

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

May/June 2018

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

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.

**Our Friday, May 11th 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 program will be the Chapter's annual Maryland State legislators' forum.** 

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

**May Chapter meeting, Friday, May 11th**, MD Legislator's Forum, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

**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

**Chapter Executive Board meeting, Tuesday, September 4th**, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

**September Chapter meeting will be on Friday, September 7th**, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

[Have a wonderful, safe summer – see you in September!]

## **TREASURER'S REPORT**

Larry Lange, Treasurer

## Chapter 258, Funds Summary, April 9, 2018

Checking Account balance, 3/6/18	\$ 13,448.41
Receipts, 3/6/18 - 4/9/18	\$ 391.80
Expenses, 3/6/18 - 4/9/18	\$ 838.38
Checking Account balance, 4/9/18	\$ 13,001.83
Working Capital/Total Chapter assets	\$ 13,001.83

### **PRESIDENT'S CORNER** Charles Garfinkel

**All Chapter members will receive** the print copy of the May/June 2018 NARFE BUZZ. The Board wanted to make sure that once or twice a year Chapter members actually receive the NARFE BUZZ. The Chapter has become aware that not all e-mail providers are forwarding the messages from NARFE that include the NARFE BUZZ. The May/June issue includes information on the Chapter's Legislative Forum to be held on May 11th.

**Our next membership meeting** scheduled for May 11, 2018, will be the annual Maryland State Legislative Forum. Legislators will talk about the accomplishments from the 2018 State Legislative session. Confirmed speakers are **Sen. Nancy King (District 39)**, **Delegate Anne Kaiser (District 14)**, and **Delegate Bonnie Cullison (District 19)**. The meeting will provide you the opportunity to meet with the legislators(s) and to ask questions about issues/ concerns you may have.

**Speakers at our April 13th meeting** were Brent Bayes and Cynthia Perez, representatives from Asbury Methodist Village. Brent's talk included the average costs of Retirement Communities in Montgomery County. This included the housing a retiree might consider (e.g. Home Health Care, Assisted Living, Skilled Nursing and Type C Communities). The talk also included Rule of Thumb for financial qualifying and Long-Term Care.

Ms. Perez talked about the critical health services, Home Care agencies and Rehab Centers. Cynthia briefly talked about the effect of Medicare's "Observation Stays" (less than three-nights) verses "In-Patient Stays." If your hospital stay is coded as Observation Stay Medicare will not pay.

**Mark your calendars for the Region II Training Academy** to be held on June 11-12, 2018, at Wyndham Garden Hotel in York, PA. 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. NARFE Headquarters and other expert presenters will be there. The Training Academy agenda is still being developed.

**FEDcon18, Hyatt Regency, Jacksonville, FL**, August 26-28, 2018, registration \$175, Gala Tickets \$65. 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." Keynote speakers will be Henry Winkler (Actor,

(Continues pg. 2)

# NARFE BUZZ- Western Montgomery County Chapter 258 - May/June 2018

Writer and Director), Mara Liasson (National Political Correspondent, NPR), Tammy Flanagan (Federal Benefits Experts), and Mike Massimino (Former Astronaut).

According to the March 2018, narfe Magazine members will be voting for NARFE Officers (National Officers and Regional Vice Presidents for two-year terms) in June. Members will have the opportunity to vote online or by mail via a ballot which will be included in the June issue. The magazine will provide instructions for print and online voting.

**Save money on travel, insurance**, office products and so much more. NARFE members can save money on everyday products and services, thanks to NARFE's Affinity Partners.

NEW - NARFE is pleased to announce the addition of two new Affinity Partners - **Office Depot and Starr Wright USA**. Office Depot offers NARFE Members savings up to 80% on over 93,000 products. Shop on-line at any Office Depot and OfficeMax store. Starr Wright USA joins NARFE to offer Professional Liability Insurance coverage for Federal Employees and Contractors at a discount to our members.

**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). 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.

## **PROFILES IN CIVIL SERVICE**

## Dave Richman

To encourage Chapter 258 members to provide input for inclusion in the NARFE MD Federation's 2018 book, "Profiles in Civil Service," I am following up on my article on submitting one's "profile" in last month's BUZZ by providing my own profile as an example.

Trained as a chemical-nuclear engineer, after several years at a National Laboratory, I became a civil servant working for 34 years for the Atomic Energy Commission (AEC), The International Atomic Energy Agency (a two-year detail), and the AEC's successors: The Energy Research and Development Administration and the Department of Energy. In the late 1950's I was involved with peaceful applications of atomic energy supporting basic and applied research for applying radioisotopes and machine radiation resources for health care applications. In the 1960's I was focused on research and education at national labs and universities; my role was in justifying support for these programs and fighting for the funds to support them. In the 1970's and thereafter I was involved in the development of the early programs for energy conservation, renewable energy sources, meeting needs of those impacted by energy shortages. On retiring in 1992 I found myself amazed in seeing how effective we had been in meeting not only the energy needs, particularly development of solar energy resources, but especially the impact of technology we had supported in health care: radioisotope use in diagnostics and body scans in devices developed through our programs are in daily use for people who have no idea how they came about !

Please send your profile to our Chapter president, garfinkc@verizon.net or to me, dmr0313@aol.com as soon as you can. Thank you.

#### MARYLAND INCOME TAX CODE NEWS

Dick Strombotne

**The bad news** is that the General Assembly session that ended on April 9th did nothing to deal with the large increase in income taxes that many Maryland taxpayers will have to pay next year. The taxpayers affected are mainly those who usually file returns with itemized deductions and have Maryland Adjusted Gross Income (MAGI) less than \$150,000. More than one million taxpayers are in that group. **Many of them will find they have to pay hundereds of dollars more in Maryland income taxes.** 

The reason is that the recently passed federal tax cut bill increased the standard deduction to \$24,000 for joint filers with similar increases for single filers and others. These increases are big enough for taxpayers who usually claim itemized deductions to claim the standard deduction on their federal taxes next year but then they won't be able to claim itemized deductions on their MD taxes. So Maryland income taxes will go up.

Both Governor Hogan and Del. Anne Kaiser (D - Dist. 14), Chair of the House Ways and Means Committee, proposed legislation to fix the problem. Their bills would have permitted itemized deductions on the Maryland tax return without regard to claimed deductions on the federal tax return. Those bills did not even make it out of committee in the House of Delegates or the Senate.

Action. If you are one of the Maryland taxpayers who will be hit by the big increase in your MD income tax, here is what you can do about it. This is an election year. The Primary Election will be held on June 26th. Ask any candidate for delegate or state senator to support legislation to restore the ability of taxpayers to itemize deductions on the Maryland tax return independent of how they claimed deductions on the federal tax return. Make it an issue at any town hall or candidate forum before the Primary Election and again before the General Election on November 6. And tell your friends, family and neighbors what the problem is. Most will not even be aware that there is a problem.

The General Assembly approved a few changes to the Maryland income tax code for individuals:

1. The standard deduction amounts were increased to \$2,250 for single filers and \$4,500 for joint filers from \$2,000 and \$4,000 respectively. The benefits are about \$20 and \$40

## NARFE BUZZ- Western Montgomery County Chapter 258 - May/June 2018

respectively. The standard deduction amounts will be adjusted for inflation, rounded down to the nearest \$50.

2. The exemption for pensions of retired military was increased from \$10,000 to \$15,000 for age 65 or more, the age of eligibility was reduced from 65 to 55, and the exemption for those age 55 or less stayed at \$5,000. The \$5,000 increase is worth about \$400 in reduced state and local taxes and the \$10,000 increase for those between ages 55 and 65 is worth about \$800.



At our April 13th membership meeting: Kerry Lansing, of Care First Blue Cross Blue Shield, presents its Distinguished Annuitant Award to Chap. 258 member Dave Richman (Photo by Judith Mazza)

## **RECOMMENDATIONS ON BYLAWS PROPOSALS** *Dick Strombotne*

As I have reported here in earlier newsletter articles, all NARFE members will have the opportunity to vote on several proposals to change the NARFE Bylaws & Rules. The ballot will be published in the June issue of NARFE magazine that you should receive about mid-May. Balloting ends on June 30.

The resolutions were submitted by December 15, 2017. A HQ appointed Bylaws Committee of five members reviewed the resolutions, and its recommendations were published in the April issue of NARFE magazine. The Maryland Federation of Chapters has its own Resolutions Committee whose members include the elected officers; Committee co-chairs Saj Durrani and John Stackpole, Parliamentarian; current and past chapter presidents Larry Lange (258), Barbara Cuffie (1936), and Stu Sklamm (1888); plus Sarah Richards (1892) and Charles Harrison (2306). The Federation Resolutions Committee met on March 29 to review and discuss the proposed resolutions. The Committee's recommendations on resolutions to be APPROVED are listed in the table below, along with brief reasons. The Resolutions Committee recommends that all of the remaining proposals be REJECTED. Please note that the Committee recommends approval of the proposal submitted by this chapter, Res. 18-13, to equalize the revenue that HQ can keep from new members irrespective of whether the new member chooses to join a chapter.

Obviously, individual members can and should make up their own minds about these resolutions. You can get a hard copy of the resolutions book from NARFE HQ by calling 703-838-7760 Ext. 270.

## NARFE MARYLAND FEDERATION RESOLUTIONS AND EXECUTIVE COMMITTEES RECOMMENDATIONS AND RATIONALE FOR 2018

Number	Subject	Recom- mendation	Action/Rationale of Committees' Recommendations	
1803	Federations	ADOPT	Defines Federation membership/organization. With the adoption of one member one vote, this clarifies the role of federations.	
1804	Committees	ADOPT	Redefines committees. The NEB already creates committees; removing the term "special" matches current practice.	
1805	Proxies	ADOPT	Disallows proxies on NEB. NARFE legal counsel has advised the Association that board members are not allowed to vote by proxy under the District of Columbia Code.	
1807	Access to Lists and Labels	ADOPT	Defines labels for federation candidates. As federations responsibilities include representing all the members, both chapter and National members, in a geographic area, a candidate for a federation office should have access to the labels of the members who will be voting for that office.	
1813	Reallocate Chapter Dues	ADOPT	This equalizes the revenues retained by National Head Quarters (HQ) for recruiting a new member into a local chapter or into National NARFE alone. It eliminates one financial reason HQ would have to make decisions that diminish the number of chapter members.	
1818	Clarify National Membership	ADOPT	Replaces the word, "national" with "association" in Article IV, Section 5.D., to match the rest of the bylaws.	
1820	Publication of Roll Call Vote	ADOPT	Requires publication of board votes on policy changes. It is necessary for members to know how their elected representatives vote on important issues. In the past, voting transparency has been erratic, and some elected officials misrepresented how they voted.	
1827	Changes to Regions	ADOPT	Requires a 2/3 vote to change regions. Current region structure has worked well. Any attempt to change it should require at least a 2/3 vote of NEB rather than majority vote.	
BC02	Regional Vice President Term Limits (1812/1817)	ADOPT	Restricts Regional Vice Presidents from serving more than three consecutive terms (a total of six years). Currently, regional vice presidents have no term limits. Association members are reluctant to run against incumbents thus preventing new leaders and ideas to flourish. Six years seems sufficient for any vice president to remain in office.	
BCR-01	Membership Forms (1832R/1833R/1834R/1836R/1845R)	ADOPT	Requests review and possible redesign of membership forms. The NARFE membership form is confusing to many of our members, who as a consequence failed to renew their chapter membership when they renewed their annual membership. Redesign is needed.	

## BYLAWS AMENDMENTS AND RESOLUTIONS FEDERATION COMMITTEES RECOMMENDED FOR ADOPTION

Western Montgomery County Chapter 258 National Active and Retired Federal Employees 20837 Scottsbury Drive Germantown, MD 20876-4187

NON-PROFIT US POSTAGE PAID SUBURBAN, MD PERMIT #5715

THIS IS YOUR CHAPTER 258 NEWSLETTER Our May 11th Chapter meeting will be our annual PLEASE READ !! 😳 Maryland State legislators' forum. Sen. Nancy King, Del. Anne Kaiser, and Del. Bonnie Cullison have accepted our invitation. Please plan to attend to meet and hear your legislators discuss the recent State legislative session.

## **Chapter Officers**

President

**Charles Garfinkel** 301-972-0183 garfinkc@verizon.net

**1st Vice President** Allan Kam 301-469-0352 akam@htsassociates.com

**2nd Vice President** Dr. Barbara Rav bray330@earthlink.net

**Secretary Marty Strombotne** 240-632-9881 martystrom@comcast.net

Treasurer Larry Lange llange3751@aol.com

301-972-6775

**Service Officer Helen Berkson** 301-881-1168

Gov. Hogan's e-mail is governor.mail@ maryland.gov. Your legislators may be reached at www.mgaleg.maryland.gov; they may also be reached using the General Assembly's number, 1(800) 492-7122

## **Committee Chairs**

**Public Relations** Suzanne Ackerman 301-588-6206 suzword@gmail.com

Newsletter Larry Lange 301-972-6775 llange3751@aol.com

**NARFE-PAC Committee** Gordon Brown, Chair 240-328-6926 papabrown26@verizon.net

**Federal Legislation Dr. Barbara Ray** bray330@earthlink.net

**State Legislation** Dave Roseman 240-401-6628 dave.roseman@comcast.net

**Programs Charles Garfinkel** 301-972-0183 garfinkc@verizon.net

Allan Kam 301-469-0352 akam@htsassociates.com

Awards Gordon Brown 240-328-6926 papabrown26@verizon.net

**United Seniors of Maryland Dave Roseman** 240-401-6628 dave.roseman@comcast.net

**Membership** Dr. Richard Strombotne 240-632-9881 DickS.narfe@comcast.net

Alzheimer's **George Perez** George.E.Perez@gmail.com

### **Congressional Delegation**

Senator Chris Van Hollen. Jr. 202-2245-4654

Senator Benjamin L. Cardin 202-224-4524

Representative Jamie Raskin (MD-8) 202-225-5341

**Representative John Delaney (MD-6)** 202-225-2721