



NARFE NEWSLETTER

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

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Facebook: NARFE Chapter 1747

December 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.

MARK YOUR CALENDAR UPCOMING MEETINGS

- Dec 1 Executive Board Meeting, Bowie Senior Center, 10:00am**
- Dec 14 Estate Planning: Strategies for Feds
Federal Benefits Institute Webinar, 2 PM**
- Dec 15 Holiday Luncheon
BJ's Restaurant and Brewhouse, 11:30am
Bowie Town Center**

PRESIDENT'S MESSAGE Frank Lee

I wish to thank everyone for helping to make the Chapter 1747 Health Fair a big success on October 20. We had 25 attendees including two members from other chapters. Thanks to Melody Kebe for inviting the FEHB representatives, to the FEHB representatives who participated, to Angela Hyman for distributing NARFE literature, to Matt Corley of the City of Bowie for opening the Kenhill Center early and helping us to set up the tables, and to our members who attended. We had a successful exchange of information on the FEHB plans and several members said that they were able to get a lot of information on the health plans. Thanks to everyone for making the event a big success.

Please register for our Annual Holiday Luncheon to be held on December 15 at BJ's Restaurant and Brewhouse located in the Bowie Town Center. Details of the luncheon are in the Luncheon Flyer.

As the House Ways and Means Committee advanced H.R. 82, the Social Security Fairness Act, in late September, it now awaits floor action, which is determined by House leadership, and influenced by committee leaders. As such, NARFE is targeting advocacy efforts toward those leaders, urging action by the end of the year.

Specifically, NARFE is targeting House leadership through a series of action letters designated for Chairman Neal and Kevin Brady, as well as Speaker Pelosi and Majority Leader Hoyer. These letters stress the importance of H.R. 82 being brought to the floor prior to 2023. In addition, members of these targeted districts are encouraged to call their representatives using NARFE's toll-free advocacy line at 1-800-456-8410, option 5.

Currently, 1.9 million people are affected by the WEP and GPO, many of whom are living on fixed monthly incomes. Additionally, the GPO affects spouses, many of whom are widows or widowers. In some cases, benefits are reduced by more than half, leaving them struggling to make ends meet. It is time for Congress to do what is right to bring much-needed financial relief to those affected.

The bipartisan bill, which would fully repeal the windfall elimination provision (WEP) and the government pension offset (GPO), has now gained 305 cosponsors. In NARFE's view, it is imperative that House leaders – Speaker of the House Nancy Pelosi, (D-CA-12) and Majority Leader Steny Hoyer, (D-MD-05) – bring the bill to the floor for a vote in the post-election session. Success will also depend on the views of Ways and Means Committee Chairman Richard Neal, (D-MA-01), and ranking member of the Ways and Means Committee, Kevin Brady, (R-TX-08). That's why we're keeping up the pressure to act.

Merry Christmas
&
Happy Hanukkah



Need for Additional Help

Chapter 1747 is looking for a Social Media consultant who can assist us in promoting the chapter through the use of social media. The person can be a chapter member, a friend or relative of a chapter member or someone with social media skills who would like to help promote our chapter through social media.

We are also searching for a secretary, who can help us take minutes at our meetings and provide administrative support to the President and other officers. Please contact me if you are interested in one of these positions.

NARFE Membership Drive

The 2022 NARFE Membership Drive has started and will run through December 31, 2022. During the drive, members can earn \$10 for each applicant that they enroll. Please help us recruit new members for NARFE and Chapter 1747 by telling your friends and relatives about NARFE and sharing your experience as a long-time member of NARFE and our chapter. If they wish to join NARFE, please give them a membership application. Please contact Angela Hyman, our Membership Chair at bxflowers@verizon.net if you need an Enrollment Application form. On the application form, please ask the applicant to include your name and member number so that you can get credit for recruiting the new member (the member number is on the label of your NARFE magazine). If they wish to find out more about NARFE, please invite them to one of our monthly meetings. Thanks for helping us recruit new members for NARFE and Chapter 1747.

Unfinished Business in Congress

While a new Congress will convene in January, current lawmakers are returning after the election with several items of business left to finish this year. Government funding still hangs in the balance, as does the annual "must-pass" National Defense Authorization Act (NDAA) for fiscal year 2023, and extension of other expiring policies often wrapped up in "tax extenders" negotiations.

On September 30, Congress passed a short-term continuing resolution (CR) that funds the government through December 16, 2022, with current levels of agency funding. That is the new deadline for Congress to prevent a lapse in appropriations and a consequent government shutdown. When members return for the post-election session, passing full-year appropriations bills will sit at the top of their priority list.

The annual NDAA may include several provisions relevant to the entire federal workforce. The House-passed bill would prohibit a return of Schedule F, a broad exception to merit-based civil service rules that could threaten to undermine the entire system. But it's still up in the air whether the House-passed provisions will remain in the final bill – or another bill. It's not too late to contact your senators on the issue today.

NARFE continues to push for action on repeal of the windfall elimination provision (WEP) and the government pension offset (GPO). If congressional leaders reach an agreement on action on those issues, hitching a ride on year-end legislation provides the most likely path.

Alzheimer's Drive

Since our Alzheimer's Drive was very successful last year, we decided to repeat it this year. Please make your checks out to Alzheimer's Research and send it to Chapter 1747, P.O. Box 504, Bowie, MD 20718. You can get a tax deduction for your contribution. You may also give a cash donation at our meetings to our Treasurer, Vanessa Washington. Cash donations are not tax deductible. Please make a holiday donation to this worthy cause and thanks for your donation.

2023 COLA

Civil Service Retirement System (CSRS) annuities and Social Security benefits will increase through an 8.7 percent cost-of-living adjustment (COLA) for 2023. Federal Employees Retirement System (FERS) annuities will receive a 7.7 percent COLA. Both COLAs will be reflected in January 2023 payments.

New FLTCIP Enrollments Suspended

On November 10, the Office of Personnel Management (OPM) issued a benefits administration letter to agencies informing them that OPM is suspending new applications for coverage in the Federal Long Term Care Insurance Program (FLTCIP). This action does not alter existing policies.

OPM explained that the suspension will allow OPM and the FLTCIP carrier to "thoroughly assess the benefits offerings and establish sustainable premium rates that reasonably and equitably reflect the cost of the benefits provided." OPM will also be issuing a final regulation laying out rules for the suspension of applications. The suspension will remain for 24 months, barring any subsequent action by OPM.

Few Americans Get Booster Shots

Federal officials have spent the past year urging Americans to get booster shots to bolster their protection against the coronavirus, which wanes over time. In early September, they rushed out the first new shots — reformulated to target the still-dominant omicron variants — to give people time to get inoculated before a likely cold weather surge, when respiratory infections increase as people head indoors, and recommended that all Americans 12 and older receive a third and fourth dose of vaccine.

But the campaigns have lagged badly. Only about 105 million U.S. adults — roughly 40 percent — have received the third shot of vaccine initially offered a year ago, according to federal data, a far lower rate than countries like the United Kingdom, where more than 70 percent of adults have gotten a third dose. That figure is also well behind the 200 million U.S. adults who completed their primary series of shots.

Early data shows that just over eleven million Americans — or about 4 percent of those eligible — have received the new bivalent booster shots. A third of adults say they eventually plan to get those shots, according to KFF polling.

The lagging booster rate is blamed as a major contributor to the high covid mortality rate last winter and the continuing deaths of more than 400 Americans on average per day linked to the virus, according to The Washington Post's coronavirus tracker. An analysis by the Commonwealth Fund, an independent research group, forecasts that more than 75,000 lives might be needlessly lost if the fall booster campaign comes up short.

Panagis Galiatsatos, M.D. of the John Hopkins School of Medicine is predicting more COVID cases as the weather cools, with a potential wave of yet another subvariant of the omicron variant.

More than 75 percent of COVID deaths have been in those age 65 and older, a risk that increases if you have underlying medical conditions.

The AARP reported that for a person 65 and older, being up to date on your vaccinations reduces the likelihood of heading to the hospital by 94 percent.

The recently introduced booster targets the most contagious of the omicron subvariants, so adding them to your previous vaccinations is like donning a full-body suit of immunity armor.

Electoral College Reform Act of 2022

Electoral Count Reform Act of 2022 ECRA is the Senate version of the bill to reform and modernize the 1887 Electoral Count Act to close loopholes that former president Trump and his supporters tried to exploit to change the Electoral College count in 2021. It would:

- Clarify that the vice president has only a ministerial role in counting the electoral votes.
- Close the loophole that allows state legislatures to declare a "failed" election and potentially overrule the decision of the voters.
- Ensure an expedited judicial process to resolve disputes about the validity of electoral votes.

The U.S. Senate Committee on Rules and Administration has approved the bill on a bipartisan basis. It is scheduled to be voted on by the Senate after the mid-term elections. Because it has the support of Senate leader Mitch McConnell, it is expected to pass the Senate.

After passage, the Senate must harmonize its bill with the version of Electoral Count Act (ECA) reform that recently passed in the House – the Presidential Election Reform Act (PERA).

Tax Bracket Changes

The IRS is adjusting many of its rules to account for the impact of inflation, ranging from individual income tax brackets for 2023 to the standard deduction. The changes could mean tax savings for some taxpayers next year.

The higher limits are aimed at avoiding "bracket creep" due to inflation, which can push workers who received annual cost-of-living pay increases into higher tax brackets even though their standard of living hasn't changed.

The higher provision thresholds could provide relief to some taxpayers who fall into lower tax brackets as a result, said Tim Steffen, director of tax planning with Baird, in an email. For instance, Steffen noted that a married couple earning \$200,000 in both 2022 and 2023 would save \$900 in taxes next year because more of their income would be taxed at a lower rate.

Here are the changes announced by the IRS on October 18, with the inflation-adjusted provisions taking effect for the 2023 tax year. Taxpayers will file their 2023 tax returns in early 2024.

HAPPY HOLIDAYS

Standard deduction

The standard deduction is used by people who don't itemize their taxes, and it reduces the amount of income you must pay taxes on.

- For married couples filing jointly, the standard deduction will rise to \$27,700, up from \$25,900 in the current tax year. That's an increase of \$1,800, or a 7% bump.
- For single taxpayers and married individuals filing separately, the standard deduction will rise to \$13,850 in 2023 from \$12,950 currently. That's an increase of about 6.9%.
- Heads of households will see their standard deduction in 2023 jump to \$20,800 from \$19,400 this year. That's an increase of 7.2%.

"The flip side of this, though, is that it's going to be harder to itemize your deductions in 2023," Steffen said. "That means your tax payments, mortgage interest and charitable contributions are less likely to provide you a tax benefit next year."

Membership Chair - Angela Hyman	
Chapter Activity Report - 11/01/2022-11/19/2022	
435	Chapter 1747 Members as of 11/19/2022
01	New Chapter Members – Angela Phifer
05	Members Dropped for Non-Renewal
00	New Prospective Members
12	Members Renewed
10	Members Reinstated

Treasurers Report – Vanessa Washington	
Balance on: Sep 30, 2022	\$6,975.13
Income:	\$267.34
Expenses:	\$364.99
Balance on: Oct 31, 2022	\$6,877.48
Reserve for Alzheimer's Fund	\$12.00

CHAPTER OFFICERS

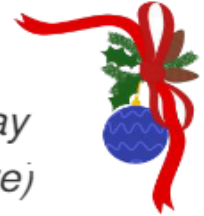
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Chapter Editor	Vanessa Washington	--	Vwash411@comcast.net
Network Coordinator	Bruce Thoman	--	thomanBruce@gmail.com
Service Officer	(Vacant)		

**NATIONAL ACTIVE AND RETIRED FEDERAL
EMPLOYEES (NARFE) CHAPTER 1747 ANNUAL
HOLIDAY LUNCHEON**

December 15, 2022 @ 11:30a-2:00p



*BJ's Restaurant & Brewhouse - 15701 Emerald Way
Bowie Town Center (Across from former Sears store)*



RSVP by December 12, 2022

Reserve your space by sending an email to fllee0716@verizon.net with your name and the names of other attendees in your party. Please title the email Holiday Luncheon Reservation. You may also make a reservation using this flyer as a form and sending it with the requested information to NARFE Chapter 1747, PO Box 504, Bowie, MD 20718

