



NARFE NEWSLETTER

GREATER BOWIE-CROFTON AREA CHAPTER 1747

National Active and Retired Federal Employees Association

Volume 36 No. 6

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April 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

April 5	Executive Board Meeting, Bowie Senior Center, 10:00am-noon
April 17	Tax Day
April 19	General Meeting, Bowie Senior Center, Gretchen Swimmer, VNA of Md Services Available thru the Visiting Nurse Association of MD
April 26	NARFE Federal Benefits Institute Webinar, 2:00pm www.NARFE.org/Institute , TSP: Maximizing Your Retirement Savings

- Eliminate the Senior Community Service Employment program which provides job training to low-income job seekers ages 55 and older.

The message is clear. Seniors you are on your own.

Vote on Chapter Bylaws

The new chapter bylaws were approved on a voice vote at the General Meeting held on March 15. The chapter bylaws were revised so that chapter bylaws would be in synch with National Bylaws. The new bylaws also combine the constitution and bylaws into one governance document.

New Medicare Cards

Beginning in April 2018, the Centers for Medicare and Medicaid will begin mailing new Medicare cards to Medicare recipients. Instead of a Social Security Number, the new card will have a Medicare Number that's unique to each person on Medicare. The new card will help protect Identities and keep personal information more secure. Medicare coverage and benefits will stay the same.

Contribute to NARFE-PAC

Richard Thissen, the president of NARFE is encouraging NARFE members to contribute to NARFE-PAC. The goal of NARFE-PAC is to help build relationships with members of Congress and elect Fed-friendly candidates to office. The March goal is to raise \$300,000 to help elect Fed-friendly candidates in the midterm elections.

MD Federation Board Meeting Mini Convention

The MD Federation Board Meeting Mini Convention will be held on April 30-May 1 at the Bowie Comfort Inn. Members are encouraged to attend to meet MD Federation officers and to learn more about the MD Federation and its activities. You must register by April 20, 2018. Please contact me if you would like to attend.

FEDCON 18

FEDCON 18 will be held on August 26-28 at the Hyatt Regency Jacksonville Riverfront, 225 E. Coastline Dr, Jacksonville, FL 32202. Jerry Kursban will be attending as our representative.

Bowiefest

Bowiefest brings Bowie's civic organizations, entertainers and businesses to one place for one day. The 2018 Bowiefest celebration will be held on Saturday, June 2 at Allen Pond Park. It is an opportunity for NARFE Chapter 1747 to

PRESIDENT'S MESSAGE

Frank Lee

The 2019 budget includes \$266 billion in cuts to Medicare, which provides health insurance to 58 million Americans 65 and older and people with certain disabilities. It would also reduce funding for other programs providing services for seniors. Howard Gleckman, a contributor for Forbes, describes the following proposed changes for seniors:

- Medicare drug benefit would be restructured to reduce costs for some beneficiaries but raise them for others.
- Eliminate cost-sharing for seniors with very high prescription drug costs, but at the same time increase out-of-pocket expenses for many others, especially those who have significant costs but have not quite reached the threshold where medicine would be free (\$8,418 this year).
- A freeze on most funding under the Older Americans Act, which provides money for social and nutrition services for seniors including Meals on Wheels. While the proposal has a small increase for food programs, it would cut funding for disability programs by about 30 percent.
- Get rid of federal block grants that states use to fund programs for seniors.
- A new six-week family leave program would be created but it would exclude people caring for frail parents or other relatives with disabilities.

introduce itself to thousands of people. Please volunteer to help us staff our booth.

Death of Barbara Wheatley

One of our long time Chapter members, Barbara Wheatley, passed away on February 21 at age 92. Barbara served as our Vice President for Programs for several years. There will be a memorial service for Barbara on Tuesday, March 27 at 11:00a probably at Grace Lutheran Church in Bowie.

Vacant Positions

We have several vacant positions to fill including Assistant Treasurer, Secretary, and Service Officer. We will be seeking candidates to fill these vacant positions.

FEDERAL LEGISLATION

Jerry Kursban

GOVERNMENT FUNDING DEADLINE

Congress faces a March 23 deadline to fund federal government operations or trigger another government shutdown. A shutdown appears unlikely since the current continuing resolution (CR) can be extended to continue government operations at last year's funding levels. There have been 20 shutdowns since 1976. The shutdown in 2013 lasted 16 days, whereas the most recent shutdown in January lasted three days with a very short time in February. Fortunately, furloughed federal employees have always received back pay when government funding has lapsed, but this requires an act of Congress which is not guaranteed. Consult the article "February Marks 20th Federal Government Shutdown" on pages 7 and 8 of your April NARFE Magazine for details.

SCORE A BIG WIN FOR THE FEDERAL COMMUNITY AND FOR NARFE

President Trump signed into law a two-year bipartisan budget agreement that lifted the strict budget caps on annual defense and domestic spending without using federal pay and benefits as offsets. This is in contrast with past budget agreements which included a three-year pay freeze and increased retirement contributions for newer federal employees, who pay almost 6 times as much for their pensions as those who were hired before 2013. NARFE President Richard Thissen commented "NARFE members have been diligent in sounding the drumbeat that federal employees' and retirees' earned benefits are not a piggy bank. Congress heeded their call, and no cuts to federal pay and benefits are included in the budget deal. Your advocacy played a vital role in this victory." But this is no time for us to rest on our laurels. NARFE has issued an Action Alert and urges you to use NARFE's Legislative Action Center today, a one-stop site which enables you to easily send a letter to Congress, view key legislation, and report to NARFE's Advocacy Department at narfe.org. You no longer need to be at your computer to take action. A recently installed innovation enables you to access the Legislative Action Center on your smartphone by downloading the Voter Voice application. Consult page 10 of your April 2018 NARFE Magazine for instructions on how to download the Voter Voice app. If you need help, contact the Advocacy Department at advocacy@narfe.org.

TAX SEASON HAS ARRIVED

The Tax Cuts and Jobs Act of 2017 (TCJA) contains the most sweeping changes in the tax code since 1986. Among these changes, the standard deduction increased to \$12,000 for single filers and \$24,000 for joint filers, but personal exemptions were eliminated. State and Local Tax (SALT) deductions were capped at \$10,000 whereas there was no limitation previously. Also, several itemized deductions were eliminated, including unreimbursed employee business expenses, tax preparation fees and investment management fees. Prior to the TCJA, about 30% of taxpayers itemized deductions on schedule A while it is estimated that under the new rules, that number will be cut by more than half. Consult page 48 of your April 2016 NARFE Magazine for details. States vary with respect to sales taxes. At a rate of 6%, Maryland ranks at the lower end, # 38 of 50, and Social Security is exempt. Beginning in tax year 2015, the military retirement subtraction increased to \$10,000 for those 65+ while

remaining at \$5,000 for those under 65. Nine states have no Personal Income Tax - Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington and Wyoming. And another nine states exempt the total amount of civil service annuities - Alabama, Hawaii, Illinois, Kansas, Louisiana, Massachusetts, Mississippi, New York, and Pennsylvania. Maryland will hold its State primary election on June 26. Consult the articles "State Tax Treatment of Federal Annuities on pages 42-47, "Are You Paying Too Much in Taxes on Your Federal Annuity" on page 24 and "State Primary Elections: Your Vote Counts" on page 9 for details.

REMINDERS

NARFE's Federal Retirement Institute can assist you with understanding how to use OPM's Tax Free Calculator, but NARFE cannot provide free tax advice. Contact the IRS toll free number at 800-829-1040 to speak to an agent who can provide free tax guidance. NARFE's Legislative Hotline provides a weekly update via email available toll free at 800-456-8410, option 4 or at www.narfe.org. Finally, NARFE headquarters has experts who can assist you with a variety of benefit matters at 800-456-8410, option 2.

STATE LEGISLATION

Ed Bice

Below are three bills that I mentioned in the last issue of the chapter newsletter. **SB 318**. The bill would increase the standard deduction for Maryland taxpayers. This was approved by the Budget and Tax Committee (SB&T) and passed by the whole Senate. It was amended in the committee to raise the amount by \$500 and \$1000 for the taxpayers. Not so great. The bill has been sent to the House for their action. Changes may be made to the bill which would be good. **HB 1336** sponsored by Del. Anne Kaiser, Chair, House Ways and Means Committee (HW&M) authorizes the itemized deductions on Maryland returns without regard to the type of deductions claimed on a federal return. The bill was heard in committee on March 7. Hopefully this will get committee approval and approval by the full house. This bill seems to have a good chance for passage. This bill and **HB 875** must be passed by the House before Monday, March 19 (crossover day) and sent to the Senate for their action or the bill will be rejected for this session. **HB 875**, a bill submitted by the administration is a good bill like **HB 1336** and is a response to the problem created by the federal tax cut bill. Essentially, it rolls back the effects of the federal tax bill that penalize Maryland taxpayers. If no action is taken by your legislators and if you itemize on your Maryland return, then you will be hit with an increase from \$800 to \$1000 if you have Maryland Adjusted Gross Income of under \$150,000. Please contact your delegates to say that you support **SB 318**, **HB 1336** and **HB 875** and hope they support these bills so that Maryland taxpayers are not penalized by the new federal tax cut bill through no fault of their own. Call the General Assembly tax free number 1-800-492-7122 and ask to be connected to your delegate's office. You can also email them (see last month's newsletter.)

TREASURER'S REPORT

Balance on: January 31, 2018	\$9,977.75
Receipts:	1,396.45
Disbursements:	60.00
Balance on: February 28, 2018	\$11,314.20
Reserve for Alzheimer's Fund	397.00

IN MEMORIAM OF CHAPTER 1747 MEMBERS

February

Barbara Wheatley - member 27 years
Jenny K. Goon - member 21 years

March

Theresa Johnson - member 22 years

NARFE CHAPTER 1747 ANNUAL SOCIAL EVENT



Date: 06/14/2018

Time: 6:35pm

**Place: Bowie Baysox Stadium
4101 NE Crain Hwy
Bowie, MD 20716**

**\$26.00 includes:
Game Ticket, Private Room,
Buffet: Salad, BB Chicken,
Beef Hot Dogs, Baked Beans,
Chips, Popcorn, Cookies,
Strawberries, Tea/Lemonade**

**Alcoholic Beverages not
included in price**

Event Ticket Order Form

Name _____

Telephone _____

E-Mail _____

Number of tickets ____ Amount Enclosed (\$26.00 x # tickets) _____

**Mail this form with your check to:
NARFE Chapter 1747, P O Box 504, Bowie, MD 20718
**Receipt Upon Request Questions? Call 301 367-8989 or
410 353-1283**

CHAPTER 1747 OFFICERS

<u>Officers</u>	<u>Name</u>	<u>Contact Number</u>	<u>E-Mail Address</u>
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Treasurer	Vanessa Washington	301-883-4904	vwash411@comcast.net
Asst. Treasurer	Vacant	--	--
Secretary	Vacant	--	--
<u>Committee Chairs</u>			
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Network Coordinator	Howard Gordon	301-464-2745	flash@acm.org
Service Officer	Vacant	--	--