



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!

October 2018

Our Next Chapter Meeting – And Upcoming Events

Our Friday, October 12th 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 Ms. Connie Morrella**, who will speak on her experiences in the House of Representatives; she will discuss her service in the House compared to what is currently happening in the House.

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. Ms. Sekou Mitchell from AETNA Direct will also be a speaker. There may also be a speaker from a third insurance provider.

FEHBP "Open Season" will run from Monday, November 12th to Monday, December 10th, 2018.

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 Monday, November 19 at the Executive Office Building, 101 Monroe St., Rockville, MD 20850, from 7:00 p.m. to 9:00 p.m.

Chapter 258 is planning a Holiday Party on Wednesday, December 5th, at Alfio's La Trattoria, 4515 Willard Avenue, Chevy Chase 20815 (valet parking). The cost will be \$25.00 per person; a band will provide entertainment.

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

Our speaker for the October 12, 2018, Chapter meeting will be Connie Morella, who will talk about her experiences in the House of Representatives and compare it to what is currently happening. Connie represented Maryland's 8th District in the US House of Representatives from 1987 to 2003. Connie also served as Permanent Representative to the Organization for Economic Co-operation and Development from 2003 to 2007.

As reported in the September BUZZ, threats to our Retiree Earned Benefits from this Administration remain. 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. As indicated in the September BUZZ, 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 are needed for a Nominating Committee: Chapter elections are planned for May 2019. The Committee needs to identify volunteers to fill three Board positions for the next two-year period. The three positions are President, 1st Vice President, and 2nd Vice President. Anyone interested in serving on the nominating committee and/or interested in filling one of the vacant Board positions please contact myself or other Board members.

Mark your calendars for the Chapter's 2018 Holiday Party. The date for our Holiday Party is Wednesday, December 5th, at Alfio's La Trattoria Restaurant in Chevy Chase. The cost is \$25.00 per person. More information on the menu and entertainment will be in the November BUZZ.

Also as reported in the September 2018, NARFE BUZZ, the NARFE Recruitment Drive is back. NARFE Headquarters and the Maryland NARFE Federation have again instituted the **Membership Drive for 2018**. The recruitment period runs from September 1 through December 31, 2018. For each new member recruited the

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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 membership number, which can be found on the label of your narfe magazine.

This year's 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 perspective applicants. (Remember: never leave home without the Membership Application.)

For members who missed our September 14, 2018, meeting our speaker was Jeff Karberg, from the Maryland Office of the Attorney General's Identity Theft Program. Jeff talked about the various types of Identity Theft, phone scam, data breach, and all things included in Identity (ID) Theft. ID Theft is a fraud. Financial fraud is someone using your existing account or opening new accounts using your information to obtain goods and services. Other types of ID theft are tax fraud, medical ID theft (two people sharing an account having different medical issues) and criminal ID theft.

Jeff discussed some of the steps individuals can take to prevent ID Theft. They should opt out of junk email, opt out of pre-screen credit card offers, and don't carry your Social Security Card with you or give out your Social Security Number unless it is absolutely necessary. You should consider a credit freeze (must do for each of the credit reporting agencies). In your home, you should secure important documents from visitors and shred documents that are no longer needed. You should not provide personal information to on-line inquiries on the internet or phone unless you are making the request.

Jeff stated that in Maryland credit freezes are free, and after October 1st it will be free to unfreeze ones credit. Individuals should request a copy of their Credit Report at least annually. You can request a free copy of your Credit Report from each of the credit reporting agencies – Equifax, Experian, and TransUnion – once a year. Jeff stated this is one of the easiest and most effective ways to prevent ID theft.

NARFE WEBINARS

Reminder of two upcoming Webinars: October 11th **FEHB and Medicare: Understanding your Choices**; and November 8th **Health Plans, What's New & How to Choose**.

Members may be interested in viewing a few Webinars shown earlier this year: **Survivor Benefits: Ensure Your Peace of Mind** (ensure your dependents are cared for in the event of your death); **How Much Money Do YOU Need for a Secure Retirement?** and **TSP: Maximizing Your Retirement Savings**.

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.

HELP WANTED!

Marty Strombotne, Chapter Secretary

Do you have a few extra hours a month that could help your Chapter 258 to be more successful? We are looking for members who can serve on the Chapter 258 Executive Board. The Executive Board meets on the second Monday of the month, September through May (there is no Board nor Chapter meeting in December). If you can help us you are invited to attend one of our next Board Meetings, which will be held Monday, October 8th or Monday, November 5th at Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD from 10:00 a.m. to noon. Come and visit with us ! For more information please call Charles Garfinkel at 301-972-0183 or Gordon Brown at 240-328-6926.

Hope to see you there!

DISTINGUISHED ANNUITANT AWARD

Gordon Brown, Chair, Awards Committee

The Blue Cross and Blue Shield Federal Employees Health Benefit Program gives awards to NARFE members who are annuitants and who have distinguished themselves with outstanding community/volunteer service. The awards consider only service rendered by a retired Federal employee, or spouse of a federal retiree who is a NARFE member, for extensive community service or service to a charity or charitable organization.

If you think you, or another NARFE member should be so recognized, please let me know. I would need the nominee's name, address, phone number, and a description of the community service you think qualifies him or her for recognition.

MARYLAND INCOME TAX ISSUES AGAIN

Dick Strombotne

Have you been claiming itemized deductions on your Maryland income tax returns? If so, here is a quick way to estimate how much your taxes will increase for this year, assuming you claim the standard deduction on your federal tax return.

1. For joint filers, subtract \$4,500 from the amount claimed as itemized deductions last year. For single filers, subtract \$2,250.
2. Multiply the remainder by 8%.

It could easily be hundreds of dollars.

As noted in previous newsletters, the Maryland Federation's State Legislative Committee has sent a survey to candidates for state Senate and House of Delegates concerning three income tax related issues. A survey was sent in April to ALL candidates on the primary election ballot. A second copy of the survey was sent to all the candidates on the ballot for the November 6 General Election who did not respond to the first survey.

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.

Virtually all of those responding checked "YES" to each question. Nine candidates for the General Assembly from districts in Montgomery County 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**, Linda Willard (R) in **District 18**, and Darian Unger (D) in **District 20**. No candidates in Districts 17 and 39 responded. Korman had comments.

You may want to take these responses to the survey into consideration: (a) when you vote in the General election; and (b) when you meet any candidate for the General Assembly at a campaign event or canvassing in your neighborhood. If you have a chance to talk with a candidate about any of these issues, please let SLC Chair, Paul Schwartz, know what the response was. His email address is pksyanks@aol.com.

Early voting starts on October 25 and ends on November 1. Any registered voter can request an absentee ballot from <https://www.vote.org/absentee-ballot/maryland/>

TREASURER'S REPORT

Larry Lange, Treasurer

Chapter 258, Funds Summary, September 11, 2018

Checking Account balance, 8/1/18	\$ 13,646.06
Receipts, 8/1/18 - 9/11/18	\$ 447.58
Expenses, 8/1/18 - 9/11/18	\$ 649.13
Checking Account balance, 9/11/18	\$ 13,444.51
Working Capital/Total Chapter assets	\$ 13,444.51



At our September 14th Chapter Meeting (L to R): Jeff Karberg, Director, MD Attorney General's Identity Theft Program, is given a copy of Judy Welles' book, Cabin John, by Chapter President Charlie Garfinkel.



At our September 14th Chapter meeting (L to R): Jeff Karberg, Director, MD Attorney General's Identity Theft Program; Allan Kam, 1st VP; Charlie Garfinkel, Chapter President; and Larry Lange, Chapter Treasurer

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

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Ms. Connie Morella, who will speak on her experiences in
the House of Representatives.**

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