a high standard for this job. I would like to acknowledge Al Golato, a past president who recently passed away. I would also like to thank Jerry for keeping the chapter alive during a period of uncertainty. I will try my best to live up to that high standard.

The core mission of NARFE is to protect our hard-earned retirement benefits. As president, I will alert you to threats on these benefits and actions that we can take to defend our benefits. Through the hard work of Ed Bice, we will also continue to lobby Annapolis for better benefits for seniors such as a higher tax exemption for seniors.

We are not only retired Federal employees but also senior citizens. As senior citizens, we face many challenges. I plan to continue our tradition of presenting stimulating programs that address the many issues that seniors face. Through our programs, I hope to provide you useful information that you can use to enrich your life.

The future of NARFE and of our chapter depends on our ability to attract new members. We should have many potential new members as more baby boomers retire from the Federal government. I intend to find and talk to new and potential Federal retirees about the benefits of NARFE at appropriate forums. Through such efforts, I hope that we can acquire new members for NARFE and for Chapter 1747.

I thank the Bowie Senior Center for providing us a nice facility for our meetings. However, I think that the classroom seating arrangement inhibits our ability to mix and interact with each other. I plan to explore the possibility of holding some of our meetings in a place where food and drink are served and where we can socialize easier and get to know each other better.

I look forward to your continued support and participation in Chapter 1747. I look forward to working with you to make the Chapter the best it can be and to making our meetings an activity that you look forward to each month.



### Future Programs

We have some exciting programs planned for 2018. In January, Diane Polangin of Total Tax Service will talk on tax changes that will impact our 2017 Federal returns. She will also identify some impacts of the Tax Reform Act on our future tax returns. In February, Gene Sumi of Homestead Gardens will provide us tips on Spring gardening. In March, Scott Kerr of Fidelity Investments will talk on estate planning. Scott will discuss issues that must be addressed in an estate plan and documents that comprise an estate plan. This is an opportunity for those who do not have an estate plan to learn how to create an estate plan and for others to evaluate their plans. Through these programs and others, we hope to provide you useful information that you can use to enrich your life.

### Holiday Luncheon Recap

We had a very successful Holiday Luncheon at the Nautilus Diner in Crofton on December 21, 2017. A total of 39 people attended and 39 prizes were given out in the raffle. Frank Lee was sworn as President and Quinton Roundtree was sworn in as Treasurer. Jerry Kursban, Ed Bice, Louise Cole, Bob Cullen, Vanessa Washington, and Lillie Watson were given Certificates of Appreciation for their contributions to Chapter 1747. Have a Merry Christmas and a Happy and Healthy New Year.

### INSTALLATION OF PRESIDENT AND TREASURER



### MD Federation Board Meeting

The Maryland Federation has just announced its board meeting which will be held on February 6 at the Bowie Comfort Inn from 9:30a-3:30p. Chapter members are encouraged to attend. The Federation is also seeking chapter members to help staff the meeting. Please contact me if you would like to attend. Your registration fee will be covered by the chapter. The deadline for registrations is Friday, January 26, 2018.

### FEDERAL LEGISLATION

Jerry Kursban

### FEDERAL U.S TAX CODE CHANGE

As you are probably aware, on December 20, 2017 Congress passed the biggest rewrite of the U. S. tax code since 1986. For most of us it won't be until 2019 when you file your tax return, that you will know whether you will pay more or less. Residents of the state of Maryland are likely to pay more. Why? Because the legislation imposes a \$10,000 cap on the amount that you can deduct for state, local and property taxes combined. Maryland has the highest median household income of any state in the nation, approximately \$80,000, compared with approximately \$57,000 nationwide. Median household income is more than \$110,000 in Howard County; \$90,000 in Anne Arundel; and \$75,000 in Prince George's. It has been estimated that residents of state of Maryland will be the persons most affected by this

\$10,000 deduction cap. State officials are already looking into ways to ameliorate the effect of this change.

### HOW SAFE ARE YOUR FEDERAL PAY AND BENEFITS?

As reported by Joe Davidson who writes the "Federal Insider" column for the Washington Post: "Federal Employees dodged a bullet this year with the flop of proposed cuts to their retirement and health benefits, but they shouldn't put away the flak jackets yet... OMB intends to issue a pay freeze for federal civilian employees in 2019...no civilian pay raise is included in the recommended level for the 2019 budget." NARFE President Richard G. Thissen has already issued the following statement: "We're deeply troubled by the report that the White House will be seeking a government-wide pay freeze in 2019. The millions of middle-class federal workers across the United States deserve fair and competitive compensation in exchange for their public service. As the fiscal year 2019 budget process unfolds, we urge Congress to authorize the modest pay raise federal workers deserve."

I remind you again that NARFE is the ONLY organization with a mission dedicated exclusively "To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests." And I also remind you again that politicians will interpret silence on your part as approval. So, I urge you to get on the official NARFE website, NARFE.org, and go to the Legislative Action Center where you can find your representative and form letters. If you need help, NARFE staff will assist you. If you care about your pay and benefits, then Take Action. Write a letter to your Senator or Representative. And if not now, when?

### STATE LEGISLATION

Ed Bice

### SENIOR TAX RELIEF

This is our priority issue for the 2018 session. Members of the State Legislative Committee (SLC) have met with Lt. Governor Rutherford, Governor Hogan's staff, and members of both Houses. At this time, no final information is available on what bills will be brought forth regarding senior tax relief.

### USM ANNUAL LEGISLATIVE FORUM

This event will be held on Wednesday, January 17, 2018, from 8:00am-1:00pm – rain, snow or shine at the Miller Senate Building (same venue as last year). Governor Hogan has been invited, as well as the senior leadership of both parties. The attendees will then break into county caucuses with their elected representatives. There will be coffee and other treats before the session begins. The cost is \$15.00 per person, including USM membership. You need to register by filling out a registration form (I have them) together with a check. In the past, we have carpooled to the Navy Marine parking lot in Annapolis and taken the shuttle over to the Miller building. For information, call Ed Bice at 301-464-3748.

### TREASURER'S REPORT

Balance on: October 31, 2017	\$11,234.85
Receipts:	938.03
Disbursements:	495.23
Balance on: November 30, 2017	\$11,677.65
Reserve for Alzheimer's Fund	295.00

## NARFE CHAPTER 1747 – CHRISTMAS PARTY & INSTALLATION – DECEMBER 2017



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### Chapter Board

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