



# NARFE NEWSLETTER

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

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May 2020

**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

All activities

scheduled through June 2020

have been cancelled due to the coronavirus meeting restrictions and will be rescheduled once these restrictions have been lifted.

## PRESIDENT'S MESSAGE

Frank Lee

Hi Everyone. Because of Maryland's "stay at home order" and the closure of the senior centers, I am cancelling all meetings scheduled through June and also cancelling the June issue of the Chapter 1747 newsletter. Normally, I would use the June newsletter to promote our June social event, announce the dates for our planning meetings in July and August, and announce the programs that we have scheduled for the fall. Because we are shut down and don't know when we can open back up, we can't do any of that. Hopefully, the Governor will end the stay at home order sometime this summer and we can resume operations in the Fall. That will also depend on when he allows the senior centers to open back up. We will send out an E-mail announcement when that happens. In the meantime, please stay home, stay safe and practice social distancing.

### Maryland General Assembly Adjourned

Maryland's presiding lawmakers announced Monday that the General Assembly will not reconvene for a special session in May as it had initially planned last month when it abruptly ended its normal 90-day session. Senate President Bill Ferguson (D-Baltimore City) and House Speaker Adrienne A. Jones (D-Baltimore County) said that they made the decision after consulting with public health experts. Since adjourning, a joint covid-19 legislative work group, created by Ferguson and Jones has met weekly to receive updates on the crisis and to provide recommendations on recovery efforts. Ferguson and Jones did not rule out a special session before reconvening in January, saying they will continue to evaluate the need and timing for a future special session.

### \$484 Billion for SBA Program

The White House and congressional leaders reached agreement Tuesday on a \$484 billion deal to replenish a small business loan program that's been overrun by demand and also boost spending for hospitals and coronavirus testing. The \$484 billion legislation would increase funding for the Paycheck Protection Program by \$310 billion, boost a separate small business emergency grant and loan program by \$60 billion, and direct \$75 billion to hospitals and \$25 billion to a new coronavirus testing program.

### New OPM Acting Director

Michael Rigas, the deputy director of the Office of Personnel Management (OPM) was appointed as the acting director of the agency. Rigas' government experience includes serving two years as the deputy director of OPM, six months as a senior advisor at the General Services Administration (GSA), and two and a half years as chief of staff of the Department of Veterans' Services in Massachusetts.

### MD Coronavirus Recovery Plan

Governor Larry Hogan announced Maryland's Coronavirus Recovery Plan on Friday, April 25. A sustained 14-day decline in coronavirus hospitalizations, ICU admissions and in covid-19 deaths is needed before any stage of the recovery plan can begin. He said that the recovery can begin as early as May if coronavirus numbers continue to plateau.

The recovery plan has four essential building blocks, Hogan said that must happen to reopen the state: expanded testing, increased hospital surge capacity, increased supply of personal protective equipment (PPE) and a robust contact tracing operation.

When the state arrives at the point where restrictions can be eased, the state's economy will be restarted in three steps with low-risk businesses reopening first, followed by medium and then high risk. All steps require the use of face masks and social distancing.

Stage One would lift the stay-home order, reopen many small businesses and resume lower-risk community activities which include reopening of golf courses, return of recreational boating and fishing and allowing elective outpatient surgeries. Local governments may be able to open facilities, like local parks and playgrounds, municipal recreation centers and libraries if appropriate safety protocols could be followed.

Stage Two would begin if stage one activities resume without a spike in deaths, a sustained spike in ICU cases, or significant outbreaks of community transmission. Stage two would include more businesses reopening and non-essential workers who cannot telework returning to work.

Stage Three involves reinstating higher-risk activities including larger social gatherings. State three will require the availability of a coronavirus vaccine or effective therapeutic treatments for coronavirus.

The roadmap contemplates offering some flexibility to health officers of county and municipal governments, and considering regional differences in coronavirus conditions.

**MEMBERSHIP CHAIR**  
Lillie Watson

The number of Chapter 1747 Members as of April 22, 2020 is 551. Updated activity reports on Chapter 1747 members are currently unavailable due to a system change.

**FEDERAL LEGISLATION**  
Kent Nilsson

Three bills have been signed into law that address the coronavirus (SARS-CoV-2) pandemic as this is being written (April 27, 2020). The shortest one (P.L. No. 116-123) provides \$8.3 billion to federal agencies responding to the coronavirus outbreak. The second (P.L. No. 116-127) has no Congressional Budget Office cost estimate. Emergency legislation of this type is not subject to discretionary spending limits that normally bind Congress. Public Law No. 116-127 provides emergency funding for: medical leave for eligible employees of companies with fewer than 500 employees, states' unemployment compensation funds, emergency paid coronavirus related sick leave (including leave for family members' care), and additional funding for food stamps (SNAP) for unemployed workers. It also requires medical insurers (including Medicare) to cover coronavirus testing and health care without co-pays or deductibles. Self-employed individuals get tax credits equal to 67% of average daily pay, or two hundred dollars per coronavirus sick day, whichever is less, for up to fifty days and all employers receive a 100% tax credit for all qualified sick leave paid out. The third bill (the Coronavirus Aid, Relief, And Economic Security Act or CARES Act (S. 3548/H.R.748)) contains 247 pages of authorizations that spend approximately \$2.2 trillion (10% of 2019 GDP). A description of the CARES Act follows. For more detailed information, use your internet browser to search for S. 3548.

**Individuals.** This bill includes several elements intended to keep people enmeshed in our economy through direct cash payments and expanded unemployment benefits. Cash payments are estimated to total \$300 billion. Individuals *earning* less than \$75,000 can expect a onetime cash payment of \$1,200. Married couples earning less than \$150,000 would receive a check for \$2,400. Families would receive \$500 more per child. Payments phase down after that and disappear completely for people earning more than \$99,000 and couples earning more than \$198,000. The cash payments are based on either your 2018 or 2019 federal income tax filings. People who receive Social Security benefits but who do not file federal income tax returns are still eligible, too. They do not need to file tax returns. Instead their checks will be based on information provided by the Social Security Administration.

The bill also provides an estimated \$260 billion in extra unemployment payments in the form of \$600 per week from the federal government on top of whatever base state unemployment amount a worker receives. Those increased payments will last for four months. The legislation also adds 13 weeks of unemployment insurance. People nearing the maximum number of weeks allowed by their state would get an extension. New filers would also be allowed to collect the benefits for the longer period.

Typically, self-employed people, such as freelancers and contractors, cannot apply for unemployment compensation. This bill creates a new, temporary Pandemic Unemployment Assistance program through the end of this year to help people who lose work as a direct result of this public health emergency.

**Tax Returns.** The normal April 15 filing date for federal income tax returns was extended to July 15. The IRS also states that people who have filed, or plan to file, can still expect to receive a refund if they are owed one.

**Coronavirus (SARS-CoV-2) Insurance Coverage.** The bill requires all private insurance plans to cover coronavirus treatments and vaccine and makes all coronavirus tests free.

**Small Businesses.** The bill provides \$10 billion for grants up to \$10,000 to provide emergency funds to small businesses for immediate operating expenses. \$350 billion was allocated to the Small Business Administration to provide loans of up to \$10,000,000 to each small business. Any portion of that loan that was used to maintain payroll, or keep employees on the books, or pay for rent, mortgage or other existing debt would be forgiven as long as employees stay on the books through June. \$17 billion was also allocated to

cover up to six months of payments for small businesses already using SBA loans. The definition of "Small Business" is a technical term defined under the provisions of 15 U.S.C. §632.

**Large Businesses.** Approximately \$500 billion in loans was provided for large businesses, which will have to be paid back and will be subject to public disclosure and other requirements. About \$58 billion was allocated for commercial air services. Of that amount, \$25 billion was provided to help cover employee wages, and salaries of passenger air carriers, up to \$4 billion for cargo air carriers, and up to \$3 billion for airline contractors. Any company receiving a loan under this program is barred from any stock buyback for the term of the loan plus one year. In addition to the foregoing, this legislation also creates a fully refundable tax credit for businesses of all sizes that are closed, or distressed, to enable them to keep employees on the payroll. The intent was to have those employees hired back, or put on paid furlough, to ensure they will have jobs to which to return. The credit covers up to 50% of payroll on the first \$10,000 of compensation, including health benefits, for each employee. For employers with more than 100 full time employees, the credit would be applicable to employees who are not providing services because of the coronavirus. Eligible employers with 100 or fewer full-time employees could use the deduction even if they aren't closed.

**Ethics.** The president, vice-president, members of the Cabinet, and members of Congress are barred from benefiting from the money carved out for corporations. That prohibition also extends to "the spouse, child, son-in-law or daughter-in-law" of the incumbents in those positions. All loans, their terms and any investments or other assistance provided by the federal government, must be publicly disclosed. The bill creates a Special Inspector General to oversee pandemic recovery expenditures. That person, along with a special committee, will provide oversight of all loans and other uses of coronavirus taxpayer dollars. Shortly after signing this bill, President Trump fired the Acting Inspector General who would have conducted this oversight. No additional funds have been provided for the Special Inspector General's operating expenses. Nor have additional funds been explicitly allocated to provide additional personnel to process these disbursements, or manage or audit their processes, or audit the recipients (or investigate the foregoing), despite the fact that this is the largest disbursement from the U.S. Treasury in U.S. history. No extensions of applicable statutes of limitation have been enacted to prosecute violations which, given the unprecedented volume and the amounts of disbursements and the static number of supervisory and processing personnel, will take a long time to discover.

**Public Health.** \$100 billion was appropriated for hospitals responding to the coronavirus. \$32 billion was provided to community health centers that provide health care services. \$11 billion was appropriated for diagnostics, drug treatments, and vaccines. The FDA will receive an additional \$28 billion to prioritize and expedite the approval of new drugs. The Centers for Disease Control will receive a supplemental appropriation of \$4.3 billion. An additional \$20 billion has been set aside for the health care of veterans. \$16 billion was provided to the Strategic National Stockpile to increase the availability of equipment, including ventilators and masks.

**Food.** \$15.5 million has been designated for the Supplemental Nutrition Assistance Program ("SNAP") to help cover the expected costs of new applications to the program as a result of the coronavirus. An additional \$450 million was appropriated for food banks and other community distribution programs. American Indian Reservations, American Samoa, the Northern Mariana Islands and Puerto Rico all receive additional funds and access to federal nutrition programs.

**State and Local Governments.** \$339.8 billion was designated for state and local government programs. Of that amount, \$274 billion was for specific coronavirus response efforts, including \$150 billion of direct aid to state and local governments running out of cash because of a large number of cases. The bill also includes \$5 billion for Community Development Block Grants.

**Education.** \$13 billion was provided for K-12 schools, \$14 billion for higher education, and \$5.3 billion for programs for children and families, including immediate assistance to child care centers. All loan and interest payments are deferred through September 30 without penalty for all federally owned student loans. Students, who drop out of school because of the coronavirus, will not have that time away from school deducted from their lifetime limits on subsidized loans and Pell Grant eligibility. Those students will also not be asked to pay back any grants or aid that they have already received. Schools are permitted to turn unused work-study funds into supplemental grants and continue to pay work-study wages while school operations are suspended. Employers can provide up to \$5,250 in tax free student loan repayment benefits.

**Other Programs.** Finally, there is a very long list of other areas receiving funding, including arts programs, universities, and other institutions.

**Observation.** This is my last column. As a retired Inspector General, I feel compelled to share some thoughts about this. First, this is the largest single disbursement process ever authorized by the federal government (e.g., over six years of kinetic warfare, the U.S. spent \$0.334 billion (World War I) and \$1.7 trillion (World War II)). Under this current deadly pandemic, something had to be done to forestall the collapse of our health, economic and government systems - and quickly. This legislation was written hastily and with little meaningful oversight of the vast sums of money that will be distributed. Errors will occur not intentionally, but intentionally, as well. Ambiguities will create inconsistent interpretations, distributions and payments that should not have been made. Fraudulent activities and disbursements will result without any intentional misbehavior on the part of any federal employees. But they will also occur intentionally. These things take time, effort, skill and commitment to ferret out, correct and prosecute. And, it is important to do so for three reasons. First, to recover sums that should not have been paid that belong to the American people who will be staggering under an increased debt load. Second, to deter fraudulent behavior in the future. And third, to restore credibility for our government - not only for ourselves - but as an example for the rest of the world. The United States presents itself as being a republic that operates under the rule of law, and not of man. Our ambassadors and envoys asseverate that we are governed by laws that are enforced and not by the machinations of corrupt, venal, self-aggrandizing or cynical politicians. We owe it to ourselves, and to future generations who will have to pay for this debt, to do this correctly and to prove to other nations that it will be possible for them, as well as us, to do this with honesty, integrity and transparency now, and in the future.

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TREASURERS REPORT	
Balance on: February 29, 2020	\$10,809.74
Income:	\$424.66
Expenses:	\$936.93
Balance on: March 31, 2020	\$10,297.47
 Reserve for Alzheimer's Fund	 \$45.00

# STUCK-AT-HOME WAR MOVIES

## THE GREAT ESCAPE



## A FRIDGE TOO FAR



## THE LONGEST MONTH



## ALL QUIET ON THE WESTERN LAWN



## APOCALYPSE NOW



**STAY SAFE  
AND  
PRACTICE SOCIAL DISTANCING**

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