



NARFE NEWSLETTER

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

Volume 39 No. 3

narfe.org/chapter1747

November 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

Virtual Meetings Using Zoom

Nov 19 Downsizing Made Easy, 10a, Jennifer Tilghman
Virtual Meeting Using Zoom

Dec 3 Executive Board Meeting, 10a
Virtual Meeting Using Zoom

Dec 17 Holiday Party? (TBD)

Jan 21 Taxes, 10a, Diane Polangin
Virtual Meeting Using Zoom

PRESIDENT'S MESSAGE

Frank Lee

The most important task of the new president whoever it will be is to develop and implement a national plan to defeat coronavirus. This plan has to be the new president's number one priority because coronavirus has made it impossible for us to lead a normal life and for the country to address its many problems. The outline of this plan is well known as it has been used by many countries in Asia and Europe to successfully defeat coronavirus. It must emphasize the use of testing, contact tracing and isolation of infected persons to defeat coronavirus. It must also stress the use of face masks and social distancing to control coronavirus. Some states have been able to control coronavirus by developing and implementing a plan based on these principles while many states have not and have not been able to control the spread of coronavirus in their states. Many states have also enabled the spread of coronavirus by prematurely opening their states economies up by removing restrictions before bringing the disease under control.

Many states have not been able to control the spread of coronavirus because their citizens have not been following CDC guidelines on wearing face masks and practicing social distancing and have been engaging in large gatherings. Many people believe that the pandemic is not real or do not take the pandemic seriously. This problem has been caused by our leaders sending the wrong or

inconsistent message and people not acting responsibly. Many leaders including the President have opposed the wearing of face masks because they feel that it is an infringement on personal freedom. The President has made this a political issue by claiming that the wearing of face masks is a sign of disloyalty to him. Wearing face masks is a sign of social responsibility to stop the spread of a disease, not a sign of political loyalty. It was wrong to make this a political issue.

The President's failure to follow CDC guidelines on wearing face masks and following social distancing has resulted in him becoming infected with coronavirus, exposing thousands of his followers to the disease, and having dozens of his aides infected with the disease. He may have infected people and been a super spreader of the disease. His failure to follow CDC protocol demonstrates the danger of ignoring the disease and becoming a bad model for the country on coronavirus.

The new president will have to convince the country that the coronavirus pandemic is real and that people will have to wear face masks and practice social distancing in order to defeat coronavirus. We are the only country that has implemented a strategy to defeat coronavirus based on politics rather than science and the only developed country that has failed to control coronavirus. We have less than 4 percent of the world's population but have more than 25 percent of the world's coronavirus cases and deaths. We must develop and implement a new strategy based on science. Only after coronavirus is defeated, can we safely reopen the economy and our schools and get back to normalcy. Other countries have successfully defeated coronavirus. We have to become smarter and develop a national plan based on science and follow CDC guidelines on wearing face masks and practicing social distancing. Only then can we defeat coronavirus.



Collection for Alzheimer's Fund

We are taking up a collection for the Alzheimer's Fund. When we met in person, we took up the collection through our monthly raffle. Since we can't do that now, we are asking members to please send in their donation by check to NARFE Chapter 1747, P.O. Box 514, Bowie, MD 20718. Since senior citizens are primary beneficiaries of the fund, we should all support this fund. Thanks in advance for your contribution.

2021 COLA

The Bureau of Labor Statistics (BLS) has announced that the 2021 cost of living adjustment (COLA) for federal retirement annuities and Social Security benefits will be 1.3 percent, the lowest in four years.

According to NARFE President, Ken Thomas, "this insufficient COLA fails to keep up with inflation experienced by seniors, further eroding their purchasing power. The cost of health care continues to rise faster than other goods and seniors spend more on health care than any other segment of the population..."

Presently, COLAs are based on the consumer price index for workers (CPI-W), a measurement of how urban wage earners and clerical workers under the age of 62 spend their money. Since 1982, the BLS has calculated the CPI-E, which specifically measures prices experienced by those 62 years of age and older. The CPI-E has demonstrated that prices increase for seniors by at least 0.2 percent more, on average, than for the population measured by the CPI-W.

The Fair COLAs for Seniors Act, H.R. 1533 introduced in 2019 would require COLAs for federal retirement annuities and Social Security benefits, as well as for military retirement and veterans' benefits, to be based on the CPI-E, instead of the CPI-W. Unfortunately, this proposed legislation has not been considered by any of the four House committees with jurisdiction over it. We should contact our legislators to lobby for this legislation.

Medicare Status

The current recession resulting from the coronavirus pandemic has increased the financial pressure on the main Medicare trust fund, the Hospital Insurance (HI) fund also known as Part A of Medicare.

The 2020 Medicare Trustees report which was prepared before the pandemic hit, notes that "in the year of asset depletion, which is projected to be 2026, HI (Medicare Part A) revenues are projected to cover 90% of incurred program costs." According to the report, about one of every six people in the U.S. receives coverage through the program. That's 61 million Americans, including 52.6 million people age 65 and older and 8.7 million people with disabilities. The HI trust fund had receipts of \$322.5 billion and a balance of \$194.6 billion at the end of 2019.

A recent report from The Commonwealth Fund said that older Americans – as they lose their jobs and accompanying employer health benefits – are flocking to the program and further straining its finances.

Medicare is an important safety net for many older Americans, but it remains crucial to encourage the continued employment of older workers past age 65 to minimize the "long-term effects on Medicare spending and people's financial security for the remainder of their years," the Commonwealth report said.

According to the Congressional Budget Office's (CBO) 2019 long-term projections, Medicare spending is expected to rise more rapidly than GDP because of several factors, including the aging of the population and rapidly growing health care costs. "Much of the spending growth for Social Security and Medicare results from the aging of the population. As baby boomers age and as life expectancy continues to increase, the percentage of the population age 65 or older will grow significantly, boosting the number of beneficiaries of those programs", the CBO wrote.

According to James Capretta, a senior advisor at the Bipartisan Policy Center, the program could run low on funds by 2023. He said that the new president would have about two years to figure out how to address the coming funding shortfall.

Open Season

The 2020 Federal Benefits Open Season will run from Monday, November 9, through Monday, December 14. It is an opportunity for federal employees and retirees to reassess the health care coverage that they and their families receive.

James Marshall of the Federal Benefits Institute recommends that Federal Employees and retirees review their plan's updated brochure because "Section Two of every brochure talks about changes that are coming up for the plan" including "...new costs and benefits, and whether the plan's service area is expanding or contracting. If you are happy with the changes they're making and don't want to see what other plans might be doing, then feel free to stop there. If you want to continue, however, take a look at what's on OPM's website (www.opm.gov) or Consumer Checkbook's annual 'Guide to Health Plans for Federal Employees. "

There is a wealth of information in the October 2020 issue of the NARFE magazine on how to evaluate features in each carrier's health plan. In addition, the Federal Benefits Institute is offering several webinars on how to choose the best health plan for you and your family including:

- Thursday, October 22@2:00p – To B or Not to B: Is Medicare Part B Right for You?
- Thursday, November 12@2:00p – Which FEHB Plan is Right for You?
- Thursday, November 19@2:00p – So Many Choices: Which FEHB Plans Work Best with Medicare A and B.

Please register for these webinars on the NARFE.org website. The webinars are free for NARFE members.

Chapter 1747 will present changes to the health plans at its Annual Health Fair scheduled for October 28, 2020. This will be an opportunity for members to identify changes to their health plan as well as to see what other health plans have to offer. This will be a virtual event using Zoom. Representatives from six FEHB plans will be participating. If you would like to attend this event and have not received an invitation, please contact me at filee0716@verizon.net.

Trump Effort to Politicize Civil Service

The president has issued a sweeping executive order that strips job protections from employees in policy roles across the government. Exactly which roles would be affected will be up to personnel officials at federal agencies, who were tasked with reviewing all of their jobs and deciding who would qualify. Civil service experts and union leaders have assailed the order as an effort to impose political loyalty tests on a nonpartisan workforce. The directive likely will not survive if Joe Biden is elected president. Representative Gerald E. Connolly is drafting legislation to overturn the order in a government spending bill Congress is expected to approve in December. Connolly called the order "an enormous abuse of presidential power". This order is viewed as the most significant assault on the nonpartisan civil service in its 137-year history.

Membership Drive

NARFE is sponsoring a membership drive again this year. It began on September 1 and runs through December 31. Current members can earn \$10 for each new member they recruit and be eligible for other prizes. Be sure to provide prospects with your NARFE member ID number so that you get credit when they join (It is the 8-digit number on the second line of the label on your NARFE magazine).

The primary mission of NARFE is to protect the benefits of both active and retired Federal employees. It also serves as the authoritative source for information on Federal benefits. NARFE provides members with information on subjects such as health benefits, social security, TSP options, preparing for retirement and more. Members also have exclusive access to a team of federal benefits experts who can answer complex questions and help you meet your unique needs. Through our monthly meetings, Chapter 1747 provides information on subjects of special interest to senior citizens. Whether you're a current federal employee or a retiree, NARFE is there for you.

We know that many federal employees and retirees live in the Bowie- Crofton area. Our challenge is to find and reach out to them and get them to join

NARFE. In past years, we were able to reach out to prospective members through health fairs and at the Bowie Senior Center. We even held a NARFE fair at the senior center last January. This year, because of the pandemic, we have to find new ways to find prospective members. Please alert me to virtual meetings where we can promote NARFE. We also need the assistance of a social media expert to help us reach prospective members through social media. We need to find new ways to identify and reach out to prospective members. And we need your help. Chances are you know a family member or friend who is a federal employee or retiree. If you are a federal employee, please tell your co-workers about NARFE. Please reach out to them and tell them about NARFE and encourage them to attend our monthly meetings to find out more about NARFE. If they wish to join NARFE, please have them complete a NARFE Membership Application form (F-135). Please ask them to join both NARFE and Chapter 1747. There is a form in your NARFE magazine. If you need more forms, please contact me at fllee0716@verizon.net.

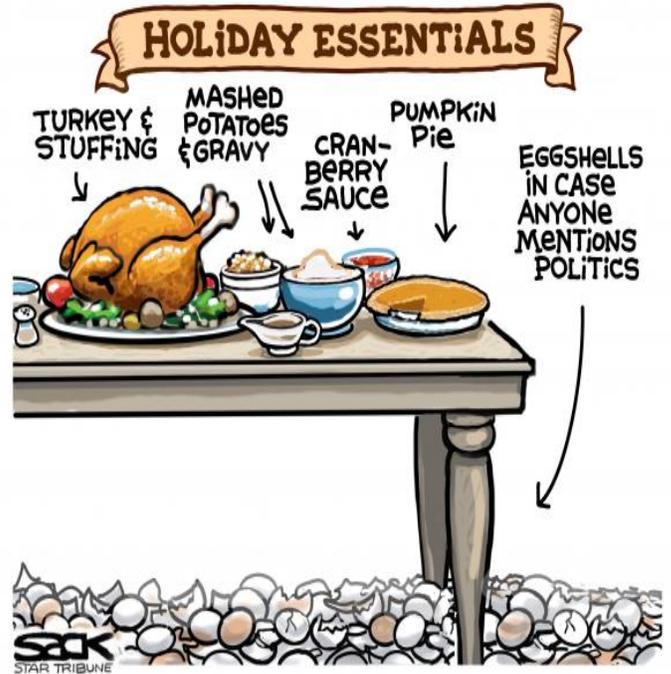
We had good success last year in finding new members to join NARFE and our chapter. With your help, we can have another successful year in finding new members to join NARFE and Chapter 1747.

MEMBERSHIP CHAIR
Lillie Watson

**Chapter Activity Report -
9/1/2020-10/15/2020**

- 518 Chapter 1747 Members as of 10/20/20
- 1 New Chapter Members – Willie Graves
 - 6 Members Dropped for Non-Renewal
 - 2 Members Passed Away - Barbara H. Weaver, Robert B. Corbett
 - 0 Members Sent Second Notice
 - 5 New Prospective Members
 - 23 Members Renewed

TREASURERS REPORT	
Balance on: Aug 31, 2020	\$10,279.36
Income:	\$182.41
Expenses:	\$957.46
Balance on: Sep 30, 2020	\$9,504.31
Reserve for Alzheimer's Fund	\$45.00



CHAPTER 1747 OFFICERS

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