



**National Active and Retired Federal Employees
South Jersey Shore - Chapter 1664
February 2019 Newsletter**

Chapter 1664 Officers

President – Rodney Guishard
(609) 625-3605

Vice President – Lawrence Stroud
(609) 646-9672

Secretary – Vacant

Treasurer – Karl Clouting
(609) 641-0907

Legislative Officer – Tom DeFiore
(609) 567-8827

Service Officer –; Michael Ryan
(609) 625-1223

Chaplain – Lawrence Stroud
(609) 646-9672

Webmaster - Wayne Marsey
(609) 204-6843

Newsletter Editor - Anne Harlan
(609) 926-5373

Membership Chair – Carol Dawson,
(609) 652-8149

Publicity Chair - Vacant

E-mail: NARFE1664@gmail.com

NARFE National Contacts

Change of Address:
(800) 456-8410

Recruitment & Retention:
(800) 627-3394

Legislative Hotline (24 hours):
(703) 838-7780

Legislators' Phone Numbers

Senator Cory Booker
(973) 639-8700 or (202) 224-3224

Senator Robert Menendez
(856) 757-5353 or (202) 224-4744

Congressman Donald Norcross (Dist.1)
(856) 546-5100 or (202) 225-6501

Congressman Jeff Van Drew (Dist. 2)
(609) 625-5008 or (202) 225-6572

Congressman Andy Kim (Dist. 3)
(202) 225-4765

Congressman Chris Smith (Dist. 4)
(609) 585-7878 or (202) 225-3765

FEBRUARY 20 - LUNCHEON MEETING

SHORE DINER, 1:00 – 3:00 p.m.

The next meeting of the NARFE South Jersey Shore Chapter will be on Wednesday, Feb 20 from 1:00 – 3:00 p.m. at the Shore Diner, located at 6710 Tilton Road, Egg Harbor Township

Lunch is \$18 (gratuity and tax are included), but is optional, and consists of salad, entrée, dessert, coffee or soft drinks.

Federal employees, annuitants, spouses and other guests are welcome.



Legislative Report

Tom DeFiore, Legislative Officer, Chapter 1664

Healthcare: Universal, Single Payer and Socialized

Medicine: Health care reform has been an ongoing debate in the U.S. for decades. Terms often used in the discussion

are universal health care coverage, single-payer system and Socialized medicine. They're not the same thing, despite the fact that people sometimes use them interchangeably. Below is a brief description of each.

- **Universal Coverage** refers to a health care system where every individual has health coverage. To date, there are no less 32 countries with some form of universal health coverage, the first of which was Norway in 1912. In the U.S., there were 28.1 million Americans without health insurance in 2016, a sharp decline from the 46.6 million who had been uninsured prior to the implementation of the Affordable Care Act (ACA). Many countries around the world have universal coverage without having a single-payer system.
- **Single-Payer System** is one in which there is one entity—usually the government—responsible for paying health care claims. Medicare and the Veterans Health Administration are examples of single-payer systems. Medicaid is sometimes referred to as a single-payer system, but it is actually jointly funded by the federal government and each state government. Canada has a single-payer system with universal health

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care system with universal coverage. The hospitals are privately operated and doctors are not employed by the government. They simply bill the government for the services they provide.

- **Socialized Medicine** is another phrase that is often mentioned in conversations about universal coverage. This model actually takes the single-payer system one step further. In a socialized medicine system, the government not only pays for the healthcare but operates the hospitals and employs the medical staff. In the United States, the Veterans Administration (VA) is an example of socialized medicine. The United Kingdom's National Health Service (NHS) is an example of a system in which the government not only pays for services but also owns the hospitals and employs the doctors.

Eighteen countries offer **true** universal health coverage: Australia, Canada, Finland, France, Germany, Hungary, Iceland, Ireland, Israel, the Netherlands, New Zealand, Norway, Portugal, the Slovak Republic, Slovenia, Sweden, Switzerland, and the United Kingdom. Fifty years ago, the US was able to send a man safely to the moon. Keeping this significant accomplishment in mind, what would it take to get our elected officials to ignore politics and develop, at least incrementally, a cost-effective plan for universal health coverage? A potentially fruitful approach could be to conduct a comprehensive study to identify and combine the most positive aspects of other nation's health-care systems into a suitable system of healthcare for US citizens?

Hold Harmless: The hold harmless rule protects Social Security recipients from having their previous year's benefit level reduced by an increase in the Part B premium, so long as one's Medicare Part B premium is deducted from their Social Security benefits. Additionally, if one does not receive a Cost of Living Adjustment (COLA) large enough to cover the entire increased Part B premium, the maximum Part B Premium will be equal to the individual's COLA increase. Federal annuitants under the CSRS, who are not also receiving Social Security Payments are not protected by the hold harmless provisions. Most CSRS annuitants fit this category.

Preliminary, CPI-W data used for computing the CY 2020 COLA is weaker than hoped. The average 4th quarter 2018 CPI-W index is lower than the 2018 3rd quarter average index. Continuation of this trend could render a CY 2020 COLA unlikely. Given the real possibility of a zero COLA for 2020, NARFE should be actively lobbying for the re-introduction of H.R.1205 and S.915 Social Security Fairness Act. The January 2019 CPI-W release date is scheduled for 13 February 2019

Government Employee Fair Treatment Act, S.24: Last week, the Senate unanimously passed said legislation after passing the House. It guarantees that both excepted and furloughed federal employees will be paid retroactively and as soon as possible after a shutdown ends rather than waiting for the next pay period. President Trump signed said legislation. A welcome added feature included in S. 24 would not only provide relief from the uncertainty of whether they will be paid or not to federal employees in this shutdown, but also in future shutdowns.

NARFE New Jersey Federation of Chapters Biennial Convention: On Wednesday, April 17, 2019, the NJ Federation of Chapters will hold its biennial Conference at the Lakeside Manor. It will be a one day Convention. We will, not have a Journal, request for gift cards, or hotel fees. The guest speaker will be a representative from NARFE Headquarters. A registration form and information are included on the next page. If you are interested, you must register using the form

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Registration form for NARFE Federation Biennial Convention

**THIS WILL BE THE ONLY FORM THAT WILL BE
ACCEPTED FOR THE CONVENTION REGISTRATION**

ONE FORM PER PERSON PLEASE

NAME: _____

ADDRESS: _____

PHONE: _____

MEMBER: YES ___ NO ___ **CHAPTER:** _____

GUEST: YES ___ NO ___

**PLEASE COMPLETE THIS REGISTRATION FORM AND
SEND IT ALONG WITH A CHECK MADE OUT TO NARFE IN
THE AMOUNT OF \$25.00 PER PERSON AND RETURN IT
TO THE NJ FEDERATION TREASURER NO LATER THEN
APRIL 5, 2019.**

| **CARL FASCIO
22 DAYTON LANE
MANALAPAN, NJ 07726
PHONE: 732-409-6770**

Cost per member is \$25.00, which includes breakfast, upscale buffet lunch. Coffee, tea and water will be provided all day.

There will be a \$5.00 Late Charge for submitting registration forms later than April 5, 2019.

Schedule:

Registration:	8:30 – 9:45
Breakfast:	8:45 – 9:45
General Session:	10:00
Morning Break:	11:30
Lunch:	12:45 – 1:30
Afternoon Break:	2:45 – 3:00

Location:

The Grammercy at Lakeside Manor 410
Route 36 E,
Hazlet, NJ 07730
732-739-2700



Service Officer Report

Michael Ryan, Service Officer Chapter 1664

Recently Deceased: Our thoughts and prayers are with those who have passed on recently. These include:

Bradley William Bowen	76	January 1	Mankoto, MN	FAA
Elizabeth Goodwin	82	January 9	Seaville, NJ	FAA
Marlene Myers	88	January 16	Richland, NJ	US Post Office
Robert V. Burman	87	January 17	Linwood, NJ	US Post Office
Mark Howard White Sr.	78	January 16	Lakewood, CO	
Joseph P. Myers	102	January 21	Absecon, NJ	NAFEC
James F. Arbogast Sr.	97	January 19	Hemet, CA	NAFEC

Double Taxation by New Jersey on TSP Withdrawals – READ THIS

When I was working, I remember paying NJ State Income Taxes on my TSP contributions. This is because my W-2 Form, State Wages box 16, reflected my Gross Wages, unreduced by my TSP contributions. Since I
(Service Officer Report Continued page 4)

CALENDAR OF EVENTS

FEB 20: LUNCHEON MEETING 1:00 – 3:00; LOCATION:
SHORE DINER, 6710 TILTON ROAD, EGG HARBOR TWP., NJ

MAR 20: LUNCHEON MEETING 1:00 – 3:00; LOCATION:
SHORE DINER, 6710 TILTON ROAD, EGG HARBOR TWP., NJ

APR 17: BIENNIAL FEDERATION CONFERENCE
LOCATION: THE GRAMMERCY AT LAKESIDE MANOR,
HAZLET, NJ

APR 17: LUNCHEON MEETING TBD (MAY BE CANCELLED
DUE TO FEDERATION CONFERENCE

WHERE'S RODNEY???

You might be wondering where the President's Column is this month. President Rodney Guishard has faithfully written a column every single month with only one exception since he took office. The good news is that he is back at home still recovering from his stroke and wishes everyone a good month. He has been exceptionally busy with physical therapy and doctor appointments. He stopped by the meeting last month and we are all looking forward to his permanent return.

(Service Officer Report Continued)

retired, in CY 2016 and CY 2017 I paid NJ State taxes on my entire TSP withdrawal. This is because the TSP distributions 1099Rs Gross Distributions box 1, reflected the entire withdrawal. I believed this to be double taxation and complained to my CPA.

My CPA was unfamiliar with TSP. He had to consult his headquarters, but he did produce a remedy. He used my total contributions on my TSP Annual Statement, page 2, "Your Lifetime Contributions". He divided that figure, by the "Value on December 31" from page 1. The resultant percentage, ~55%, went onto my 1099-R Your Percentage of Total Distribution box 9a. He did this electronically, but I guess you can handwrite your percentage into box 9a. That reduced Pensions, Annuities, and IRA Withdrawals, box 19a. He filed a NJ-1040X Amended Income Tax Resident Returns for each year. My amendments were never questioned. But after 6 weeks I received two NJ State refund checks.

Please do not let anyone tell you this is impossible.

Chapter Financial Deficit

Chapter 1664 is spending more than it is taking in for dues. All members are encouraged to submit ideas that might possibly trim expenses. Also, please encourage membership as your \$4 dues is our only source of income.

Tax Preparation Help

AARP Foundation Tax-Aide Program offers individualized tax preparation to moderate income at AtlantiCare. One location is 2500 English Creek Ave, EHT, NJ 08234. Hours are by appointment only, 609-437-0303, Friday 10AM-4pm, February 1 to April 15. See volunteer opportunities and more details

https://www.aarp.org/money/taxes/aarp_taxaide/

New OPM Survivor Annuity Notice in 2019

On the 2019 Notice of Annuity Adjustment form, listed below your CSA number are several points of information. The second bullet specifies both the Monthly Survivor Annuity amount and the spouse's name. This is the first year this information has been provided. This should reassure survivor spouses they will be provided for.

Useful App: Voters Voice

Michael Ryan, Service Officer, Chapter 1664