



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!

September 2018

Our Next Chapter Meeting – And Upcoming Events

Our Friday, September 14th 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. **The speaker will be Mr. Jeff Karberg, from Maryland's Office of the Attorney General**, who will speak on identity theft and scams on seniors.

Chapter Executive Board meeting, Tuesday, September 11th, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m. (Changed to Tuesday because of Rosh Hashanah)

The September chapter meeting will be on Friday, September 14th, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

MD Federation Board Meeting, Tuesday, October 2nd, Comfort Inn, Bowie, MD.

Chapter Executive Board meeting Monday, October 8th, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

The October chapter meeting will be on Friday, October 12th, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

NARFE MD Federation Training Day, Friday, October 26th, Comfort Inn, Bowie, MD. Please contact president Charlie Garfinkel if you would like to attend; no fee will be charged our Chapter.

Chapter Executive Board meeting Monday, November 5th, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Our Friday, November the 9th chapter meeting will be at the Mykonos Grill (again, same info as in the first paragraph). Among our speakers will be Ms. Jennifer Malavé, Account Manager, Carefirst Blue Cross Blue Shield, who will present her annual health care "Open Season" presentation.

Cong. Jamie Raskin will again have the usual two FEHBP Forums in November. The daytime forum will be on Tuesday, November 13th, from 9:00 a.m. to 11:00 a.m. at the Holiday Park Senior Center, 3950 Ferrara Drive, Wheaton, MD 20906, and the evening forum will be on Tuesday, November 19 at the Executive Office Building, 101 Monroe St., Rockville, MD 20850, from 7:00 p.m. to 9:00 p.m.

PRESIDENT'S CORNER

Charles Garfinkel

I hope everyone had a great summer and you were able to spend time with family and friends. Chapter 258 activities will start off with our September 14, 2018, general meeting at Mykonos Grill. Our guest Speaker will be Jeff Karberg, from the Maryland Office of the Attorney General. Mr. Karberg will talk about Identity Theft and the current scams that seniors should avoid.

As we begin the NARFE year there are threats to our Retiree Earned Benefits from the Administration. The President's 2019 Budget proposal includes reducing Cost-of-Living (COLA's) for Civil Service Retirement System (CSRS) retirees by 0.5 percent, and eliminating COLA's for current and future Federal Employees Retirement System (FERS) retirees. The Budget proposal also eliminates the FERS Annuity Supplement for new retirees. This would be particularly harmful to those Federal employees subject to the mandatory retirement age (law enforcement officers, firefighters and air traffic controllers). NARFE is asking members of Congress to oppose any budget resolution, budget reconciliation legislation or any other bill that would allow or set the stage for these proposals to become law. Lawmakers must hear from NARFE members if we are to be successful in avoiding cuts to our earned benefits and reductions to our COLA's.

Volunteers needed for a nominating committee: The election of Chapter officers is planned for May 2019. The committee needs to identify individuals to fill the Board positions for the next two-year period. Volunteers are needed for the following positions: President, 1st Vice President, 2nd Vice President, Secretary, and Treasurer. Anyone interested in serving on the nominating committee please contact myself or other Board members.

Get Ready to Recruit, 2018 NARFE Recruitment Drive is back. NARFE Headquarters and Maryland NARFE Federation have again instituted the **2018 Membership Drive**. The recruitment period will run from September 1 through December 31, 2018. For each new member recruited the recruiter will receive \$10.00 from NARFE and an additional \$10.00 match from Maryland NARFE. Applications must be postmarked, calls to NARFE, or website applications for new memberships must be received at NARFE Headquarters by December 31, 2018. In order to receive credit for recruiting an applicant, don't forget to include, on the application, your name and NARFE member-ship #, which can be found on the label of your narfe Magazine.

This years' Grand Prize, a Bose SoundLink Revolve + Bluetooth 360 speaker, will be awarded to a recruiter randomly selected from the pool. There will be monthly prizes: each month a name will be selected from the pool of recruiters for a \$25 Amazon.com gift card. The pool includes an entry for every new member recruited, and accumulates throughout the campaign. Gift card winners will be selected on October 1, November 2, and December 1.

Chapter members should make sure they always have one or more copies of the NARFE Membership Application with them to give to prospective applicants. (Remember never leave home without the Membership Application.)

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For members who missed the May 11, 2018 Chapter meeting, the guest speakers for our annual Legislators' Forum were Delegate Anne Kaiser (District 14), House Ways and Means Committee (Chair), and Delegate Bonnie Cullison (District 19), Health and Government Operations Committee. Delegate Kaiser talked about some of this year's Legislative accomplishments: 1. In response to the federal tax law changes the State budget included \$1.2 billion in personal tax exemptions to protect 92 percent of Marylanders from increases in state taxes. While this did not fix the problem with Maryland taxes due to the federal tax changes, the Legislature will have to look at the issue again in 2019; 2. Strengthen school safety: the so-called "bump stocks" for guns were banned and Montgomery County secured \$59 million for school construction, with funds set aside for improvements to three schools; and 3. The legislature is looking at the education funding formulas for the 24 school districts. Montgomery County is the fastest growing School system in the state. Members in attendance at this meeting raised questions about the current tax bill and how it is very hard on the citizens.

Delegate Bonnie Cullison has served on the Health and Government Operations Committee and is also Chair of the Insurance subcommittee. Health Care is one of the major issues the committee deals with in the state. As Chair of the Insurance Subcommittee, Delegate Cullison spends a good deal of time dealing with changes in health care and meeting with the ACA workgroup to address program changes. The Delegate was heavily involved in negotiating an agreement between Pharmacy Benefit Managers and independent pharmacists that protect small businesses who have been put at risk in cuts in reimbursements. Questions pertaining to either tax credits or a deduction for state taxes for Long Term Care Insurance were raised with the Delegate. Prior to attending the Chapter meeting the Delegate had not been aware of the issue, and will look into it for the January 2019 Legislative Session.

Both Delegates talked about the effect the changes to Federal Taxes passed at the end of calendar year 2017 had on the state. The State's bill will save 92 percent of Marylanders an average of \$400. In addition, Legislatures' bills increased the standard deduction by \$250 for single taxpayers and \$500 for joint filers.

NARFE WEBINARS

Three upcoming Webinars: **Retirement Forms** – The Devil's in the Detail, September 20, 2018, 2 p.m., presented by James Marshall, Head of NARFE Federal Benefits; October 11th **FEHB and Medicare**: Understanding your Choices; and November 8th **Health Plans**, What's New & How to Choose.

A recent Webinar members may be interested in viewing was **Survivor Benefits**: Ensure Your Peace of Mind (ensure your dependents are cared for in the event of your death.)

For 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 the Congress looking to reduce our benefits, one way to stay on top of what is happening when you are away is through the NARFE BUZZ.

MORE ON ITEMIZATION OF MARYLAND STATE AND LOCAL INCOME TAXES

Dick Strombotne

At the risk of boring you, it is still true that many Maryland taxpayers who usually itemize deductions on their state and federal tax returns will be in for a big surprise next year. They are likely to find that they can no longer itemize deductions on their state tax returns because they claim the standard deduction on their federal tax forms. As a result they could well see their Maryland state and local income taxes **increase by hundreds of dollars**.

This is and should be an important and visible issue in this year's election campaigns for the General Assembly. The State Legislation Committee (SLC) of the Maryland Federation surveyed **all candidates** for the General Assembly last April regarding three income tax topics. The three questions sought a simple "yes" or "no" and were:

- 1) Permit Maryland taxpayers to itemize deductions on their Maryland tax returns whether or not they use the standard deduction on their Federal tax returns.
- 2) Extend the tax exemptions of \$15,000 on pensions of military retirees over the age of 55 and the \$5,000 for those below age 55 to the pensions of Federal, State and local public service retirees.
- 3) Increase the supplemental tax exemption of \$1,000 for elderly taxpayers and their elderly spouses to match the \$3,200 exemption that can be claimed for elderly dependents.

More than 120 responses to the survey, some 21 percent, were received. With a handful of exceptions, all those who responded answered "yes" to all three of the survey questions. Only a few of the candidates in Montgomery County in the General Election responded. They are: Pamela Queen (D) and Craig Zucker (D) in District 14, Marc King (R) and Brian Feldman (D) in District 15, and Ariana Kelly (D), Marc Korman (D), and Susan Lee (D) in District 16.

The SLC has re-sent the survey questionnaire to all candidates who are on the ballot for the General election and who did not respond to the first survey. The results of this second survey will be reported in a later chapter newsletter.

When you vote in the General Election on November 6 you may want to take into account how the candidates responded or did not respond at all. You may also want to ask candidates at campaign events about their views on these three income tax issues, particularly the issue of itemizing deductions on the MD tax return without regard to how they claim deductions on their federal tax form.

MEMBERSHIP MATTERS

Dick Strombotne, Membership Chair

Here is a brief summary of some key membership information about Chapter 258 and some related issues.

Western Montgomery County Chapter 258 added four new members between January 1 and August 11. Total chapter membership went from 1,026 on January 1 to 892 on August 11, 2018, a decline of 134 members. There were 19 reported deaths, 92 members transferred out and ten members transferred in during that time period. All but ten of the members who transferred out went into NARFE-only (Association) membership.

The main reason for such a small number of new members is easy to see.

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Look at the new member application form on page 49 of your August issue of narfe magazine. The only mention of chapter membership is very indirect. There is a small box on the right hand side that says:

"Looking to meet others in the federal community and participate in NARFE at a local level? Call 800-436-8410 to learn about a NARFE chapter in your area. Or if known, add Chapter # to join now ____."

That is it.

The reason for the large number of members transferring out has a similar simple explanation. Since February of 2017 the letter informing members about rejoining NARFE has emphasized rejoining NARFE and downplayed the option of rejoining a chapter. After receiving many complaints NARFE HQ has made some changes. Here is what Ed Reed, 2nd VP and Membership Director of the Maryland Federation, quotes Executive Director Barb Sido, in part:

"You will notice: a larger 8 1/2" x 14" format; a simple three-step process guides the member through the form. The 800 number is located in three places should a member have a question. The consequences of choosing a "national only" renewal is explicit. The option for national only members to find out about a chapter is prominently presented."

Notice that there is nothing that describes what chapters do. The paradox is that NARFE HQ relies heavily on local chapter members to lobby their Senators and Congressional Representatives on legislative issues, but does little or nothing to support chapters.

MARYLAND BEGINS ITS SENIOR CALL CHECK PILOT PROGRAM

Larry Lange, Chapter Treasurer

Maryland has become the first state in the country to begin a free, opt-in, telephonic service to check on its senior citizens, all across the state.

Under this program a daily telephone call will be placed to a participant at a regularly scheduled time. The calls will take place between 8:00 a.m. and 4:00 p.m. as close as possible to the one-hour time frame that has been pre-selected by the participant. If a participant does not answer their first call, they will be called two more times. If those calls go unanswered, additional calls will be made to notify an alternative person who has been selected by the participant at the time of program enrollment. This alternative person could be an adult child, a neighbor, or other designated person. The alternate will then be encouraged to check on the older adult program participant.

Any Maryland resident who is 65 years of age or older and who has either a land line phone or a cell phone may participate. The participant and alternates should not have automated call blocking technology (or they should disable that feature for this program).

Each person must apply on his or her own behalf. The information that is mandatory includes: (1) their first and last name; (2) the county of their residence; (3) their telephone number; (4) their date of birth (to determine eligibility in this program; this information will not be stored); (5) the name and phone number of one Alternate Contact Person; and (6) the time between 8:00 a.m. to 10:00 a.m. or 2:00 p.m. to 4:00 p.m. when the participant would like to receive their daily phone call.

One may register for the Senior Call Check Pilot Program by calling the Maryland Department of Aging's toll-free number, 1-800-243-3425; one may also register for this program by going to this Department's website,

www.aging.maryland.gov

TREASURER'S REPORT

Larry Lange, Treasurer

Chapter 258, Funds Summary, July 31, 2018

Checking Account balance, 5/8/18	\$ 12,644.80
Receipts, 5/8/18 - 7/31/18	\$ 1,061.75
Expenses, 5/8/18 - 7/31/18	\$ 60.49
Checking Account balance, 7/31/18	\$ 13,646.06
Working Capital/Total Chapter assets	\$ 13,646.06

IN MEMORIAM

We were very sorry to learn that Donny Sue Ferrell, long time Gaithersburg resident and member of the former NARFE Gaithersburg Chapter 581, passed away at the age of 82 on Friday, August the 3rd. She and her husband, Charles, celebrated their 60th wedding anniversary last year. After having worked for the Atomic Energy Commission in Oak Ridge, TN, where she and Charles met, she had worked in the administrative office of Asbury Methodist Village in Gaithersburg. She and Charles were very active in both the Girl Scouts, Boy Scouts, NARFE, and other volunteer activities. Besides her husband Charles she is survived by their daughter Kim, granddaughter Marilyn, and son Frank. Their son Jeffrey passed away in 2012.



MD Delegate Bonnie Cullison (Dist. 19) was one of the speakers at our May 11th Chapter Meeting.



MD Delegate Anne Kaiser (Dist. 14) was one of the speakers at our May 11th Chapter Meeting.

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THIS IS YOUR CHAPTER 258 NEWSLETTER
PLEASE READ !! ☺

The speaker for our September 14th Chapter meeting will be Mr. Jeff Karberg from the MD Office of the Attorney General, who will speak on identity theft and scams on seniors

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