



# NARFE NEWSLETTER

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

Volume 41, No. 10

Web: [www.narfe.net/site/chapter1747](http://www.narfe.net/site/chapter1747)

June 2023

Facebook: NARFE Chapter 1747

**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

- June 1** Executive Board Meeting  
Bowie Senior Center, 10:00am
- June 1** Smoothing the Transition to Retirement  
Federal Benefits Institute Webinar, 2:00pm
- June 2** Senior Information Fair  
Bowie Senior Center, 10:00am-2:00pm
- June 15** June Luncheon, 12:00pm  
Ledo Pizza Restaurant, Crofton

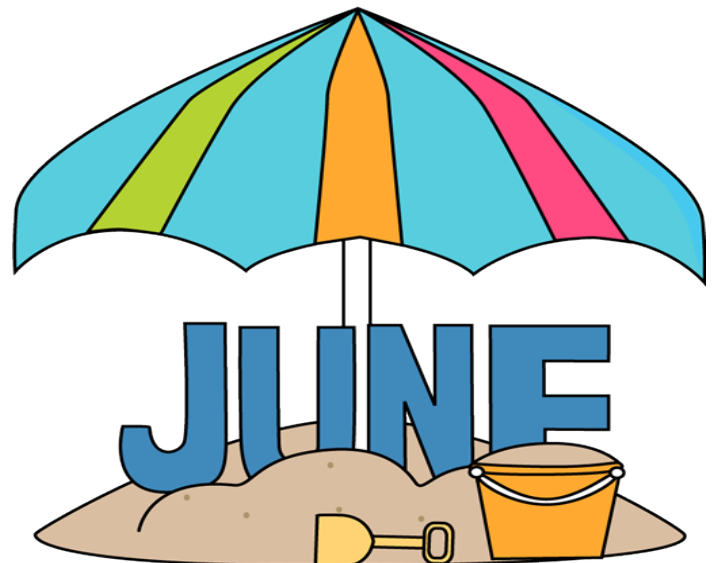
## PRESIDENT'S MESSAGE Frank Lee

This is my last message to you as your President. Beginning in September 2023, our new President Angela Hyman will be taking over this column.

Thanks for your support during my five years as your president. It was both a joy and an honor to serve as your President. I would like to congratulate Angela Hyman and Gerald Williams on being elected as your new President and Vice President. I have been told that succession is the most difficult task for a chapter. Not only did we find two individuals to succeed me but to have found these two outstanding individuals to take over our chapter is a blessing. Please get to know them and give them your support. I am turning a chapter over to Angela and Gerald that is in great shape. We have one of the most active chapters in the MD Federation. We get frequent compliments on our newsletter and monthly programs.

We have over 400 members in our chapter, \$6K in our account, and 6 dedicated members on our Executive Board. With our resources and good leadership, Chapter 1747 can do great things. We need to recruit new members and get our existing members to be more engaged but Angela as our Membership Chair is ideally suited to lead this task. Almost half of the Federal workforce is over 50 years of age and half of the Federal workforce is eligible to retire within the next two years. We have many Federal employees and retirees who live in the Bowie-Crofton area. Our challenge is to find them, reach out to them and get them to join NARFE and Chapter 1747. Under Angela and Gerald, we can meet this challenge and successfully grow our chapter.

Our new leaders will continue the tradition of providing great service to our members. We do many things to protect the pay and benefits of Federal employees and retirees as well as to help members understand their federal benefits. We will continue to address health and financial issues faced by our members. We will continue to be a full-service chapter. As the National Legislative Chair, I will continue to support our chapter and provide support to Angela and Gerald. Please support our new leaders and other members of our Executive Board. They will lead Chapter 1747 into the future and enable the chapter to do great things.



## Biennial Election

Chapter 1747 conducted its Biennial Election at its May 18 General Meeting at the Kenhill Center. The following officers were chosen and will serve a 2-year term beginning on June 15, 2023:

President - Angela Hyman  
Vice President - Gerald Williams  
Treasurer - Vanessa Washington  
Asst Treasurer - Louise Cole

## Biographies of New Officers

Following are short biographies of our new President, Angela Hyman and Vice President, Gerald Williams.

Angela Hyman joined NARFE in 2019 as an active Federal employee. She was appointed Membership Chairperson in 2021. In this role she provides membership statistics for our monthly Newsletter, communicates with new and prospective members, sets up information tables for recruitment (at Bowie Senior Center, Allen Pond for Bowiefest, Kenhill Center for Health Fair) and briefed Federal employees about NARFE in pre-retirement seminars. She also initiated and managed our first ever Spring Chapter Membership drive. She received the Distinguished Annuitant Award from Blue Cross in April 2023 for her membership development activities. Angela has over 35 years of management experience and retired after 37+ years working for the Federal government; Department of the Navy and the Department of Treasury.

Gerald Williams has worked for the Federal Energy Regulatory Commission (FERC) for nearly 35 years, retiring in 2022 as a Senior Executive Service member, as the Director and Chief Accountant, Division of Audits and Accounting. As the Chief Accountant, Gerald has issued accounting decisions addressing hundreds of accounting matters and advised the Commission on accounting matters in over a thousand proceedings involving accounting and financial reporting matters. Mr. Williams was also responsible for leading the administration of the Commission's financial reporting filings programs. These orders and other actions to companies addressed the FERC's accounting policies governing many accounting and financial reporting areas. To ensure that the energy industry has sound accounting policies to address their specific needs, he worked with the Commissions various stakeholders (utilities, state commissions, and industry liaison groups, etc.) on various accounting initiatives. In the nonprofit arena, Gerald Williams served as President of the Colington Manor Homeowners Association; for 2 years. He also served as President of North Carolina Agricultural and Technical State University Alumni Association (3 years); and President of the Colington Station Recreation Association (2 years). Each of these positions involved leading a member board.

## June Luncheon

Our June Luncheon will be held at the Ledo Pizza restaurant in Crofton on June 15. A variety of pizza, chicken tenders and fries, salad, and unlimited soft drinks will be served. The cost will be \$14/person. You may sign up for the luncheon by sending in your registration and payment to Chapter 1747, P.O. Box 504, Bowie, MD 20718. MD Federation President, Gary Roundtree, will be present to swear in our new officers. Please join us to dine on a variety of pizza and other items and to meet and congratulate our new officers.

## MD Tax Treatment of Federal Annuities

Social Security is exempt. If age 65+ or totally disabled, you may exclude up to \$34,000 in pension income, under certain conditions. Additional \$1,000 exemption for residents who are blind or age 65+. If a dependent over 65 is claimed, you can also receive an extra exemption of up to \$3,200 based on AGI. Military retirement subtraction up to \$15,000 if 55 or older; \$5,000 for those under age 55.

## Impact of Failing to Raise Federal Debt Ceiling

Leaders from Congress and the White House are trying to forge an agreement to lift the federal debt ceiling, with only a few weeks before the Treasury Department may no longer be able to avert an unprecedented U.S. default. If they fail, and the government can't meet its payment obligations, economists and financial experts predict chaos. "It would be a lethal combination," said Mark Zandi, chief economist at Moody's. "You can see how this thing could really metastasize and take down the entire financial system, which would ultimately take out the economy."

Possible outcomes:

- Stocks crash
- A sudden recession
- Federal workers in limbo
- Social Security and Medicare miss payments
- U.S. borrowing costs soar
- Economic problems spread worldwide
- The dollar drops with U.S prestige

The federal debt limit is a false issue. It does not increase existing debt. It just allows the government to pay its existing debt up to a certain amount. If the federal government is unable to pay its existing debt, it would default on its financial obligations leading to the negative outcomes listed above.

House Republicans are trying to use the debt limit issue as a way of forcing Democrats to agree to spending cuts that they want. They will fail because Senate Democrats and Republicans led by Mitch McConnell do not support the House Republican plan.

The real problem is that the U.S. needs to reduce the amount of its national debt which is currently \$31 trillion. This will require a bipartisan plan agreed to by both Republicans and Democrats. President Biden is correct in advocating for a clean debt ceiling plan to raise the U.S. debt ceiling without agreeing to the Republican plan for pre-defined budget cuts. Congress passed a "clean" debt ceiling bill" 3 times during the Trump administration. Congress must find a better way to develop the budget and reduce the national debt than by threatening not to honor our financial obligations.

## We Can Improve our Cognitive Health

Researchers are showing us that with a healthy lifestyle, social connections and resilience, we can lower our risks of cognitive decline. A 2023 report from the Alzheimer's Association estimates that 1 in 3 Americans older than 85 have Alzheimer's disease, the most common form of dementia. More hopefully, research has uncovered many of the different risk factors that can be mitigated with lifestyle changes. A 2020 report from Lancet estimates that about 40 percent of dementias may be preventable. In the normal or average trajectory, research shows, memory and cognitive abilities can begin to decline around your 30s or 40s. Emily Rogalski, Professor of Psychiatry & Behavioral

Sciences at Northwestern University said “that by the time most people are 80, on certain memory tests, they can remember about half as much as when they were 50.” Despite being less sharp, older people following this trajectory are still able to function and thrive in everyday life. SuperAgers are those who even past their 80s appeared to be at least as mentally acute in memory as those in their 50s and 60s. Researchers said that SuperAgers are rare, comprising less than 10 percent of those who believed that they had good memory. They tend to have strong positive social relationships, which require a degree of adaptability when there are fewer peers of their age. Becoming a SuperAger is probably partly because of the genetic lottery, but there are many lifestyle factors we can modify to lengthen our cognitive health span as we age including:

- Eat like a centenarian by incorporating fiber-rich foods and nuts into your diet.
- Exercise your body. Most people know the importance of getting up and moving, yet don't always follow through. “I tell them to examine their ‘but,” Mitchell Clionsky said. Figure out what is getting in the way of exercising and ask “how do we break it down into something you will do,” he said.
- Exercise your brain. The brain loves a challenge, so do activities that engage your noggin.
- Stay connected. Social isolation and loneliness are risk factors for dementia, while social contact is protective.
- Foster resilience. When something bad occurs, try to embrace the challenge. “What in this can be a learning moment? What in this can be a turning point?” Rogalski said

SuperAgers cannot only help us age better but also reimagine what is possible in older age. “I think there’s the possibility to set new expectations in aging and to revalue rather than devalue older adults,” Rogalski said.

### Importance of Increasing Your Social Network as You Age

“It’s never too late to develop meaningful relationships” said Robert Waldinger, a clinical professor of psychiatry at Harvard Medical School and director of the Harvard Study of Adult Development. That study, now in its 85th year, has shown that people with strong connections to family, friends and their communities are “happier, physically healthier, and live longer than people who are less well connected,” according to “The Good Life, Lessons from the World’s Longest Scientific Study of Happiness,” a new book describing its findings, co-written by Waldinger and Marc Schulz, the Harvard study’s associate director. Waldinger’s message of hope involves recognizing that relationships aren’t only about emotional closeness, though that’s important. They’re also a source of social support, practical help, valuable information and ongoing engagement with the world around us. And all these benefits remain possible, even when cherished family and friends pass on.

### STATE LEGISLATION – Ed Bice

The 2023 Elderly Property Tax Credit for PG residents provides a 20% credit in your county property taxes, inclusive of the county portion of Homeowners and Homestead credits for up to five years once eligibility criteria are met. Complete information is detailed in the following site to include a copy of the application [www.princegeorgescountymd.gov/419/Residential](http://www.princegeorgescountymd.gov/419/Residential). Scroll down to 2023 Elderly Property Tax Credit Application.

At our May 18 meeting, we had the pleasure of having Senator Ronald Watson (D) District 23, a member of the Senate Education, Energy and Environment Affairs committee and

Spencer Dixon, legislator director for Senator Dawn Gile (D), District 33, a member of the Senate Finance Committee. Senator Watson spoke about legislation which was passed that affects our veterans to include a bill that provides up to \$40,000 to military retirement that now is exempt from state taxes. He spoke about the historic investment in public education though the Blueprint for Maryland Future and other issues involving today’s students.

### MEMBERSHIP CHAIR - Angela Hyman

#### Chapter Activity Report - 05/01/2023-05/23/2023

|            |   |
|------------|---|
| <b>416</b> | Chapter 1747 Members as of 05/22/2023               |
| <b>02</b>  | New Chapter Members – Brian Burke; Francis Lawrence |
| <b>04</b>  | Members Dropped for Non-Renewal                     |
| <b>02</b>  | Members Passed – Adrienne Brown; Helen Legrande     |
| <b>05</b>  | Members Renewed                                     |
| <b>01</b>  | Transfer out (Florida Resident)                     |
| <b>01</b>  | Voluntary Cancellation (West Virginia Resident)     |

### TREASURERS REPORT - Vanessa Washington

|                              |            |
|------------------------------|------------|
| Balance on: Mar 31, 2023     | \$6,038.46 |
| Income:                      | \$289.04   |
| Expenses:                    | \$268.54   |
| Balance on: Apr 30, 2023     | \$6,058.96 |
| Reserve for Alzheimer’s Fund | \$12.00    |

| <b>CHAPTER OFFICERS</b> | <b>Name</b>        | <b>Contact #</b> | <b>Email</b>   |
|-------------------------|--------------------|------------------|--|
| President               | Frank Lee          | 410-672-5065     | <a href="mailto:Fllee0716@verizon.net">Fllee0716@verizon.net</a> |
| Vice President          | (Vacant)           | --               |  |
| Treasurer               | Vanessa Washington | --               | <a href="mailto:Vwash411@comcast.net">Vwash411@comcast.net</a>   |
| Asst. Treasurer         | Louise Cole        | 410-672-6528     | <a href="mailto:Col9135@aol.com">Col9135@aol.com</a>             |
| Secretary               | (Vacant)           | --               | --   |
| <b>Committees</b>       |                    |                  |  |
| Federal Legislation     | Frank Lee          | 410-672-5065     | <a href="mailto:Fllee0716@verizon.net">Fllee0716@verizon.net</a> |
| State Legislation       | Ed Bice            | 301-464-3748     | <a href="mailto:de3637@verizon.net">de3637@verizon.net</a>       |
| Alzheimer Chair         | Ed Bice            | 301-464-3748     | <a href="mailto:de3637@verizon.net">de3637@verizon.net</a>       |
| Membership Chair        | Angela Hyman       |                  | <a href="mailto:bxflowers@verizon.net">bxflowers@verizon.net</a> |
| Chapter Editor          | Vanessa Washington | --               | <a href="mailto:Vwash411@comcast.net">Vwash411@comcast.net</a>   |
| Network Coordinator     | Bruce Thoman       | --               | <a href="mailto:thomanBruce@gmail.com">thomanBruce@gmail.com</a> |
| Social Media            | (Vacant)           | --               | --   |



## NARFE CHAPTER 1747 ANNUAL SOCIAL EVENT

Date: 06/15/2023 Time: 12:00pm - 2:00pm

Place: Ledo Pizza, 1256 Route 3 South, Crofton, MD



\$14.00 Includes: Chicken fingers, Veggie Pizza, Pepperoni Pizza, Meat Lovers Pizza, BBQ Chicken with Bacon Pizza, Fries, Garden Salad and Unlimited Fountain Soda

### Event Registration Form

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

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

Number of Attendees \_\_\_ Amount Enclosed (\$14.00 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

Greater Bowie-Crofton Area  
NARFE Chapter 1747  
P.O. BOX 504  
BOWIE, MD 20718-0504  
Narfe1747.org

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