Volume XXXV Issue 1 January-March 2018



# **SHEPHERD PARK NEWS**

**CHAPTER 2667** 

# GREETINGS FROM THE PRESIDENT

Happy New Year Everyone! I hope that you all had a peaceful and blessed Holiday Season.

This is the beginning of a new day. Let it be something good for all of us. I am real excited about the coming year 2018. I have served as your President before and I thank you for believing in my skills as your leader.

I am extremely pleased to be coming back at a time when we have taken in several new members and ones that I believe will be able to accomplish some of the things that we want to do in the next few years. To the new members, I thank you for coming to us and I look forward to working with you in the New Year. To the continuing and new members, as always, I ask that you let me know if there is something that you would like to do personally or if you have any ideas about something we could be doing as a Chap-

In 2018, the following members will be chairmen of various committees: Victoria Hodge, Membership Committee, Ronald Dupart. Newsletter.

Hospitality List and 50-50, Don-



This is not a complete appointment list so please know that there are still some committees that need to have a leader and I will be working on that prior to our meeting. If you are interested in chairing a committee such as Legislation, Nominating or Auditing, let me know at 202-291-4147 or 202-570-3688 or send an email: jshortsimmons@aol.com. ■

> Peace, Joy and Love, Jacqui Simmons



President

"The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly."

— Jim Rohn

## 2018 Chapter 2667 Leadership Team

Jacquelyn Short Simmons

## Officers

President Vice President **Recording Secretary** Corresponding Secretary **Treasurer** Financial Secretary

### **Board of Directors**

Wendy Bridges Patricia Dickerson Willa Faulkner Donna Graham Andrew Mickens, Jr. Barbara P. Minnis

## **Committees**

Novella Nesbitt

Barbara Friend

Marjorie Burke

**Bessie Crosson** 

Charla T. Glass

Birthday Celebrations—Constance Dickerson Community Service—Charla Glass & Barbara Friend Hospitality List— Wendy Bridges Membership—Victoria Hodge Newsletter—Ronald Dupart

Programs—Novella Nesbitt Scholarship—Donna Graham Spiritual Meditations—Lula McLaughlin Telephone Tree—Mary Wicks Trips/Outings—Andrew Mickens, Jr.

50/50 Raffles—Wendy Bridges

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## **COMMITTEE REPORTS**

# **Membership**

# Trips & Outings

It's the dawn of a new term; members are reminded that dues are due now. Dues remain at \$12.00 per member. The price for hospitality, that includes a hearty meal at each of the eight regular chapter meetings during the year, is set at \$25.00 per person.

Please attend the September 17th meeting prepared to pay both membership dues and hospitality fee. Victoria Hodge is the 2018 Membership Chairman; she will be collecting your dues. Please see the **20**18 Hospitality list Chairman, Wendy Bridges, to pay your hospitality fee.

Join AARP Shepherd Park members on Wednesday, May 16, 2018 when we travel to the Sight & Sound Millennium Theatre in Lancaster, PA to see the musical extravaganza, JESUS. Bus transportation will be available from People's Congregational United Church of Christ. The bus will begin boarding at 7:15 a.m. and depart at 7:30 a.m.

Refreshments will be served en route. The bus is scheduled to arrive at the theatre at 10:30 a.m. The performance begins at 11:00 a.m. At 2:15 p.m., we will enjoy lunch at Miller's Smorgasbord Restaurant. We will later visit the Gift and Bake Shop, Winery and Quilt Shop. At 4:30 p.m., we will depart for home and return to the Church at 7:30 p.m.

The all-inclusive cost is \$130.00 per person. Payment may be made in installments. The first installment of \$75.00 is due on Feb. 21, 2018. The second payment of \$27.50 is due on March 21, 2018 and the third payment of \$27.50 is due on April 18, 2018. Make checks payable to: AARP Chapter 2667. Mail to: Andrew Mickens, 7428 8th Street, NW, Washington, DC 20012, phone 202-726-0140, or Donna Graham, 8609 Bradford Road, Silver Spring, MD 20901. Other than the Holiday Luncheon, no other trips/outings planned for this year. Suggestions are always welcome. As always, members are encouraged to publicize all events and invite guests. ■

# Which "Tater" are you? by Paula McKann

Are you supporting and upholding the motto of AARP "To serve, not to be served"?

We need unity and love in our Chapter.

Which "Tater" are you?

Are you on a committee?

Do you serve as an officer?

Do you donate service in any way?

How much service/support do you give to our Chapter?

Do you ever offer to help clean up after the meeting?

Will you run for an office?

TAKE A PERSONAL INVENTORY BEFORE YOU STAND UP TO COMPLAIN ABOUT SOMETHING!!! ■

# HEALTH

Looks can be deceiving. There may be more sugar in your breakfast than in this glazed doughnut.

When you think about starting your day right with a healthy breakfast, you probably don't think of a glazed doughnut. Most people would probably pick yogurt or cereal as a better alternative. But a report by Business Insider shows how perceived healthier options can have more sugar than a glazed doughnut.

For the sake of this experiment, *Business Insider* recently reviewed the sugar content of glazed doughnuts from three major doughnut shops and found they averaged about 15 grams.

The report then looked at the sugar content of other popular breakfast foods.

Some of the findings, per serving:

- Apple Cinnamon Cheerios with milk has 16g of sugar.
- Yoplait Original Flavored Yogurt has 18g of sugar.

Is any of these on your breakfast menu? If so, no need to panic, you can still have your favorite breakfast — with a few modifications.

For example, classic Cheerios with milk and Yoplait Greek 100 have just 7g of sugar each per serving. There are several items on the menu at Starbucks with less sugar, including the cinnamon raisin bagel with butter, which has 11g of sugar. One big benefit of a low-sugar diet: It will reduce your chances of developing diabetes, a chronic disease affecting 29 million Americans that has been linked to the growing obesity epidemic in the United States.



left to right, Principal Loren Brody, Scholarship Chair Donna Graham and Teacher Andrea Diggs.

On December 5, 2017, members of the Scholarship Committee (Donna Graham, Andrew Mickens, and Novella Nesbitt) presented a \$100.00 Visa gift card to Takoma EC Music teacher Andrea Diggs.

# Is it time to splurge?

By Jane Bryant Quinn

Here's a surprising question. Do we become too frugal when we retire? Those of us who have spent years pinching our pennies to fatten our nest eggs often find it hard to get out of the habit. At an age when we ought to start spending, we become afraid to touch them.

There are reasons for caution. We don't know how long we are going to live. We fear unexpected health care costs in later years; we are earning practically nothing in savings and worry about losing money when stock prices fall. But there's evidence that we sometimes worry too much and risk depriving ourselves of pleasures that we can afford. Could you spend more on hobbies, grandchildren, charities, fun, without that nagging dread that the monrey will run out?

For those of you who only have a small amount of savings and live on Social Security and perhaps a small pension, these questions are probably moot. You likely spend all your income and need your savings for emergencies. For those of you who are better fixed, however, overcaution might be crimping your style. Studies show that on average savings continue to rise after retirement. Even people taking required minimum distributions from individual retirement accounts tend to save some of the money.

Here's one way to figure it out: Add up the income that you can reasonably count on in retirement in the form of regular checks, excluding interest and dividends. That would include Social Security, pensions or annuities, and any other lifetime sources. To that add 4% of the value of all your financial assets, including stocks, bonds, mutual funds, CDs and cash. This effectively includes your interest and dividends. The total is roughly the amount you can spend each year and still feel sure that your money will last at least 30 years. If you're spending less than that amount, you can afford some extra pleasures, such as a family trip to Disneyland or a week abroad.

As you get older, it's normal to worry about running out of money. But don't worry so much that you forgo joy. ■

# Guard Your Memory by Marty Munson

There is no pill or procedure to help you maintain your memories (yet). But researchers have found several lifestyle factors that can influence your brain's ability to remember facts or events with fewer glitches. Here is what the latest research advises.

PHYSICAL ACTIVITY. Aim to be as active as you can in daily life; that means small actions, such as sitting less and taking the stairs instead of the elevator. You should also get 150 minutes a week of purposeful activity —- walking briskly, playing tennis, riding your bike, swimming laps. lifting weights and the like. Fitness may be the best tool we have against cognitive impairment and dementia.

BRAIN ACTIVITIES. Researchers recommend "cognitively stimulating activities," meaning anything that engages your brain and helps it do new things. For instance, your brain might benefit from photography classes, designing a quilt, working with technology or researching your genealogy. Even listening to music may help.

EAT THE MEDITERRRANEAN WAY. No single food is likely to be the cause of or cure for memory dips. But an overall healthy eating plan that involves piling whole grains, fruits, vegetables, fish, nuts and olive oil onto your plate and cutting back on red meat may help keep your brain in shape.

SUPPLEMENTS. There's no evidence that downing supplements helps your memory over the long term, especially Vitamin E and Omega-3s (in fish oil).

FRIENDS AND FAMILY. Doing things in groups where there's a friend or coach to provide feedback seems to make new activities, such as learning a foreign language, even better for your brain.

MANAGE BLOOD PRESSURE. High blood pressure may damage small blood vessels in the brain. This may be particularly true for women. Research published in the October issue of the journal *Neurology* found that women who developed high blood pressure in their 40s had a 73% increased risk of dementia compared with those who had normal blood pressure. Be sure to talk to a doctor about how to control it. ■

# 2017 ANNUAL HOLIDAY LUNCHEON

Members and friends of AARP Shepherd Park Chapter 2667
Weathered frigid weather conditions to celebrate the blessed season
of giving at their Annual Holiday Luncheon on Wednesday, December 13, 2017.
The occasion was observed at Martin's Crosswinds in Greenbelt, Maryland. The
Luncheon theme was, "A Winter Wonderland." 59 members attended.

Ronald J. Dupart, Chapter Treasurer, served as the Master of Ceremonies. As a precursor, the gathering was treated to holiday background music provided by Wendy Bridges. Cecelia Williamson presented a highly entertaining Inspirational Thought written by Lula McLaughlin. After a warm welcome and introductions, Barbara B. Williams offered the Grace, in place of Bessie Crosson. Both Bessie and Lula were absent due to illness.

All were treated to a sumptuous buffet consisting of prime rib, baked ham. Rosemary chicken and broiled crab cakes, as well as a variety of salads, vegetables and sauces. To top it off, a rich chocolate cake, embedded with vanilla cheesecake, was served for dessert. Make your mouth water?!

After lunch, Beatrice Squire, guest of Ronald Dupart, treated the audience to Christmas "fun and games." Ronald then acknowledged President Melton P. Baxter, on behalf of the Chapter members. He paid a personal tribute and shared her many accomplishments and contributions to the Chapter. Ronald presented Melton with a beautiful crystal plaque as a keepsake of the occasion and small token of appreciation for her Presidency during the 2016 and 2017 terms.

Melton graciously responded with gratitude and presented her farewell address. She then acknowledged the 2017 Officers and Board of Directors and installed the following 2018 leadership team members:

#### Officers

Jacquelyn Short Simmons, President
Novella Nesbitt, Vice President
Barbara Friend, Recording Secretary
Marjorie Burke, Corresponding Secretary
Bessie Crosson, Treasurer
Charla Glass, Financial Secretary

Board of Directors
Wendy Bridges
Patricia Dickerson
Willa Faulkner

Andrew Mickens, Jr. Barbara P. Minnis

**Donna Graham** 

In her acceptance speech, Jacquelyn Short Simmons presented an optimistic perspective of the 2018 term.

In the spirit of the season, Andrew Mickens led the audience in a Christmas Carol Sing-Along. A very special visitor then arrived in the guise of Santa Claus, as depicted by Mr. Michael Day. "Santa" was introduced by "Mrs. Santa Claus," Victoria Day. Santa was delightfully jovial, adding humor and sparkle to the festivities. Santa generously agreed to take pictures with eager individuals.

Donna Graham distributed door prizes, that she generously donated. Barbara Schools and Andrew Mickens assisted. Constance Dickerson led the celebration for Chapter members with birthdays in December. Wendy conducted the 50/50 raffle drawing.

Ronald, the Luncheon Coordinator, acknowledged the following:

Michael snd Victoria Day—Decorations. The tables were beautifully decorated with colorful balloon centerpieces surrounded by small cider bottles in blue and silver wrapping. One member at each table took home the centerpiece and each member was given a bottle as a memento.

Coordinator—Ronald Dupart Assistant Coordinator – Mary Wicks
Birthdays—Constane Dickerson Consultant – Andrew Mickens, Jr.
Entertainment—Wendy Bridges Flyer/Programs—Ronald Dupart
50/50 Raffle—Wendy Briidges

Bus Coordinators—Melton Baxter & Mary Wicks
Door Prizes—Donna Graham
Registration—Andrew Mickens & Willa Faulkner

President Melton Baxter provided closing remarks, after which all sang "We wish you a Merry Christmas." Melton then offered the Benediction. But things were not over yet. Wendy took over and led us in line dancing.

A good time was had by all. Until next year ...

# **Republican Congress Passes Historic Tax Revision**

The sweeping tax plan passed by a unipartisan Congress provides a major tax cut for corporations, but raises taxes and health care premiums for millions of older Americans. The legislation would also increase the nation's deficit — putting Medicare and other programs that benefit the older population on the chopping block.

The compromise plan permanently lowers the top corporate tax rate from 35 percent to 21 percent. But individual rate cuts, including a reduction in the top tax rate from 39.6 percent to 37 percent, would expire in 2025.

Other tax brackets would change as well, and personal exemptions would be eliminated. But the legislation would nearly double standard deductions to \$12,000 for individuals and \$24,000 for married couples filing jointly.

The tax plan also maintains the extra standard deduction for those 65 and older, currently \$1,250 for individuals, \$1,550 for heads of households and \$2,500 for couples who are both 65 and older.

The agreement does preserve an AARP-backed measure to keep the **medical expense deduction**, which is used by 6.3 million people with incomes below \$75,000. Filers would be able to deduct medical expenses exceeding 7.5 percent of their income in 2017 and 2018. In 2019, the threshold would return to the current 10 percent level.

#### January

Greene, Alma E.	1/18
Herriott, Adrienne	1/19
Hodge, Victoria	1/21
Johnson, Gwendolyn	1/21
Lee, Rosa	1/25
Mickens, Andrew	1/15
Payne, Gloria	1/21
<u>February</u>	

Hawkins, Brin 2/1
Jones, Judi 2/21
McMillan, Idella 2/

The plan retains a Senate proposal repealing the provision of the Affordable Care Act that requires most Americans to have health insurance - beginning in 2019. That would increase the number of people without insurance by about 13 million by 2027, according to the Congressional Budget Office (CBO). Lowering the pool of insured will increase premiums in the individual market by 10 percent in most years over the next decade, the CBO noted. Those 50 to 64 would face average premium increases in the individual market of up to \$1,500 in 2019, an AARP Public Policy Institute analysis found.

The fallout of the plan would be even more pronounced on older Americans and the poor, as it puts Medicare, Medicaid and other safety net programs at risk. With an estimated cost of nearly \$1.5 trillion in lost revenue over the next decade, the tax overhaul would trigger automatic spending cuts to key programs mandated by the 2010 "pay-as-you-go" law, including \$25 billion to Medicare in 2018 alone. In a letter to House and Senate leaders earlier this month, AARP Chief Executive Officer Jo Ann Jenkins urged Congress to act swiftly to waive the PAYGO law, as it's known, and prevent automatic cuts to Medicare.

The nonpartisan Joint Committee on Taxation hasn't weighed in on the financial impact the unified plan would have on household taxes. But in an analysis of the Senate plan, it calculated that the benefits would be fleeting: Over 60 percent of households would

receive tax cuts in 2019. But by 2027, when the individual cuts would expire, the analysis found that about the same number of households would pay higher taxes or have cuts below \$100.

Among Americans 65 and older, more than 5 million would get no tax break in 2019 and 5.6 million would see no tax decrease by 2027, according to an AARP Public Policy Institute analysis.

Here's a look at some of the other provisions that would also affect older taxpayers:

**Tax rates**. Individual tax brackets would be set at 10 percent, 12 percent, 22 percent, 24 percent, 32 percent, 35 percent and 37 percent, and would expire in 2025.

**State and local taxes.** Taxpayers would get to deduct state and local taxes, which can include property taxes, income taxes or sales taxes. But the deductions would be capped at \$10,000.

Alternative Minimum Tax (AMT). The corporate AMT would be repealed but would remain for individuals and couples. For individuals, both the exemption amount and the exemption amount phase-out thresholds would be increased.

Mortgage interest. Deductions on home mortgage interest would be capped to loans of \$750,000. Interest on home equity loans would no longer be deductible. The provision would expire in 2025. ■

#### **February**

Spencer, Abram\*

Williams, Barbara G.

Mebane, Amelia C.	2/22
Nesbitt, Novella	2/4
Ramos, Barbara*	2/9
Smackum, JoAnne	2/6
Smith, Fonseca L.	2/6
Spencer, Billie	2/6
Taylor, Cynthia	2/2
Williams, Lillian R.	2/4
March	



3/9

3/15



# **AARP Motto:**

"To serve, not to be served."

— Ethel Percy Andrus, Founder



#### WE'RE ON THE WEB!

The Shepherd Park News newsletter is published three times each year. AARP is a nonprofit, nonpartisan membership organization for people age 50 and over. AARP is dedicated to enhancing quality of life for all as we age. We lead positive social change and deliver value to members via information, advocacy and service.

AARP also provides a wide range of unique benefits, special products and services for our members. These benefits include the AARP Web site at www.aarp.org, "AARP The Magazine," and the monthly "AARP Bulletin."

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#### **PUBLICATION SCHEDULE**

The Shepherd Park News newsletter is published three times each year.

Issue #1:Issue Date: Jan 12, 2018Submission Deadline: Jan 10, 2018Issue #2:Issue Date: April 18, 2018Submission Deadline: April 4, 2018Issue #3:Issue Date: Sep 12, 2018Submission Deadline: Aug 29, 2018

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