



# NARFE BUZZ

*National Active and Retired Federal Employees Association*  
Western Montgomery County Chapter 258 - Chartered November 10, 1953  
*The largest NARFE Chapter in the country!*

April 2018

## **Our Next Chapter Meeting – And Upcoming Events**

**Our Friday, April 13th Chapter meeting** will be at the Mykonos Grill, 121 Congressional Lane, Rockville, MD; members who wish to come for lunch may arrive at 11:30 a.m., with the meal being served at 12:00 noon. The cost is \$25.00 per person, payable either in cash, or checks made out to “Mykonos Grill” (please, no credit cards). Those who do not wish to come for lunch may arrive at 1:00 p.m. **Our two speakers, from Asbury Methodist Village, will be Mr. Brent Bayes, who will speak on financial matters, and Ms. Cynthia Perez, who will speak on health issues.**

**Chapter Executive Board meeting, Monday, April 9th,** Ledo’s Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

**April Chapter meeting, Friday, April 13th,** at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

**Maryland Federation Mini-Conference, Monday, April 30th and Tuesday, May 1st,** Comfort Inn, Bowie, MD, Please contact Marty Strombotne if you would like to register.

**Chapter Executive Board meeting, Monday, May 7th,** Ledo’s Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

**May Chapter meeting will be on Friday, May 11th,** at the Mykonos Grill, 121 Congressional Lane, Rockville, MD. This meeting will be our Chapter’s annual MD State Legislators Forum.

**Federation and Region II Training, June 11th and 12th,** Wyndham Garden Hotel, York, PA.

**FEDcon18, August 26th - 28th,** Jacksonville, FL. For details go to [www.narfe.org](http://www.narfe.org) (“Early bird” registration ends March 31st).

**PLEASE !! If you have a “winter” address, have a change of your local address or your E-mail address, or haven’t provided us with your E-mail address – it is very important to let our Chapter president, Charlie Garfinkel, know. His contact information is on the back page of this newsletter – thanks!**

## **PRESIDENT’S CORNER**

*Charles Garfinkel*

Legislators need to keep hearing from NARFE members about the unfair targeting of federal workers and retirees through the president’s proposed budget. Please keep in mind that politicians will regard **SILENCE** on an issue as an indication of **APPROVAL**.

NARFE is encouraging members to contact their members of Congress about the President’s proposed federal employee pay freeze and the cuts to retirement benefits. Members should urge their lawmakers to support a pay raise through the FY 2019 appropriation process and not cut the cost of living adjustments for retirees in the Civil Service Retirement System and those in the Federal Employees Retirement System. Chapter members can use the [NARFE Legislative Action Center](#) to send letters to their Representatives and Senators.

**For our April 13, 2018, meeting** the speakers will be two representatives from Asbury Methodist Village, Brent Bayes and Cynthia Perez. Their talk will include the financial aspects of retirement planning. A few of the topics discussed are Cost of Care – Home Care, Assisted Living, Tax ramifications, how to advocate for yourself as a patient – insurance appeals and preparing for a hospital stay.

**For members who missed our March 9th meeting** the speakers were MD Federation President Gary Roundtree and First Vice President Sudha Haley. Gary’s discussion centered on the future of Chapters, the Maryland Federation and NARFE. How will Chapters engage member participation when looking to the future. Chapters will need to develop goals for recruiting and engaging their membership. As a first step, I would ask members to provide suggestions for topics and speakers that members are interested in. This will assist the Board in developing the Chapter’s program for the 2018/2019 year.

**Maryland Federation Mini-Conference and Annual Meeting** will be held on April 30-May 1st at the Comfort Inn, in Bowie, MD. The keynote speakers will be: April 30th, Rona Kramer, Esq., Maryland Secretary of Aging, and May 1st, Delegate Adrienne Jones, Speaker Pro Tem of the Maryland House of Delegates. The Chapter will pay the \$40 registration fee for members who attend. The lunch menu on Monday will include chicken cordon bleu, and a crab cake platter on Tuesday. To register, please contact Marty Strombotne at [martystrom@comcast.net](mailto:martystrom@comcast.net).

**Mark your calendars for the Region II Training Academy** to be held on June 11-12, 2018, at Wyndham Garden Hotel in York, PA.

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Event registration will be about \$90 and pays for a breakfast, lunch, and dinner as well as participation in the plenary sessions and classes. Hotel costs with tax included is \$99/night. The agenda and registration information will be out in a few months.

**FEDcom18, Hyatt Regency, Jacksonville, FL**, will be August 26-28, 2018; early bird registration \$150, Gala Tickets \$65 ends March 31st. The training conference will include over 30 sessions and workshops. Just to mention a few: "Estate Planning for Feds," "FEHB and Medicare – What's best for You?," "Expanding Your Social Media Footprint," and "Managing the Caregiver Role."

**Save money with NARFE Perks.** When planning a vacation check out the NARFE website for exclusive travel discounts for members. Search for hotels and car rentals.

**For those members** making a permanent move, please provide your new address to NARFE, either at 606 N. Washington Street, Alexandria, VA 22314, call Member Records at (1-800-456-8410), or login to the NARFE website ([www.narfe.org](http://www.narfe.org)). On the left side of the page under *What You Can Do OnLine* click on *Update My Record* to access this section; you will need a password.

In order to ensure that members who are temporarily away continue to receive their Newsletters they should provide NARFE or myself with their: **Winter Address, and or Email Address.** **With Congress looking to reduce our benefits, one way to stay on top of what is happening when you are away is though NARFE BUZZ.**

### **MARYLAND TAX CODE VS FEDERAL TAX CUT BILL -MORE AS OF MARCH 20**

*Dick Strombotne, Membership Chair*

At the risk of boring you, this is an important matter for any Maryland taxpayers who itemize deductions on their Maryland income tax returns and whose Maryland Adjusted Gross Income is \$150,000 or less. If you are in this group of taxpayers you may be facing a large increase in your Maryland income taxes for 2018 and later years. On the average, **taxpayers in this group may be paying \$1,000 or so in increased Maryland income taxes.**

Here is why. The federal tax cut bill increases the standard deduction amounts significantly. They go up to: \$12,000 for single filers, \$18,000 for heads of household, and \$24,000 for joint filers and surviving spouses. Taxpayers who are 65 years of age or older get a \$1,300 additional deduction. Many Maryland taxpayers who previously itemized deductions will file federal returns to get the benefits of the higher standard deductions. But if they do, they can no longer itemize deductions on their Maryland return. They can only claim the small MD standard deductions; \$2,000 for single filers and \$4,000 for joint filers.

As I write this on March 20, there is just a partial solution to the problem for this group of taxpayers. The Senate has approved the Kasemeyer – Serafini bill, SB 318, to increase the MD standard deduction to \$2,500 for single filers and \$5,000 for joint filers. The House Ways and Means Committee will hold a hearing on this bill on March 28. If you are in the group of taxpayers facing a big

increase in your MD income tax for this year, I suggest you let your three delegates know whether you support this bill ASAP.

A second approach would be to permit taxpayers to claim itemized deductions whether or not they claimed the standard deduction on their federal tax return. The Hogan Administration has a bill (SB 733/HB 875) that does just that, among other things. Del. Anne Kaiser, Chair of the House Ways & Means Committee, has a bill, HB 1336, for the same purpose with a different approach. Paul Schwartz, Chair of the State Legislation Committee, testified in support of both bills on March 7. They were not approved by the Crossover Day, March 19, so are dead for this session.

Here is the contact information for state legislators. It is easy to do. **Just call the toll free General Assembly number at 1-800-492-7122**, ask to be connected to your legislator, and give your opinion to the staff person who answers. (If you don't know who your legislators are Google on "find my elected officials".) Call immediately. Your calls will be timely until the General Assembly adjourns on April 9, 2018.

### **DUES PAID BY NEW MEMBERS – A BYLAWS AMENDMENT** *Dick Strombotne, Membership Chair*

You will recall that Western Montgomery County Chapter 258 submitted a resolution last year to amend the national bylaws. NARFE Headquarters has issued the book on Proposed Bylaws and Resolutions listing all that were received by December 15, 2017. In particular, it includes Proposal #18-13, that was submitted by this chapter. Its formal title is: "Reallocate Dues Paid by New Members who Join a Chapter."

Just to remind you of the situation, currently, when a new member joins NARFE, pays the \$40 new membership dues and chooses to join a chapter, HQ sends the member's chapter one-third of the dues, \$13.33, and sends the new member's federation ten percent of the dues, \$4.00. By contrast, if the new member does not elect to join a chapter, NARFE HQ need only remit ten percent, \$4.00, to the member's federation. That means that NARFE HQ has no incentive to promote chapter membership.

As explained in previous newsletters, the purpose of Proposal #18-13 is to get rid of the difference in allocation of dues of a new member regardless of the election to join or not join a chapter. It would amend the bylaws to have NARFE HQ remit just \$4.00 in either case. If the new member joins a chapter then the chapter gets the \$4.00 that would normally go to the federation, not the \$13.33 that is one-third of the national new member dues; the normal ten percent of dues paid to the federation is started the following year.

Why is this change needed? The answer is that very few new members choose to join a chapter. For example, the Maryland Federation had only 146 new members in all of 2017; five years earlier, in 2012, there were more than 900 new members. The application form mentions the opportunity to join a chapter in the second column, almost as an afterthought. If the bylaws amendment is approved, for NARFE HQ there would no longer be a financial disincentive to promote chapter membership. For

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chapters, one tenth of something is better than one-third of nothing.

You can get a copy of the Resolutions book by going to the NARFE website. Here is a link to the page with balloting information: <https://www.narfe.org/index.cfm?fa=viewOldArticle&id=4274>  
Follow the instructions on the page to download a copy. Or you can call (703) 838-7760 Ext. 252 and ask for a hard copy.

You will have the opportunity to vote on this and all other proposed resolutions this Spring. It will be placed on the ballot printed in the June 2018 issue of NARFE magazine that will arrive around mid-May. The deadline for receipt of ballots is June 30, 2018.

### PROFILES IN CIVIL SERVICE

*Dave Richman*

Last year NARFE's Maryland Federation created a book containing more than 80 profiles of Maryland NARFE members who have served in a wide variety of federal departments and agencies. The book was made available to Senators and members of Congress and was extremely well received. Several other states have undertaken to create such a document to reach their own elected representatives. Our Federation has undertaken to create a new 2018 book of profiles in civil service. In Maryland we have some 300,000 current and retired federal employees whose stories of how they served and aided our nation and people need to reach our elected officials and, indeed, our fellow citizens.

Please take a hard look at what your federal career has been, how you've served and your impact, directly and indirectly on our nation and our people. I pulled a few sentences or phrases from the 2017 book as examples of what these profiles contained:

"With the National Security Agency for 37 years starting as a cryptanalytic technician I managed cryptanalytic organizations at increasingly higher levels, ensuring that vital intelligence – got to – appropriate levels and warfighters."

"I served in the Department of Defense managing ejection seat systems in Navy and Marine corps aircraft – assuring our systems were trustworthy for our dedicated military air crewmen. Federal employees ensured that – contracted assembled systems worked as well as possible. I'm proud to have served for our nation's safety"

"I served in the Social Security Administration for 38 years. I dealt with the American public, assisted them in applying for all types of benefits, and performed my job with compassion – I knew the livelihood of many was dependent on our Agency, so I went the extra mile."

Send your profile to the Chapter president, [garfinkc@verizon.net](mailto:garfinkc@verizon.net) or to me [dmr0313@aol.com](mailto:dmr0313@aol.com) as soon as you can. I expect a due date to be set no later than April 30. Thanks.

### RINSE AND REPEAT – THE NEXT FINANCIAL COLLAPSE?

*Barbara Ray, 2nd Vice President*

There is bipartisan support - 13 Republicans, 12 Democrats, and 1 Independent - for U. S. Senate Bill 2155. So why all the fuss? The stated purpose of the Bill is to make it easier for community banks to lend to rural and small communities that are struggling. A noble cause surely.

Relying on official comments to The Congressional Record:

A five-fold increase in the size of 'community' bank holding companies from \$50 billion to \$250 billion would include 25 of the 38 largest banks and the subsidiaries of several large foreign banks. OOPS.

The capital reserve required by two systemically important banks (Citigroup and JP Morgan) would be reduced by 30% at a time when they are meant to be building reserves after the Great Recession. OOPS.

Loopholes granted to some banks are easily exploited by other banks. OOPS.

To quote Keynes:

"A sound banker, alas, is not one who foresees danger and avoids it, but one who, when he is ruined, is ruined in a conventional and orthodox way along with his fellows, so that no one can really blame him."

### TREASURER'S REPORT

*Larry Lange, Treasurer*

#### Chapter 258, Funds Summary, March 5, 2018

Checking Account balance, 2/8/18	\$ 13,153.51
Receipts, 2/8/18 - 3/5/18	\$ 367.40
Expenses, 2/8/18 - 3/5/18	\$ 72.50
Checking Account balance, 2/7/18	\$ 13,448.41
Working Capital/Total Chapter assets	\$ 13,448.41



At our March 9th membership meeting (front row, L to R): Barbara Ray, Chap. 258 2nd VP; Marty Strombotne, Chap. 258 Secretary; Dr. Sudha Haley, MD Federation 1st VP/Legislative Director; Larry Lange, Chap. 258 Treasurer; (back row, L to R): Allan Kam, Chap. 258 1st VP; Dr. Gary Roundtree, MD Federation President; Charlie Garfinkel, Chap. 258 President



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**THIS IS YOUR CHAPTER 258 NEWSLETTER**  
**PLEASE READ !! ☺**

**The speakers for our April 13th Chapter meeting will be two representatives from Asbury Methodist Village, Brent Bayes and Cynthia Perez, who will discuss the financial aspects of retirement planning**

### Chapter Officers

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Representative Jamie Raskin (MD-8)  
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Representative John Delaney (MD-6)  
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