



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 36 No. 4

narfe1747.org

February 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.

POSTAL ADDRESS: NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718

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

February 1:	Executive Board Meeting, Bowie Senior Center, 10:00am-noon
February 6	MD Federation Board Meeting Bowie Comfort Inn, 9:30a-3:30p
February 15	General Meeting, Bowie Senior Center, Gene Sumi, Homestead Gardens Tips on Spring Gardening
February 19	President's Day
March 1	Executive Board Meeting, Bowie Senior Center, 10:00am-noon
March 15	General Meeting, Bowie Senior Center, Scott Kerr, Fidelity Investments Estate Planning

PRESIDENT'S MESSAGE

Frank Lee

National NARFE requires all chapter bylaws to be in synch with National Bylaws. One change that must be made is to delete text relating to delegates and proxies for voting. 2016 decisions made at the Reno National Convention dictate that the revised chapter bylaws which are included below, incorporate our constitution and bylaws into one governance document. Please review chapter bylaws below and if you have questions, contact me or Jerry Kursban. Comments may be submitted to me by e-mail at fllee0716@gmail.com or by postal mail (NARFE Chapter 1747, P.O. Box 504, Bowie, MD 20718) by February 9, 2018.

National Active and Retired Federal Employees Association
Greater Bowie-Crofton Area Chapter 1747
Bylaws Revised January 9, 2018

Article I. NAME

This chapter shall be known as **Greater Bowie-Crofton Area Chapter 1747 of the National Active and Retired Federal Employees Association**. The chapter may be affiliated with the Maryland State Federation, subject to the constitution and bylaws of that body.

Article II. OBJECTIVE

Section 1. The objectives of this chapter shall be to support and work toward the objectives of the National Active and Retired Federal Employees Association, as set forth in Rule IV, Section 2C of the National Bylaws. In furtherance of these objectives, this chapter shall operate in unity with policies established by the Association and National Executive Board, together with such other activities looking toward the preservation of American institutions and ideals as shall be espoused by the Association.

Section 2. The chapter shall not enter into activities, arrangements or agreements that conflict with programs or activities of the Association or its bylaws.

Article III. MEMBERS

Section 1. Any person who is a dues-paying member of NARFE National shall be eligible to join the chapter. A member who pays chapter dues is in good standing.

Section 2. The chapter may provide for nonvoting members as allowed in the National Bylaws Article IV, Section 5F defining associate and social members.

Article IV. DUES

Section 1. The chapter dues are **\$8** and shall be used to meet expenses of carrying out chapter business and functions.

Section 2. Any chapter document relating to dues or contributions must contain this statement: "Dues payments and gifts or contributions to NARFE are not deductible contributions for federal income tax purposes."

Article V. OFFICERS AND EXECUTIVE COMMITTEE

Section 1. Chapter officers shall be a president, a vice president (or first and second vice president), a secretary, a treasurer, **and an assistant treasurer**. The officers shall be voting members and elected at the annual meeting and may be nominated by the nominating committee or from the floor. **The chapter president may serve for a term of 2 years or until their successors are elected but may run no more than 2 times for office. The other chapter officers do not have term limits. Officers shall assume their duties on the third Thursday in June after the election and fulfill their standard duties, which are detailed in the Chapter & Federation Officers Manual, F-10.**

Section 2. The chapter may by resolution require the treasurer [or the secretary-treasurer] to give bond for the faithful performance of his or her duties. The expense of obtaining a bond shall be paid from chapter funds.

Section 3. If there is a vacancy in the office of the president, the vice-president shall serve as president until the next election. If there is a vacancy in any other office, the executive committee shall fill such vacancy for the unexpired term.

Section 4. The executive committee shall consist of the elected chapter officers (and other appointed officers and committee chairs as deemed appropriate). The executive committee shall exercise such other duties as the chapter may prescribe. Quorum for an executive committee meeting shall consist of **three (3) members**.

VI. COMMITTEES

Section 1. The membership committee shall be appointed by the president. It shall be the duty of the members of this committee to develop a membership plan that describes organized efforts to gain and keep members, encourage dues

withholding, and contact lapsed members. **The committee shall consist of the elected chapter officers (and other appointed officers and committee chairs as deemed appropriate).**

Section 2. The legislative committee shall be appointed by the president to: a) keep abreast of state and national legislative matters concerning federal civil annuitants and prospective annuitants; and b) make recommendations for action to the chapter, the federation and the Association. **The committee shall consist of the elected chapter officers (and other appointed officers and committee chairs as deemed appropriate).**

Section 3. The president may appoint a service officer, a public relations officer, a sunshine committee and such other committees as deemed desirable.

Section 4. The audit committee shall be appointed by the president to annually perform an audit of the financial records of the chapter.

Section 5. The president shall be an ex-officio member of all committees except the nominating committee.

Section 6. No other standing committee may be appointed without amending the bylaws unless a provision is included.

Article VII. MEETINGS

Section 1. Regular meetings shall be held on the **3rd Thursday of each month at the Bowie Senior Center, 14900 Health Center Drive, Bowie, MD except July and August**, unless a meeting is cancelled by previous chapter vote or by the action of the chapter executive committee, with due and reasonable notice to members. **The regular meeting in May shall be the annual meeting.**

Section 2. Quorum for conducting chapter business shall consist of **ten (10)** of the chapter's voting members, but less than a quorum may adjourn to meet on a future date, of which due notice shall be given to each voting member. If less than a quorum is present, members may run the program but may not make decisions.

Section 3. Special meetings shall be called by the chapter president when necessary.

Article VIII. PARLIAMENTARY AUTHORITY

The provisions found in Robert's Rules of Order Newly revised shall govern chapter business in all matters not in conflict with the chapter bylaws or the Association's Articles of Incorporation and National Bylaws.

Article IX. AMENDMENTS

Section 1. An amendment to these bylaws shall be made by concurrence of two-thirds of the voting members present and voting at any regular business meeting, provided written notice of the proposed amendment has been transmitted to all chapter voting members not less than 30 days before the meeting at which the vote was taken.

Section 2. Amendments shall be approved at National Headquarters before becoming effective.

Vacant Positions

We have several vacant positions to fill including Vice President, Assistant Treasurer, Secretary, and Service Officer. Jerry Kursban has agreed to serve as our Vice President. I will be seeking candidates to fill the other vacant positions.

Newsletter Distribution Change

At present, some members receive electronic newsletters while others receive hardcopy newsletters. Under the proposed change members who have an e-mail address and are currently receiving hardcopy newsletters would be added to the electronic newsletter system. Those members without e-mail addresses would continue to receive hardcopy newsletters. Both the chapter and its members would benefit from this change. Members receiving electronic newsletters would receive their newsletters 3 days sooner and the chapter would be able to reduce its printing and mailing costs by reducing the number of hardcopy newsletters mailed. Comments on this change may be submitted to me by e-mail at fllee0716@gmail.com by February 9, 2018.

FEDERAL LEGISLATION

Jerry Kursban

ACTION ALERT: As of this publication date, Congressional leaders have failed to reach an agreement regarding funding the FY 2018 budget. The last time the government shut down in 2013, "non-essential" federal employees were forced to stay home without pay, and those who were required to work did so without pay until an agreement was reached 16 days later. Federal annuities and Social Security benefits will be paid on schedule - on the 1st of the month - regardless if the government is shut down. NARFE President Richard G. Thissen released a message to Congress on January 20: "I am deeply disappointed in Congress' decision to put politics ahead of the best interests of the American people...We urge the Senate and House to do what is right for the country and stop playing politics with people's lives. America's federal workers remain ready to serve and protect our nation - and its past time for Congress to let them." **NARFE is here to help you. Visit NARFE's Shutdown Central page** which will be updated as events occur. NARFE's Advocacy Department requests that you **contact your legislators today** to express your deep concern about the government shutdown, and urge your legislators to act now to reopen government. You may go directly to **NARFE's Legislative Action Center** which **will identify your legislator for you and has prepared a prewritten Message that you can send.** If you have any questions not answered on the website, please email advocacy@narfe.org. A reminder that your legislator will more than likely interpret your silence as approval. So please take a few moments and **CONTACT YOUR LEGISLATOR.**

NARFE'S RECENT ACCOMPLISHMENTS

Federal employees and retirees faced a very serious threat to their earned pay and benefits in 2017. NARFE's legislative priority was to defeat threatening proposals and to advance legislative improvements for NARFE members. A few Highlights of NARFE's accomplishments in the 115th Congress (2017-2018) include:

- Thwarted ALL attempts to cut the pay and benefits of federal employees and retirees, including \$32 billion in cuts to federal retirement benefits that had passed a House of Representative budget resolution.
- Prevented a 52% increase in Medicare Part B premiums in 2016.
- Flawed Postal bills have not passed.
- Extended identity protection for those impacted by OPM data breaches.
- Helped provide more flexible options for TSP participants.

Please consult the article - "**NARFE'S LEGISLATIVE ACCOMPLISHMENTS**" on pages 10-11 of your February 2018 NARFE Magazine for a more detailed summary. Perhaps you might make a copy of this article if you meet someone who asks you about the benefits of belonging to NARFE. Consider that you have an organization actively promoting the protection of your pay and benefits for approximately 11c per day. And the cost of joining our Chapter 1747 is \$8 annually, about the same as the cost of a medium size pizza. So please encourage active and retired federal annuitants to join NARFE and to join our chapter. An application to join NARFE can be found on page 48 of your February 2018 NARFE magazine or join online at www.narfe.org or call 800-456-8410.

CURRENT THREATS TO YOUR PAY AND BENEFITS

Below is a brief summary of current threats to your pay and benefits which have been proposed:

- Eliminate COLAs for FERS
- Reduce COLAs by 0.5 percent for FERS retirees.
- Increase retirement contributions for FERS retirees by 1 percent per year for six (6) years.
- Eliminate the FERS annuity supplement.
- Change high-3 to high-5 when computing benefits for retirees.
- Turn FEHBP into a voucher program.
- Decrease the rate of return on TSP's G Fund.
- Base FEHBP premiums in retirement based on years of service.

REDUCE THE FEDERAL WORKFORCE BY 10 PERCENT

No pay increase for 2019. These challenges are real and the stakes are high. You have a choice. You can choose to be passive and let whatever may happen just happen, or you can choose to take action and contact your Congress person. If you want to elicit change, you may need to stretch out of your comfort zone. Just do it. For a more comprehensive guide to legislation that NARFE is following, see the *NARFE BILL TRACKER* on pages 12-13 of your February 2018 NARFE Magazine. You may note that Representative Anthony Brown, Maryland District 4, who represents part of our Chapter 1747 area in both Prince Georges and Anne Arundel Counties, and for whom our chapter is the designated point of contact, is the sponsor of HR 3269, which would repeal laws passed in 2012 and 2013 that increased FERS contributions for new employees. Finally, you may consult the articles on page 6 and 7 respectively of your February NARFE Magazine which address "How the 2018 2 percent COLA Was Determined" and "Department of Labor Delays Fiduciary Rule Provisions."

I hope you enjoy a fruitful month ahead, and as Mr. Spock of Star Trek would advise "May you live long and prosper."

STATE LEGISLATION

Ed Bice

SB-184

The recently enacted federal tax legislation eliminates personal exemptions on the federal form after 2017. The Maryland tax code ties the number of personal exemptions to the number claimed in the federal tax return. SB 184 was introduced by Senator Ed Kasemeyer, Chair, Budget and Tax Committee and has 46 cosponsors. The bill severs the tie between the federal tax code and the Maryland tax code regarding personal exemptions. It specifies the number of exemptions by type in the Maryland code. This bill should be approved by the Senate. As of this date, there is no bill cross-filed in the House.

UNITED SENIORS OF MARYLAND (USM)

The USM legislative Forum was held as scheduled on January 17 in spite of the snow. The attendance was less than expected due to the weather and the delay/closure situation of the Anne Arundel school system. All the scheduled activities to include speakers and the caucus with elected leadership took place.



Diane Polangin (Total Tax Service) provided Chapter members with updated information regarding the new tax changes for 2017 tax returns

TREASURER'S REPORT

Balance on: November 30, 2017	\$11,677.65
Receipts:	843.19
Disbursements:	2,224.49
Balance on: December 31, 2017	\$10,296.35
Reserve for Alzheimer's Fund	295.00

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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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Asst. Treasurer	Vacant	--	--
Secretary	Vacant	--	--
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