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This publication is intended for your information about issues important to education, women, and children. How you choose to use the information included here is up to you.

This free newsletter is sponsored by the United States Forum of The Delta Kappa Gamma Society International. The Delta Kappa Gamma Society International is an organization of leading women educators with over 80,000 members. Delta Kappa Gamma members wishing to subscribe to this **FREE** newsletter should send a request to the editor, Angela O. Bedenbaugh at Bedenbaugh.Angela@gmail.com. We urge you to share this newsletter with other interested individuals who are not members of Delta Kappa Gamma or members who do not subscribe to this publication.

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THE JOHNSON AMENDMENT AND DKG

The Johnson Amendment is a provision in the U.S. tax code which was tacked onto a bill in 1954, that prohibits all 501(c)(3) non-profit organizations from endorsing or opposing political candidates. This provision was brought about when then Senator Lyndon Johnson learned that some churches were making contributions to candidates opposing him for reelection. Recently there has been an effort to repeal this amendment. The main entities wanting this law repealed are fundamentalist churches. One argument against repeal is that by allowing political contributions through churches to be declared as tax deductible charitable contributions rather than taxable income, an estimated 21 billion dollars in tax revenue would be lost thus severely increasing the national deficit. Only Congress can repeal this law; however, President Trump recently issued an executive order that "churches should not be found guilty of implied endorsements where secular organizations would not be." In essence this would direct the IRS not to enforce the Johnson Amendment. National polls show that both the general public as well as the clergy oppose endorsing political candidates. Many members of the clergy feel that revocation of this law could cause churches to become involved in politics to the detriment of religion. It has been projected that revocation of the Johnson Amendment would lead to the establishment of super PACs which would be tax exempt. Both the [National Council of Nonprofits](#) and [Independent Sector](#) (a coalition of nonprofits, foundations, and corporations) have issued statements opposing the revocation of the Johnson Amendment.

REFINANCING STUDENT LOANS

HR 2718 allows federal student loans to be consolidated or refinanced at a lower rate. The expiration date is January 18, 2018. Some student loans were made under private banks while others were made through federal banks or a combination of the two. I have included hyperlinks to some web sites which have pertinent information on this matter. <https://www.sofi.com/refinance-student-loan/>
https://law.yale.edu/system/files/area/.../FAQ_Refinancing_Student_Loans.pdf
<https://studentaid.ed.gov/repay-loans/consolidation>

HOW PHARMACEUTICAL PATENTS AFFECT YOU

The U.S. Patent process has been used by the pharmaceutical industry for added financial benefit. A recent case in point, I was given a prescription for ear drops for an ear infection. The pharmacist informed me that the cost would be \$113, but the pharmacy was out of the medication. I asked for referral to a local pharmacy which did have the ear drops. When they were unable to find another pharmacy with the drops in stock, they found a bottle which was on the shelf hidden behind other medications. The cost of these drops was \$14! When I got home and read the box containing the drops it said "Ofloxacin Ophthalmic Solution, USP." The pharmacy directions were "place 10 drops in ear daily." Did they make a mistake? I went to my trusty Pill Book to check the chemical in the medication. The active ingredient was the same for both the eye and ear medication. If you want to know how this is possible the answer lies in U.S. Patent Law. When a patent is issued, it is good for 17 years from issuance. At the end of that time other companies can legally make generics which are much cheaper. In this case the eye drops came out first. Upon the expiration of the patent for the eye drops, the company added a steroid to the drops saying it was for ears and got the patent on the ear drops extended for another 17 years during which time no other company could market generics. I asked the MD about this, and he said the drops without a steroid were about as effective as those with the steroid.

OFFICIAL 2018 FLAG FLYING DAYS

January 1 -- [New Year's Day](#)
January 15 -- [Martin Luther King, Jr.'s birthday](#)
February 12 -- Abraham Lincoln's birthday
February 14 -- Ash Wednesday, Valentine's Day
February 19 -- President's Day, Orthodox Lent begins
February 22 -- [George Washington's birthday](#)
April 1 -- Easter Sunday
April 19 -- Patriot's Day
May 4 -- National Day of Prayer
May 13 -- Mother's Day
May 15 -- **Peace Officer's Day (flag at half-staff sunrise to sunset)**
May 19 -- [Armed Forces Day](#)
May 28 -- **Memorial Day (flag at half-staff until noon)**
June 14 -- Flag Day
June 17-- Father's Day
July 4 -- Independence Day
July 27 -- Korean War Veteran's Day
September 3 -- [Labor Day](#)
September 9 -- Grandparent's Day
September 11 -- **Patriot Day (flag at half-staff sunrise to sunset)**
September 17 -- Constitution Day
September 30 -- Gold Star Mothers' Day
October 7 -- **Firefighters Memorial Day (flag at half-staff)**
October 8 -- [Columbus Day](#)
November 11 -- [Veterans Day](#)
November 22 -- Thanksgiving Day
December 7 -- **Pearl Harbor Day (flag at half-staff sunrise to sunset)**
December 25 -- Christmas Day
**Also election days

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FORUM FACEBOOK PAGE LINK

For those of you desiring discussion of legislative topics there is a U. S. Forum Facebook page online at <http://www.facebook.com/DKG.US.Forum>

FORUM WEB SITE: <http://www.usforumdkg.org/>

CONTACTING YOUR LEGISLATOR

If you wish to contact your senator to express your opinion, you can call the Congressional Switchboard at [1-866-327-8670](tel:1-866-327-8670) [this is a toll free number]. Another way of contacting your senator is via email or a telephone number which is not toll free both of which are available at https://www.senate.gov/general/contact_information/senators_cfm.cfm

Email access and addresses

<http://www.house.gov/> for members of the House of Representatives <http://www.senate.gov/> for members of the U.S.

Senate

White House [1-202-456-1111](tel:1-202-456-1111)

FIVE CONSTITUENT CONTACTS WILL CAUSE A LEGISLATOR TO PAY SERIOUS ATTENTION TO A GIVEN ISSUE.