

An Official Publication of the Washington DC, Maryland & Delaware Service Station & Automotive Repair Association



Another Successful Training Day...see pages 7-10

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Maryland Legislative Update...see pages 2-5

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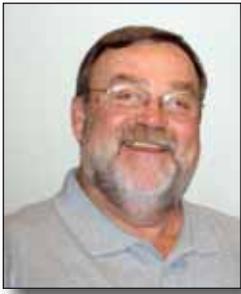
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KIRK'S KORNER

Maryland Legislative Update

by Kirk McCauley
Director of Member Relations & Government Affairs

WMDA/CAR IS YOUR ADVOCATE!

This year as expected, we have seen bills all over that affect small businesses. As of writing this article on March 11, we have testified and/or turned in written comments on 42 bills. Most of these bills were labor related, environmental related or dealt with social issues.

Minimum wage bills HB166/SB280 would set wages for entry level employees to \$15.00 per hour by 2023 with a CPI and enhanced penalties. HB166 came out of Economic Matters with extended implementation time, no CPI, and most of the escalated penalties gone. Still \$15.00, but significant changes. SB280 came out of finance with changes. Now we will see if they send it to committee to reconcile their differences.

In the meantime, on March 8, Governor Hogan sent a letter to heads of the senate and the house saying he could support an increase to \$12.10 per hour with conditions spelled out in a letter that I have included with this article (see pages 3-5). As you can see, it's very hard to bring you up-to-date information when it is constantly changing. WMDA/CAR is part of the change, constantly urging legislators to take a balanced approach.

SB702/HB1235 is a Healthy Climate Initiative that would tax all energy that is carbon-based. Gasoline, diesel, heating oil, natural gas and electric power that was generated by carbon fuel. The energy tax would mean 16 cents a gallon the first year on gas alone and will keep going up every year until greenhouse gas is down to zero (another forever bill).

SB 453/HB1285 would require a service station to post their highest price, called the Gas Price Clarity Act. We testified in both the house and senate last week.

HB1040 Overtime Pay for Managers is a bill that would require you to pay any employee that is exempt from overtime at least \$900 a week, not counting any benefits. This is like a federal proposal that was put on hold by a federal judge in Texas two years ago and is now a new proposal by the U.S. Department of Labor. The new federal proposal would require a payment of \$679 a week if exempt from overtime. To see the federal proposal, use the link below:

<https://www.dol.gov/newsroom/releases/osec/osec20190307>

SB895/HB1169 would raise tobacco and vaping/electronic products to 21 years of age for purchases. I think we are going to end up with the age 21, but are working on eliminating the added penalties, license fees and gray areas associated with this bill.

Any member that has a question on any of these bills, please send me an email or call. In the next two weeks, outcome and content will become clearer and then it will be up to the governor. I will update you as results come in. ♦

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LARRY HOGAN
GOVERNOR

STATE OF MARYLAND
OFFICE OF THE GOVERNOR

March 8, 2019

The Honorable Thomas V. Mike Miller, Jr.
President
Maryland State Senate
H-107 State House
Annapolis, MD 21401-1991

The Honorable Michael E. Busch
Speaker
Maryland House of Delegates
H-101 State House
Annapolis, MD 21401-1991

Dear Mr. President and Mr. Speaker:

As you know, when I came to office in 2014, Maryland's economy was suffering. We had lost over 100,000 jobs, many to surrounding states. Forty-three consecutive tax increases contributed to a crisis of confidence in many businesses, large, and small. Working together, we've been able to turn things around. We've grown our economy and have done much to restore confidence in the economic future of our state. We simply cannot afford to turn back now when we still have much left to do. Now is not the time to reverse course and put Maryland back on the previous path to economic stagnation.

I think we all share the goal of helping working families enjoy the prosperity of our State, and here again, we have much more work to do. I would submit to you that no matter how laudable the goal, we must carefully consider the policy implications of a dramatic and untested increase in the minimum wage. Although it appears that a few of the most unpalatable anti-business provisions have been removed, there are many troubling items in these bills that I fear will be detrimental both to our economic future and the very people that we would like to help.

While I've been Governor, Maryland's minimum wage has increased by almost 40% to \$10.10 - the highest in the region. Were the minimum wage to increase to \$15 per hour, our small businesses would be facing an additional 48% increase -- costs that would make Maryland a much more expensive place to do business. One recent study on the issue of a \$15 minimum wage concluded that Maryland private sector employment would be reduced by over 99,000 jobs and our state's economic output would decline by more than \$61 billion over the next decade. This same report estimates that more than half of the job losses would be in small businesses. I am extremely concerned that a dramatic and geographically disproportionate increase in our minimum wage will negatively impact our competitiveness and harm our state's economy.

By adding a provision that the Board of Public Works may suspend the proposed increases one time, the legislature clearly recognizes that a rapid increase in our minimum wage to \$15 will cause a negative outflow of jobs. Regretfully, the bills that I've seen emerge so far, still don't account for the vast difference between the wage that you contemplate and those of our chief competitors; Virginia, Pennsylvania, West Virginia, and Delaware. Small businesses faced with the choice between a \$7.25 wage in Virginia or \$15 in Maryland will be forced to create jobs in the lower cost location and possibly reduce jobs or eliminate operations in Maryland. Making Maryland's minimum wage more than double that of Virginia could be too much for our economy to bear. How can we place Maryland's workers at risk and Maryland businesses at so much of a disadvantage? Baltimore City Mayor Catherine Pugh, expressed similar misgivings when she vetoed a \$15 minimum wage in Baltimore, saying "We don't want to be the hole in the doughnut." The Mayor's logic is the perfect analogy to the state as a whole, given the much lower minimum wage mandates in all of the states surrounding Maryland.

You know that I'm fond of catchy slogans, but we shouldn't undermine our economic success and consign tens of thousands of vulnerable Maryland citizens to unemployment just so we can join a "Fight for Fifteen" movement. So many economic studies have concluded that an increase in the minimum wage to this amount would cost tens of thousands of jobs. What's worse, these jobs would come from the ranks of the working poor, who would lose hours, benefits, and their livelihoods. Just as the minimum wage would cost jobs and deny those who need them most an entry into the labor market, the gains from a minimum wage increase are projected to be unevenly distributed. It is projected that only 20% of any new income would go to those below the poverty line, the rest would go to individuals above poverty.

Accordingly, I would like to offer a compromise to move this discussion forward. Despite my reservations about a dramatic increase in the minimum wage, I could support a reasonable, phased increase of the minimum wage by two dollars to \$12.10 by the year 2022 if it were amended to include the following provisions:

- First, the General Assembly should be extremely careful to not allow an increase to place us so far above our regional competitors. As this catchy sloganeering has been relatively untested, we certainly don't know what will happen to jobs when there is such a profound disparity between states and we certainly can't afford to experiment. That is why I would like to see the legislature attach a trigger to this legislation that would make any further increases above \$12.10 effective only if our surrounding states reach a combined average of 80% of our wage. I would propose that we include Virginia, Delaware, West Virginia, Pennsylvania, and the District of Columbia into this calculation. I would note that all of these states with the exception of the District currently have a wage substantially lower than our current minimum of \$10.10 and far below the proposed rate of \$15.
- We've recognized in any number of policies and legislation that Maryland is a diverse state with an equally diverse economy. Our living wage statute, More Jobs for Maryland, prevailing wage, and many other programs account for regional differences. Therefore, I would propose that we differentiate the minimum wage increase to account for these geographical differences. New York and Oregon currently do this and so should we. We should work out an objective system

that would recognize local economic conditions, but which would be simple to implement and regulate; businesses already navigate complex and burdensome regulatory requirements across the country. A regional minimum wage in Maryland should not be a bureaucratic or administrative nightmare for companies that want to do business across our state. Towards this end, your legislation should also consider additional provisions to account for the differences in temporary and seasonal workers.

- Finally, so many of the benefits of an increased wage accrue to those who are already above poverty, while the job loss disproportionately harms those who can least afford it. I believe that a fair and more effective way to help those who are struggling to get by without losing jobs would be to increase the state Earned Income Tax Credit to 60% of the federal wage. In 2015, we passed legislation to increase this tax credit to provide more discretionary income to working families. This further expansion would directly target substantial benefits to the working poor while not harming businesses and jobs that would not survive such a dramatic and geographically isolated increase. As you know, your current proposed legislation would cost the state taxpayers more than \$250 million to subsidize community service providers who rely on the state for funding. By cutting back your proposed increase, we can easily afford to offer this well documented and effective relief to working families.

I hope you will consider these suggestions in the remaining weeks of the legislative session. My team, led by Commerce Secretary Kelly Schulz and Chief Legislative Officer Chris Shank is ready and willing to engage with you and provide you with any additional information that you may require. I know that we all share the goals of uplifting those citizens who need our help, making Maryland more prosperous, and expanding our economic growth. It is my hope that we can work together on these bipartisan common sense compromise solutions.

Sincerely,



Larry Hogan
Governor



2019 WMDA/CAR AUTO REPAIR SUMMIT & ROUND TABLE

Tuesday, April 30, 2019 • 3:00 p.m. – 7:00 p.m.

The Hawthorn Center, 6175 Sunny Spring, Columbia, MD 21044



KEYNOTE SPEAKER:
Christine V. Walters
JD, MAS, SHRM-SCP, SPHR
Independent Consultant
FiveL Company



LEGISLATIVE UPDATE:
Kirk McCauley
Director of Government Affairs
WMDA/CAR

Christine Walters is one of the best HR professionals in the country. She will be on hand to fill you in on new HR laws and what they mean to you and your business. Kirk McCauley will go over the 2019 legislative season and will answer questions. A round table discussion will follow. Shop owners will have the opportunity to discuss their concerns and gain valuable tips and ideas to help improve the profitability of their businesses. Dinner will be served and is included in your registration fee. **Seating is limited, so be sure to register today!**

REGISTRATION INFORMATION

Shop Name _____
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Attendee #2 _____
Attendee #3 _____

REGISTRATION FEE \$49.95 PER PERSON

Total Amount Due _____

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Email this form to dwebster@wmda.net
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Debra Webster at 301-390-0900, ext.101



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Checking this box represents my electronic signature

* The CVW Code is the last 3 digits found on the back of your credit card.

TRAINING DAY 2019 IS IN THE BOOKS & WE HAD A GREAT DAY

Community College of Baltimore County (CCBC) was the site of Training Day 2019. The day started off with a continental breakfast and getting registered for one of eleven classes. At the same time our mini trade show vendors were on-site early to set up their displays and interact with guests. Morning classes got underway at 9 a.m. and ran until noon. Snacks and drinks were available all day for everyone's refreshment.

Our expert trainers were Greg Buckley from 516 Inc., Gary Smith from AutoMaster Training, Jerry Stahl from EAST Training (Enhanced Automotive Training Systems), Scott Steinbach from Caton Auto Clinic, Geoff Berman of Automotive Training Institute (ATI), Sergeant Pickett from Maryland State Police, and Harold Babb and William Hemling from CCBC. Our thanks to all of them for their engaging delivery of training materials!

The noon break featured a delicious hot lunch that was served buffet style. We also presented door prizes and announced a 50/50 winner. It was an enjoyable time for all!

Afternoon classes started at 1 p.m. and ended around 4 p.m. We had a final grand prize drawing and one lucky winner took home a 50-inch TV!

Based on our exit surveys, it was a good day all around and we thank everyone that participated. Special thanks go out to all our sponsors whose contributions helped to ensure such a successful Training Day!

See pages 13-14 for details about upcoming WMDA/CAR training sessions.



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CAR TALK

The Internet – A Blessing and a Curse

by Sandi Weaver
BA Auto Care, Inc.

The internet is both a blessing and a curse. We rely on the internet every day to run our businesses and we are truly grateful for all the help it gives us but there is always a downside. Last month I spoke of one of those downsides – customers price shopping online for parts. While this is only one curse of the internet, it helps us in so many ways. One being able to find information on so many platforms, Alldata, Mitchel, Identifix and even YouTube. Yes... I said YouTube (see this month's Tech Tip on page 12).

We've all had the vehicle in the shop with the problem our most seasoned tech is having a hard time fixing. Usually they are struggling because we can't find the information we need. YouTube can teach you how to do or fix just about anything, from learning how to use your Alexa to Minecraft building instructions (like I've mentioned before, I have two young kids, to them Minecraft is life). Well, when we can't find what we need on Alldata or Identifix, we turn to the World Wide Web. Yes, our customers can do this too, but they lack one important thing, mechanical knowledge to know what is good information vs. what is incorrect information. YouTube, along with many other platforms can sometimes fill in the gaps that our professional sites can't.

Other ways the internet is a blessing and a curse, reviews!! Touchy subject because we all want them but we only want the good reviews. When we have good reviews, we are getting a pat on the back, knowledge that we are doing "it" right. So, what about those bad reviews? How can we turn

them into a positive experience for the people reading them who are deciding if they should trust us with their vehicles? It's not easy but it is very important to do it right. This alone could be an article but I'll quickly touch on some key points.

First, don't take these bad reviews personally. I know it is extremely hard but try to take a step back and think about what they wrote from the customer's point of view. No, the customer isn't always right, but no one wants to be told they are wrong, not you and not the customer. Usually the customer didn't get what they were expecting or there was a communication breakdown at some point.

Take the time to go back over every step of that customer's experience at your shop. Could you have done something to make it better? Something that would have made them feel like they got their money's worth? What I usually find is someone who came in contact with that customer didn't follow a procedure, a step was left out or a something was missed. It is very rare that the customer is completely off base.

Always admit if you have done something wrong. This shows potential customers that when you make a mistake, you take responsibility and hopefully, make it right. In as few words as possible, state where things might have taken a wrong turn. Or simply say, "we'd like to make things right". "Would you have a few moments to speak with me about your concern?" Less is more and the last thing you want to do is spell out what actually happened. And always, always, get someone else to read your response before posting it.

The final blessing and curse of the internet is online price shopping. Last month I talked about how it can be detrimental for customers to price shop online but it can be a blessing for us as owners. We still work on Saabs or "Scabs" as we like to fondly refer to them. Finding parts locally for Saabs is next to impossible now, but using the internet we have been able to find every part we need. We've also had luck finding random parts on Ebay when we only need a small part which is only sold as part of a larger part, like a clip or string on a rear hatch or storage cover. This helps save our customers money at the same time as making an easier repair for us.

For every upside, there is – as I said earlier – a downside, the internet included. ♦



FEATURED CLASSIC CAR

1968 Plymouth Barracuda Formula S Model

Owner: JR Rosenberger, Aspen Hill Shell



APRIL TECH TIP

A screenshot of a YouTube video player. The video title is "Tire Safety Video.mov". The video content shows a black screen with white text that reads "Cages Save Lives". Below the text, it says "Link provided courtesy of Ken Quasney." The video player interface includes a play button, a progress bar at 0:01 / 4:25, and a view count of 1,983,805 views. The channel name is "branickindustries" and it has 1.8K subscribers.

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REGISTER NOW!

Ford Electronic Control Diagnostics Training Class



Presented by EAST Training
Enhanced Automotive Systems Technology, Inc.

APRIL 17 & 18, 2019

Course 223 – Ford Electronic Control Diagnostics

Class will be held at Auto Sense, 8209 Cloverleaf Drive, Millersville, MD 21108 (410-761-1599).
Food will be served at 5:30 p.m. Class meets for 4 hours each day from 6:00 p.m. to 10:00 p.m.



Class Description

Understanding the Ford EEC system diagnostics – see how the EEC system evolved and where it is going. This course picks up where the OBD-II course left off. We will cover system Evolution – EEC-I, II, III, MCU. Diagnostic Capabilities, DLC connectors, Diagnostic tools and Equipment, Definition of system tests, Self tests, KOEO, KOER. Continuous monitoring, FMEM, Adaptive strategies, Re-learn Procedures, Code terminology- Slow codes, Fast codes, Fault codes. Diagnostic test flow, Scan data. This is a hands-on class. Bring your scan tool.

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2019 WMDA/CAR TRAINING SCHEDULE

Presented By EAST Training
Enhanced Automotive Systems Technology, Inc.

Wednesday & Thursday – May 8 & 9, 2019

235 Evaporative Systems OBD-II Monitoring

Auto Sense, 8209 Cloverleaf Dr., Millersville, MD

Enhanced and Non-enhanced evaporative systems will be included on Asian, European, and domestic vehicles. Includes comprehensive coverage of operational theory, system components, and component monitoring strategies on systems with and without leak detection pumps. Evaporative system diagnosis and DTC repairs will be covered. Fuel cap testing principles and procedures will also be included. The latest Natural Vacuum Leak Detection systems are covered.

Wednesday & Thursday – October 9 & 10, 2019

131 Electronics in the Modern Automobile

Hillmuth Automotive Columbia, 6810 Oak Hall Lane, Columbia, MD

Application of electronic components in the automobile. Semiconductors, barrier voltage, diodes, for rectification, circuit protection, current control, zener diodes for voltage regulation. LED's, transistors NPN, PNP, Darlington pairs, SCR's (Silicon Controlled Rectifiers), open collector transistors – construction function and testing. Resistors and condensers in automotive circuits. Several types of automotive electronic circuits will be evaluated and explained. Schematics will be presented describing construction of several useful shop diagnostic tools, which can be assembled using knowledge learned in this course. Students are asked to bring their DVOM/DMM.

Wednesday & Thursday – October 23 & 24, 2019

131B Electronics in the Modern Automobile Update

Hillmuth Automotive Columbia, 6810 Oak Hall Lane, Columbia, MD

This course builds on Electronics Module 1. We will cover additional electronic components and systems used in the automobiles of today and tomorrow. We will delve deeper into the use of semiconductors – transistors, photoelectric devices – photocells and photoresistive components. We will be constructing more complex circuits on our electronic trainer boards. We will cover transistor gain and build circuits to demonstrate and measure gain. Case studies will be included which will demonstrate how your new found knowledge of transistor operation will allow you to diagnose and actually repair failed components. We will explain and demonstrate the use of Logic probes and Logic pulsers. This is a hands-on class. Students are asked to bring their DVOM/DMM.

PLEASE NOTE: Wednesday/Thursday classes meet 4 hours each day from 6:00 p.m. to 10:00 p.m. Food will be served at 5:30 p.m. The Saturday WMDA/CAR Training Day class meets for 6 hours from 9:00 a.m. to Noon and from 1:00 p.m. to 4:00 p.m. Lunch is served at Noon.

FOR MORE INFORMATION: Visit www.wmda.net or email Debra Webster at dwebster@wmda.net or call 301-390-0900, ext. 101.

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FEATURING INDUSTRY ACKNOWLEDGEMENTS &
THE HARRY T. MURPHY CUSTOMER SERVICE CONTEST

Martin's West
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Tuesday,
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2:00 p.m. – 9:00 p.m.



Schedule of Events

TABLETOP EXPO

2:00 p.m. - 6:00 p.m.

LIGHT LUNCH (Expo floor)

3:00 p.m. - 5:00 p.m.

COCKTAIL RECEPTION (Expo floor)

5:00 p.m. - 6:00 p.m.

BULL ROAST & AWARD PRESENTATIONS

6:00 p.m. - 9:00 p.m.



The WMDA/CAR Expo

is designed as a place to meet with exhibitors, learn about the latest products and services, develop new business opportunities, network, and build lasting relationships.



LEGISLATIVE UPDATE

Estate Tax Legislation

by Roy Littlefield IV

Recently WMDA/CAR, being represented by SSDA-AT, attended a Family Business Coalition meeting to discuss the prospects of Estate Tax repeal in the 116th Congress. We are currently supporting the efforts in Washington to repeal the Estate Tax. We are lobbying for co-sponsors on the Death Tax Repeal Act. Recently, Senator Sanders introduced a bill that SSDA-AT is strongly opposing that would raise the Estate Tax to unreasonable levels.

The administration is supporting efforts to repeal the Estate Tax and at the meeting we met with Paul Teller, Special Assistant to the President for Legislative Affairs.

Below is a comparison of the introduced Estate Tax bill so far in the 116th Congress:

Proposal	Sponsor	Exemption	Base Tax Rate	Additional Tax Rates	Top Tax Rate
Death Tax Repeal Act: H.R. 218	Congressman Jason Smith	Repeal	Repeal	Lowers Gft Tax Rate to 35%	0%
Death Tax Repeal Act: S. 215	Senator John Thune	Repeal	Repeal	N/A	0%
Estate Tax Reduction Act: S. 176	Senator Tom Cotton	\$11 Million	20%	N/A	20%
For the 99.8% Act: S. 309	Senator Bernie Sanders	\$3.5 Million	45%	50% over \$10 Million 55% over \$50 Million 77% over \$1 Billion	77%
OTHER DETAILS		For the 99.8% Act:		<ul style="list-style-type: none"> Requires consistent basis reporting requirements (This was already passed into law). Ends valuation discounts on nonbusiness assets. Maintains step-up basis. Increases conservation easements limit to \$2 million and allow farmers to lower farmland values by up to \$3 million. 	
Death Tax Repeal Act:		<ul style="list-style-type: none"> Hikes gift and generation skipping tax rate to 45% and lowers gift tax and generation skipping tax exemption to \$1 million, not indexed for inflation. 			
<ul style="list-style-type: none"> Maintains step-up basis. 					
Estate Tax Rate Reduction Act:		<ul style="list-style-type: none"> Lowers annual gift limit to \$10,000. Weaken Grantor Retained Annuity Trusts by increasing minimum holding time from 2 to 10 years. 			
<ul style="list-style-type: none"> Maintains step-up basis. 					

SSDA-AT believes the estate tax is hurting family-owned businesses because the cost of the estate tax comes not only from paying the tax, but also from estate planning. The estate tax applies to property transferred at death when the value of the property exceeds the estate tax exemption. Much of the value of family-owned business is tied to illiquid assets such as land, buildings, and equipment. This can force the new owner to sell the business's assets to pay the tax.

For many family-owned businesses to keep operation after the death of the owner, they must plan for the estate tax. Planning costs associated with the estate tax are a drain on business resources, taking money away from the day to day operations and business investment. These additional costs make it more difficult for the business owner to expand and create new jobs. Protecting family business from the estate tax is important in order to keep these businesses operating for future generations.

The bottom line is that death-tax repeal needs to be a top priority for pro-growth. Now is the time to seize this opportunity. ♦



EDITORIAL

Social Security Legislation – The Hottest Bill on Capitol Hill

by Roy Littlefield

On January 30, Representative John Larson (D-CT) introduced the Social Security 2100 Act (H.R. 860), in the House of Representatives. This bill has 202 co-sponsors – all Democrats.

H.R. 860 would make major changes to Social Security, including increasing benefits and requiring additional contributions from employees and employers. Under this legislation:

1. Social Security benefits would be increased for all recipients by an amount equal to 2% of the average benefit;
2. The annual cost of living adjustment (COLA) formula would be enhanced to more accurately reflect the costs incurred by seniors, particularly health care costs;
3. There would be a new minimum benefit which would be set at 25% above the poverty line;

4. Individuals would only be taxed on Social Security benefits if non-Social Security income exceeded \$50,000 for individuals or \$100,000 for couples (today the income levels for taxing Social Security are \$25,000 and \$32,000).

BUT all these additional benefits would come at a cost.

Today no payroll taxes are imposed on wages over \$132,900. This legislation would continue to impose payroll taxes on wages up to \$132,900 but would also then start imposing payroll taxes again on all wages above \$400,000. According to the bill's summary, this new imposition of payroll taxes on wages above \$400,000 would only affect the top 0.4% of wage earners.

The contribution rate for the employee and the employer

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would gradually increase beginning in 2020 through 2043 from 6.2% to 7.4%.

Even though the summary of the bill makes it seem as if this change would cost the majority of workers almost nothing (it claims 50 cents a week for the “average worker”), the impact on businesses could be significant because these employers would be paying in at the higher rate for all of their employees. While the summary is looking at the cost from the viewpoint of an “average wage” income earner, the cost to the business is likely to be quite significant. The employer cost is not addressed at all in the summary.

The additional contributions that the bill would require from employees and employers are intended to ensure the solvency of the Social Security Trust Fund for the next 75 years, even with the increased benefits.

On the other side of the Hill, Senator Bernie Sanders (I-VT) has introduced the Social Security Expansion Act (S. 478) which is quite similar to H.R. 860. Rather than restarting payroll taxes on wages above \$400,000, this legislation would start imposing payroll taxes on wages above \$250,000. Senator Sanders claims this will not affect 98.2% of all wage earners.

S. 478 would also increase benefits for low-income workers by about \$1,300 a year and would also establish a new minimum benefit equal to 125% of the poverty line. Moreover, it would restore student benefits for children of disabled or deceased workers up to age 22 for full time students enrolled in a college or vocational school (this benefit was eliminated in 1983). Finally, it would make the same change to the COLA as H.R. 860. This bill has only four co-sponsors, all Democrats.

The Washington Post’s editorial board waded into the

discussion with an editorial on February 21st, in which they argued that it did not make sense to increase the Social Security benefits for so many people who are already “perfectly comfortable” as they contend Congressman Larsen’s bill would do. Rather, they argue that a better fix would be to retain the current COLA for the 30% of workers with the lowest lifetime earnings while reducing the COLA for the top 70%.

According to the Congressional Budget Office (CBO), by 2048 the impact of the reduced COLA would drop “Social Security’s total claim on national output... from its current 6.3% level to 5.7%.” The CBO calls this proposal “progressive price indexing.” The Post’s editorial board believes that this proposal will leave more funds to be spent on children who are almost twice as likely to be poor as senior citizens. Obviously, the change suggested by the Post is a relatively simple fix compared to the major overhaul contemplated by the two bills recently introduced on the Hill. It also would not increase benefits which, at least based on the number of co-sponsors to H.R. 860, appears to be a major policy driver for the Democrats.

It is likely that changing Social Security will be a priority of this Congress. SSDA-AT and WMDA/CAR will be actively monitoring this issue and taking part in that discussion and we urge our members and their members to share their thoughts on this issue with us. ♦



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