



# NARFE NEWSLETTER

## GREATER BOWIE-CROFTON AREA CHAPTER 1747 National Active and Retired Federal Employees Association

Volume 40 No. 10 Web: [www.narfe.net/site/chapter1747](http://www.narfe.net/site/chapter1747)  
Facebook: NARFE Chapter 1747

June 2022

**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.

### UPCOMING MEETINGS

- June 2** Executive Board Meeting  
Zoom Meeting, 10:00am
- June 4** Bowiefest, Allen Pond Park, 11:00a – 6:00p
- June 8** Understanding FERS Deferred/Postponed Retirement Options, Federal Benefits Institute Webinar, 2:00pm
- June 16** Luncheon – BJ's Restaurant & Brewhouse, 11:30a  
Bowie Town Center, Bowie, MD

### PRESIDENT'S MESSAGE

Frank Lee

Social Security is the largest source of income for most retirees and has never missed a monthly payment since it started issuing monthly payments in 1940.

Social Security finances are on a downward trend and fixing them is primarily up to Congress. According to former Republican Congressman, Reid Ribble, Congress has been dragging its feet on Social Security reform because any reform that is politically feasible requires things that both parties hate. Republicans don't want to increase revenue and Democrats don't want to reduce benefits.

Social Security is one of the most successful anti-poverty programs that this county has ever had and has widespread support. According to the Center on Budget and Policy Priorities, 21.7 million more Americans would be below the poverty line without Social Security benefits.

Social Security is funded through the Old Age, Survivors, and Disability Insurance (OASDI) payroll tax. 12.4% of your gross income goes to Social Security each paycheck by way of the OASDI payroll tax. The amount of wages subject to the payroll tax

is capped and indexed annually; in 2022, a worker pays the tax on wages up to \$147,000. For a self-employed worker, that means an annual OASDI tax bill of about \$18,200.

The Social Security shortfall is largely due to demographics. In a decade, the entirety of the boomer generation-70 million Americans born between 1946 and 1964 will hit retirement age. As a result, the number of people receiving Social Security benefits come 2034 will be more than double the number of beneficiaries in 1985. Because life expectancies for people aged 65 have increased by 6.5 years, many workers will be receiving benefits for a longer period of time. With a decline in the nation's birth rate, there are fewer younger workers to support the benefits promised to older workers. In 1955, there were more than 8 workers supporting each Social Security beneficiary. Now there are 2.7 workers per beneficiary.

After the Social Security Administration (SSA) pays beneficiaries, any tax dollars that are left over go into the trust funds, now totaling \$2.9 trillion, to be tapped at a time when taxes coming into the system aren't enough to cover ongoing benefit payments. To make up for its income shortfall, the SSA will start drawing on the trust funds this year. Without any changes, the trust funds are expected to be depleted by 2034. Once the trust fund is depleted, 78% of promised benefits will still be covered from the payroll tax that will still be coming into the system. And if nothing is done, Social Security is projected to still be able to pay roughly 75% of promised benefits for the remainder of the century.

To secure Social Security for the future, Congress will have to raise taxes, modify benefits or do some of both.



The last Social Security reform legislation passed was the Social Security Amendments of 1983 which gradually raised the full retirement age to 67, levied taxes on Social Security payments for some beneficiaries, and increased taxes, all of which would be difficult to reach consensus on in Congress today. That legislation has kept the program solvent over the past four decades.

65 million people are receiving Social Security benefits today and 37% of men and 42% of women on Social Security get 50% of their income from the program. In 2021, the average benefit from Social Security was \$1,555 a month or \$18,600 a year, not high in comparison to today's cost of living.

The good news is that Social Security payments will continue beyond 2034 when the trust funds are expected to be depleted. The bad news is that when the trust funds are depleted, Social Security payments will be reduced to 78% of promised benefits, if no changes are made to the program. Given the wide support for the program and the number of retirees who are dependent on it for most if not all of their income, it is hoped that Congress will make the necessary adjustments to the program to enable it to continue to make full promised payments to retirees beyond 2034. Social Security Commissioner Goss is optimistic that Congress will find a solution for our Social Security problems. He said that "We've never reached the point where we depleted the reserves and had to reduce benefits".

### June Social Event

I am pleased to announce that we are going to hold a Luncheon at BJ's Restaurant and Brewhouse as our June Social Event on June 16. The restaurant is located at 15701 Emerald Drive in the Bowie Town Center across from the former Sears store. You can select an entree from their list of ten \$11 Lunch Specials. The cost will be \$18 per person including an entree and non-alcoholic drink, tax and tip included. Please let your server know your entree selection when you arrive at the restaurant. This is an attractive restaurant with good food at a reasonable price. Please sign up for this event by completing the form in the newsletter and sending it together with your payment to Chapter 1747, P.O. Box 504, Bowie, MD 20718. We look forward to seeing you at the luncheon.

### MD Federation Mini Conference

The MD Federation Mini-Conference held on May 2-3, 2022 was an opportunity for Chapter 1747 to show its support for NARFE and I think that we passed with flying colors. We had a total of 12 attendees from Chapter 1747.

We heard from a number of speakers. Lt. Governor Boyd Rutherford spoke on the retiree tax relief measure that was recently passed and said that the measure would reduce taxes for 500,000 Marylanders and help to keep retirees in Maryland. U.S. Representative Jamie Raskin spoke on his long support for Federal employees and retirees and said that the January 6 events at the capital started as a peaceful demonstration and ended up as an attempted coup by extremists to prevent Vice President Pence from counting the electoral college votes and declaring Joe Biden the winner of the 2020 election. Peter Franchot, the Comptroller of MD and a candidate for Governor, spoke on the 90-day gas tax holiday implemented by his office, the 7.5 billion budget surplus, and said that his office had strengthened the MD pension system. House Majority Leader, Steny Hoyer said that there would be a 4.6% pay increase for Federal employees in 2023. He spoke of his long support for Federal employees, retirees and NARFE and said that the

country must take steps to become more self-sufficient and bring inflation under control. Jim Campbell of the MD AARP spoke on the common goals of AARP and NARFE and the many collaborative efforts between the two organizations.

Marsha Goad, the Director of Legislative Advocacy, explained how the NARFE advocacy program worked to develop relationships with legislators to protect the pay and benefits of Federal employees and retirees. Dave Bowman, the Director of Membership Development and Membership Engagement (FEDHub) explained how his office uses digital marketing techniques to recruit new members for NARFE. He said that social media is the way to reach prospective members in the future. He said that FEDHub was an online platform to promote member communication and engagement in NARFE.

We heard from a couple of candidates running for the office of NARFE President. William Shackelford, Regional Vice President, Region 10, said that chapter orientation should change from social to advocacy to attract new members. He proposed changing current chapter boundaries to congressional district boundaries. While this change would help to coordinate activities with congressional representatives, he did not explain how this change would help to recruit new members for NARFE. This idea would put NARFE at risk of having to redraw chapter boundaries every 10 years when congressional boundaries are redrawn as a result of the census. Gary Roundtree, Regional Vice President for Region 2, said that NARFE must recruit new members to secure its future. He proposed a number of steps to improve NARFE's recruitment process. He said that the MD Federation was now the largest state federation in NARFE.

The speakers spoke on the many challenges facing NARFE and on their ideas on how NARFE should meet those challenges.



Seated: Chapter President Frank Lee, Ellen Lee, Ed Bice, Louise Cole. Standing: Marsha Brown Rhonda Hackley, Melody Kebe, Belinda Berry, Vanessa Washington and Lillie Watson

### MD Tax Relief

Maryland state leaders announced on March 28 that they have reached a bipartisan agreement to provide \$1.86 billion in tax relief over five years for Maryland retirees, small businesses and low-income families.

The tax relief agreement includes the following provisions for fiscal year 2023 through 2027:

- *Tax Relief for Retirees: Marylanders 65 and older making up to \$100,000 in retirement income, and married couples making up to \$150,000 in retirement income. As a result, 80% of Maryland's retirees will receive substantial relief or pay no state income taxes at all. (\$1.55 billion)*

- *The Work Opportunity Tax Credit incentivizes employers and businesses to hire and retain workers from underserved communities that have faced significant barriers to employment. (\$195 million)*
- *Family Budget Boosters will provide sales tax exemptions for child care products such as diapers, car seats, and baby bottles and critical health products such as dental-hygiene products, diabetic-care products and medical devices. (\$115.6 million)*

The governor's office said the agreement also makes a one-time \$800 million investment in the Blueprint for Maryland's Future while maintaining a record level in the Rainy-Day Fund.

### Biden Restores Environmental Protections

The White House announced it has restored key protections to a landmark environmental law governing the construction of pipelines, highways and other projects. The new rule will require federal agencies to scrutinize the climate impacts of major infrastructure projects under the National Environmental Policy Act (NEPA), a 1970 law that required the government to assess the environmental consequences of federal actions, such as approving the construction of oil and gas pipelines. In 2020, Trump introduced major changes to the law's implementation, saying the government would exempt many projects from review and speed up the approval process. His administration also said federal agencies would not consider "indirect" climate impacts. Under the rule finalized by the Biden White House this week, regulators will now have to account for how government actions may increase greenhouse gas emissions and fragment wildlife habitat, and whether they will impose new burdens on communities, particularly poor and minority neighborhoods, that have already faced disproportionate amounts of pollution.

### U.S. Out of Pandemic Phase

The United States is finally "out of the pandemic phase," Anthony S. Fauci, President Biden's chief medical adviser, said on PBS's "NewsHour." While infections are still spreading — with an average of over 50,000 new cases per day as of Tuesday — the country is far from the peaks of the pandemic, when daily counts surpassed 1 million. Restrictions, too, are easing as many Americans appear to be putting the pandemic behind them. Masking requirements have been lifted across most of the country, and officials stopped enforcing a federal mask mandate in transportation settings after a judge struck down the requirement. The coronavirus will not be eradicated, Fauci said, but can be handled if its level of spread is kept "very low" and people are "intermittently" vaccinated, though he said he did not know how frequently that would have to happen.

Because the BA.2 subvariant of omicron is more transmissible than omicron, people who are not fully vaccinated and seniors who have underlying conditions are still vulnerable to serious illness or death from omicron. Please protect yourself and your family from covid by being fully vaccinated and wear face masks when appropriate.

**STATE LEGISLATIVE CHAIR**  
Ed Bice & Melody Kebe

On May 19th, the Chapter members were honored with the presence of several State Legislators who provided insight into the recently passed legislation and issues addressed by the Maryland General Assembly, which closed its 2022 session in early April. Senators Edward Reilly (R), District 33 and Ronald Watson (D), District 23; Delegates Marvin Holmes (D) and Geraldine

Valentino-Smith (D) from District 23, and Ms. Aysia Rodriguez representing Delegate Sid Saab (R) from District 33 discussed several topics of interest to Marylanders, such as: tax relief to fight inflation, reforming outdated policies on adult-use cannabis, increasing access to the ballot box, and temporary cash assistance for those living at the poverty level.



Senator Ronald Watson, Delegates Geraldine Valentino-Smith, Marvin Holmes, Ms. Aysia Rodriguez and Chapter 1747 V.P Melody Kebe

### Membership Chair - Angela Hyman

#### Chapter Activity Report - 04/01/2022-05/22/2022

<b>449</b>	Chapter 1747 Members as of 05/22/2022
<b>03</b>	New Chapter Members – Stephen Schaefer, Korrie Johnson, Suf Alkhalde
<b>04</b>	Members Dropped for Non-Renewal
<b>01</b>	Passed Away – Randall Converse
<b>26</b>	New Prospective Members
<b>11</b>	Members Renewed

### TREASURERS REPORT - Vanessa Washington

Balance on: Mar 31, 2022	\$8,800.30
Income:	\$286.88
Expenses:	\$216.03
Balance on: Apr 30, 2022	\$8,771.52
Reserve for Alzheimer's Fund	\$0.00

### CHAPTER OFFICERS

Officer	Name	Contact #	Email
President	Frank Lee	410-672-5065	<a href="mailto:Filee0716@verizon.net">Filee0716@verizon.net</a>
Vice President	Melody Kebe		<a href="mailto:melodykebe@gmail.com">melodykebe@gmail.com</a>
Treasurer	Vanessa Washington	--	<a href="mailto:wash411@comcast.net">wash411@comcast.net</a>
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Secretary	Vacant	--	--
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## NARFE CHAPTER 1747 ANNUAL SOCIAL EVENT

Date: 06/16/2022 Time: 11:30am - 2:00pm

Place: BJs Restaurant & Brewhouse, 15701 Emerald Way, Bowie, MD



\$18.00 Includes Choice of Entrée: New Italian Chicken Parmesan & Spaghetti; New BJs Sauced 'N' Tossed Chicken Thighs Lunch Platter; New Enlightened Mediterranean Chicken Bowl; New Enlightened Spring Harvest Salad, BJ's Cheeseburger\*; Nashville Hot Chicken Sandwich; Hot Ham & Cheese And Soup Combo, Grilled Chicken Alfredo Lunch Sized; Soup and Salad Combo; Mini Deep Dish Pizza & House Salad Combo, Non-Alcoholic Beverage, Tax and Tip

### Event Registration Form

Name \_\_\_\_\_ Telephone \_\_\_\_\_

E-Mail \_\_\_\_\_

Number of Attendees \_\_\_\_ Amount Enclosed (\$18.00 x # Attendees) \_\_\_\_\_

Mail this form **BY JUNE 6<sup>th</sup>** with your check to:

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

\*\*Receipt Upon Request Questions? Call: (410) 672-5065

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**Greater Bowie-Crofton Area  
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