



## National Active and Retired Federal Employees Association

NARFE

### CHAPTER 1122 NEWSLETTER

### Northern Prince George's County Maryland

[www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)

January 2014

Volume 8, Number 1

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#### MARYLAND NARFE 2014 LEGISLATIVE PROGRAM

##### Dr. Howard Waterworth, 1st Vice President and Legislative Chair

The Maryland Federation of Chapters of NARFE represents almost 300,000 federal employees and annuitants in Maryland. While our main efforts focus on our constituents, we support legislation impacting all seniors. The over-65 population of MD is approaching one million. A large portion of them live on fixed incomes that are being eroded by taxes and rising costs. Furthermore, unrealistic assessments and resultant ever increasing real estate taxes; a tax exemption benefit available only to dependent seniors but not senior tax filers; increasing health and long term care needs are among the issues that NARFE continues to address with our MD Legislature. Success in dealing with these problems will be beneficial to MD seniors and to the economy and social fabric of our state. Among the specific issues that our Federation leaders hope to accomplish this year are these:

**Help Seniors Age in Place** - The homeowners Tax Credit Program is limited to those with low and moderate incomes, under \$30,000, by adjusting credit schedules for inflation, and increase assessment limits from \$300,000 to \$450,000, and to require annual, rather than triennial, reassessment of residential properties where median home sale prices fall by more than 10% from the previous year. Finally, reduce the 10% state-wide cap on the increase rate for Homestead Tax Credits to 5%.

**Equalize tax exemption for ALL MD Seniors** - Current MD income tax exemption is \$3200; \$4200 if over 65. An additional \$3200 exemption included in a revision of the tax code in the '90s was intended for all seniors, but has only been allowed for dependent seniors. While the \$4200 has been in place over 20 years, the exemption for dependent seniors is \$6400. This gap of \$2200 costs each senior taxpayer about

\$175 more in state and local income taxes annually than was intended. NARFE will lobby to increase the exemption in phases beginning in 2015 to achieve parity for all seniors.

**Promote Long Term Insurance to Reduce the State Medicaid Burden** - Maryland's Medicaid costs are well above the national average while the need for long term care (LTC) is increasing. Many mistakenly believe that Medicare will pay the high costs of LTC—not so! Most are unaware that half of seniors will require expensive institutional or specialized home care in their final years. Faulty cost estimates for LTC by insurance companies and the recession have reduced the number of vendors and led to higher premiums. This has forced some to drop their coverage. NARFE will seek to annualize the current one-time tax credit into two \$250 phases for tax years 2015 and 2016, then \$500 tax credit annually beginning in 2017 for new purchasers. This will encourage sales and retention for LTC policies.

**Equalize tax subtraction from income** - Public service retirees cannot claim the same subtraction from income as military retirees can. Many states offer tax incentives such as exemption from state and local income tax to encourage seniors to remain in their home state. MD NARFE proposes to equalize the \$5,000 subtraction from income for public retirees and increase the subtraction to \$10,000 for both military and public service retirees age 65 or older in phases beginning in 2015.

**Other Issues** - The MD PAC provides financial assistance to candidates for and members of the General Assembly who are committed to uphold our legislative goals. MD PAC accepts monies from individuals and corporations. For information contact Ed Bice, NARFE Federation Chair at: [de3637@verizon.net](mailto:de3637@verizon.net)

**PAST CHAPTER PRESIDENTS**

**Chapter 1122**

Robert Doyle  
Robert F. Haas  
John Fleming

**Chapter 2146**

Irwin Neveleff  
Marty Eiband  
Emma E. Barnett

**Chapter 264**

Tom LoJacono

**Total Chapter Membership December**

**780**



**Chapter Corner**

Chapter 1122 welcomes the following members who joined the chapter in December:

**New Members:**

Betty Balla  
Eloise Rubincam  
Beverly Willis-McFadden

New members, reinstated or transferred members your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers, and meet and socialize with fellow chapter members.

We wish all sick and shut-in members a speedy recovery and look forward to seeing you soon at the monthly meetings.

To all January Birthday Members  
**"HAPPY BIRTHDAY"**  
from all of us!

*In Memoriam*



*It is with sadness that we extend condolences to the family and friends of:*

*Agnes Cinotti  
Preston Enfield  
John Kezer  
Carol Kling  
Paul Terry*



The December Holiday Luncheon was held in a private room at Sir Walter Raleigh Inn in Berwyn Heights and was a festive occasion for everyone in attendance. The guest speaker Sheriff Melvin C. High spoke about the duties of the sheriff's department and the responsibilities of citizens in raising their children and serving on juries. At the end of his speech he answered questions of interest to members and guests. It was a delight to have such a distinguished speaker and we thank Sheriff High for taking time from his busy schedule to speak to us.

The New Year brings new challenges to our chapter. We need members to step up and take a position in the chapter. We have vacancies for Refreshments Person, Historian, NARFE-PAC Chair, Program Chair, Assistant Newsletter Editor and **NEWSLETTER VOLUNTEERS** (for articles and such). The newsletter is late because Barbara Smith, Newsletter Editor was out of commission November and December recuperating from surgery and is just getting back to carry out some duties at a reduced pace. Any position that you think you can help with, please contact President Richard Bennof or any Executive Board member.

**Important Telephone Numbers**

| <u>MARYLAND OFFICIALS &amp; MORE</u>         |                                                                     |
|----------------------------------------------|---------------------------------------------------------------------|
| Martin J. O'Malley, Governor                 | 1-800-811-8336                                                      |
| Anthony G. Brown, Lieutenant Governor        | 410-767-3125                                                        |
| Thomas Mike Miller, Jr., Pres./Senate        | 301-858-3700                                                        |
| Michael E. Busch, Speaker of the House       | 301-858-3800                                                        |
| Senator Barbara Mikulski (D-MD)              | 202-224-4654                                                        |
| Senator Benjamin L. Cardin (D-MD)            | 202-224-4524                                                        |
| Congressman Steny Hoyer (D-5th Dist.)        | 202-225-4131                                                        |
| Congresswoman Donna F. Edwards (D-4th Dist.) | 202-225-8699                                                        |
| President Barack H. Obama                    | 202-456-1111                                                        |
| White House Web Site:                        | <a href="http://www.whitehouse.gov/">http://www.whitehouse.gov/</a> |

**Federal Pay Freeze Meets its Long-awaited End**

In response to President Obama’s executive action to raise federal pay by 1 percent and end the three-year federal pay freeze, Joseph A. Beaudoin, president of the National Active and Retired Federal Employees Association (NARFE), released the following statement:

“Today’s announcement by the president provides much-needed relief for America’s hard-working, middle-class federal employees whose paychecks have been frozen while the cost of gas, groceries and housing has increased. As the pay gap between private- and public-sector workers has grown, ending the three-year pay freeze for public workers is an important investment in maintaining the strength of the federal workforce.”

Although federal pay will increase by 1 percent in 2014, the Employment Cost Index (ECI), on which the annual raise is usually based, was 1.8 percent. (The ECI measures the increase in employment costs in the pri-

vate sector.) According to the Federal Salary Council, the pay gap between private- and public-sector employees is now more than 35 percent. Due to the pay freeze alone, federal workers will have sacrificed \$98 billion for deficit reduction. Since 2011, the cost of goods and services has increased by 5.4 percent, and the wages and salaries of private-sector workers have increased by 4.7 percent, according to the Bureau of Labor Statistics.

“This long-overdue modest pay raise for federal government employees is a good step in recognizing the value of federal workers,” Sen. Barbara A. Mikulski (D-Md), chairman of the Senate Appropriations Committee, said in a statement.

“They have been the targets of unending attacks,” she said of the workforce. “They’ve been furloughed, laid off and locked out through no fault of their own.”

**9 Natural Flu-Fighting Foods - By Nissa Simon, AARP Bulletin 10/13**

**Black-Eyed Peas** - These nutritious legumes are rich in zinc, a trace mineral that keeps your immune system in working order. Pinto beans, peanuts, roasted pumpkin seeds and wheat germ are other good choices.

**Carrots** - They're rich in beta-carotene, which your body uses to ward off respiratory infections. Other good sources are dark green vegetables, sweet potatoes, pumpkin and winter squash.

**Tea** - Green, black and oolong tea all contain naturally occurring compounds that reduce the risk of flu, including quercetin, a powerful antioxidant, and L-theanine, an amino acid found only in tea. Decaf teas contain the amino acid, herbal teas don't.

**Yogurt** - Probiotics, the beneficial bacteria found in yogurt and other fermented foods, strengthen the immune system. Not a fan of yogurt? Try cottage cheese, kimchi (a fermented Korean dish made of seasoned vegetables) or sauerkraut instead.

**Tomatoes** - Vitamin C-rich tomatoes boost the body's natural defense system in the same way their citrusy relatives do. One medium tomato provides 40 percent of your daily vitamin C, so have a glass of tomato juice at lunch and treat

yourself to pasta with tomato sauce for dinner.

**Mushrooms** -These powerhouses increase the body's resistance to viral infections by boosting the activity of natural killer cells, a vital part of the immune system.

**Almonds** - These popular nuts are a rich source of the antioxidant vitamin E, which helps your body ward off viral infections. To maximize the absorption of vitamin E, opt for chopped almonds, almond butter or almond oil.

**Chicken Soup** - It may not prevent the flu, but a bowl or cup of soup can help your immune system fight off the virus in its early stages, thanks to a compound called carnosine. The only catch: You need to consume chicken soup throughout your illness to reap its benefit, says a 2012 study.

**Wild Salmon** - It's high in vitamin D, which the immune system needs to kill harmful bacteria and viruses, says John S. Adams, M.D., professor at the David Geffen School of Medicine at the University of California, Los Angeles. Farm-raised salmon has less, but is also a good source.

*Happy New Year*

*to you!*

*May every great  
new day*

*Bring you sweet  
surprises~~*

*A happiness  
buffet.*

*Happy New Year*

*to you,*

*And when the  
new year's done,*

*May the next  
year be even*

*better,*

*Full of pleasure,  
joy and fun.*

By Joanna Fuchs  
[www.poemsource.com](http://www.poemsource.com)



**What's Your E-Mail Address?**

If you are not currently receiving the newsletter monthly by e-mail and you would like to -- we probably don't have your correct e-mail address.

Please update your e-mail address by notifying Membership Chairperson Elaine Cameron: [elainecameron@aol.com](mailto:elainecameron@aol.com)

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**MD Federation Website**  
[www.mdnarfe.org](http://www.mdnarfe.org)

**NARFE National Website**  
[www.narfe.org](http://www.narfe.org)



**Upcoming Events**

**2014**

- **January 8**  
Chapter Meeting
- **January 21**  
USM Legislative Rally in Annapolis
- **February 4**  
MD Federation Board Meeting  
in Bowie
- **March 31 - April 1**  
Region II Training Symposium

**NARFE National Headquarters**  
(Direct Line)  
**1-703-838-7760**

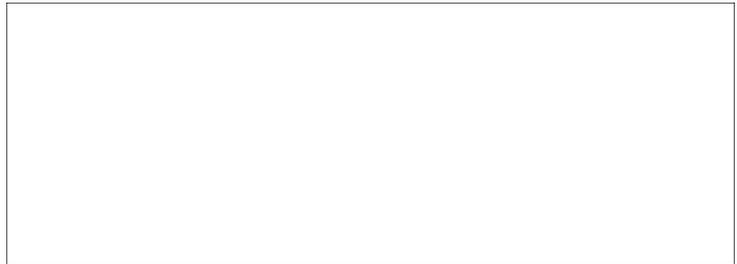
**NARFE Sponsored Line**  
to Congress  
**1-866-220-0044**

To contact Maryland Delegates  
and Representatives

Call 301-858-3000  
or visit the NARFE Web Site  
**[www.mdnarfe.org](http://www.mdnarfe.org)**

To reach the Governor call  
1-800-811-8336  
or visit the Web Site  
**[www.gov.state.md.us/mail](http://www.gov.state.md.us/mail)**

**RETURN SERVICE REQUESTED**



**CHAPTER 1122 MONTHLY MEETING**

**January 8, 2014 at 1:30 PM**

*Greenbriar Community Center, Terrace Room*  
*7600 Hanover Parkway, Greenbelt, MD 20770*

Call office for directions 301-441-1096 Dial 0

Tentative Meeting Participants

**Prince George's County Health Department**



**AND/OR**

**The Greenbelt Police K-9 Corps**



**Executive Board Meeting immediately following the regular meeting.**

Inclement Weather Notice! When Prince George's County Schools are closed or opening late, the NARFE Chapter 1122 meeting will not be held.