



NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES



Volume 10, Issue 9

Hagerstown MD

November 2018

From the Desk of the President

Ed, Pandi and I attended the MD Federation Board Meeting on October 2, 2018. Dr. Roundtree swore in 7 new Chapter Presidents. The guest speakers were:

- Julie Tagen, Chief of Staff, Congressman Jamie Raskin (MD-08), former National NARFE Director for Legislation.
- Democratic Whip Steny Hoyer, Congressman (MD-05).
- David Brinkley, Secretary of Budget and Management in Governor Hogan's Administration
- Susan Turnbull, Lt. Governor Candidate running with Governor Candidate Ben Jealous.

MD Federation training day is October 26, 2018.

Russ Wingerd received a \$75 check from Judy and Erin Counts for the Chapter Fund. A thank card was sent thanking them.

FEHB premiums will increase by only 1.3 percent on average in 2019 – the lowest increase since 1996. That’s welcome news for federal employees and retirees. But even with this very modest premium increase, federal employees still face the prospect of their take-home pay decreasing due to the president’s proposed federal pay freeze. Unfortunately, House and Senate negotiations have stalled on the appropriations bill that, if passed, would provide a 1.9 percent average pay increase, and the decision on federal pay likely will be delayed until after the mid-term elections. Please continue to urge your legislators to support a federal pay raise to cover even this very modest premium increase Federal employees who work behind the scenes to keep our country safe and operating deserve a pay raise to keep pace with rising private-sector pay amid a strengthening economy.”

The Combined Federal Campaign (CFC) is running full steam ahead between now and January 11, 2019. The success of this program is yet another testament to the caring, charitable nature of federal employees and retirees, and their willingness to go above and beyond for the well-being of their communities, their nation and the world. Federal retirees could contribute to the CFC for the first time starting last year, but their ability to participate was delayed by months due to legal complications. This year, there is nothing standing in the way of federal retirees who want to make a contribution. .

The National Active and Retired Federal Employees Association (NARFE) since 1921, is the only organization dedicated solely to protecting and preserving the pay and earned benefits of America's active and retired federal employees. NARFE/MD represents almost 300,000 federal and postal employees and annuitants and their survivors statewide, and through its state legislative initiatives, more than 800,000 seniors across the state. Visit the website: www.mdnarfe.org. Also, visit www.narfe.org.

Barb Sido, NARFE's Exec. Dir. Announced on October 3, 2018 that Ken Thomas (FL Federation President) has been elected as National President of NARFE. Thanks to all who voted.

Patricia Nix, President. Hagerstown NARFE Chapter 306.

Treasurer's Report

Sept. 21, 2018	Balance	\$935.95
	Credits	\$ 318.01
	Expenses	<u>\$ 200.09</u>
Oct. 16, 2018	Balance	\$1,053.87

Pandi Reed, Treasurer

Christmas Party Reminder

Christmas Party (Dec.14th) will be held at the Western Sizzlin this year due to a room fee charged to our Chapter at the Keystone Restaurant if we have less than 25 people attending. Last year we had 23 attending the party. We are in the process of making plans for decorations, door prizes, etc. so more about the Christmas Party in the December Newsletter. Hope all of you will make plans to celebrate the Holiday Season with us!!!

Secretary's Report: Minutes of NARFE Chapter 306 Membership Meeting – October 12, 2018

President Pat Nix welcomed 25 new and returning members and guests. She reminded us of the 50/50 drawing, the Alzheimer's collection can on the welcome table, and the chapter Special Raffle. Pat led the group in the Pledge of Allegiance and Chaplain Randy Burns offered the invocation. Next was lunch.

Following lunch, Russ Wingerd introduced our guest speaker, Delegate Neil C. Parrott, who serves in the Maryland General Assembly representing Legislative District 2A. Neil introduced his Aide, Kathryn Blass. He distributed a handout which provided information about legislation that was discussed during 2018 that will directly impact Washington County; it was a report on notable bills that passed and failed. In this document Neil also explained the general philosophy he aims to follow when voting on various bills.

Winner of Free Lunch was Randy Burns; winner of 50/50 was Pat Nix (\$49 was collected; she will donate her \$24.50 to Brooke's House).

Today's canned will be taken by Gene and Donna Leatherman to Faith United Methodist Church in Waynesboro.

MEMBERSHIP MEETING

OLD BUSINESS

- September 14 meeting was the kickoff for 2018-2019 with Kathy Siggins as Guest Speaker.
- Maryland is the first state to begin a free, opt-in, telephonic service to check on its senior citizens; for further information, contact President Pat Nix: patricia.l.nix@gmail.com or 301-824-3290. (NOTE: *see the article on the front page of the Tuesday, October 16, 2018, Herald Mail*)
- Ed, Pandi, and Pat attended the Maryland Federation Board Meeting on October 2. Guest speakers were: Julie Tegen, Steny Hoyer, David Brinkley, Susan Turnbull.

REPORTS

- Vice President/Legislative Chairperson Ed Reed shared a document titled *Save Money with NARFE Member Perks*; he reminded all to VOTE in November!
- Treasurer Pandi Reed reported the following: (a) \$805.85 in checking account; (b) has deposited \$220 from members so far for Alzheimer's research; (c) thanked Dorothy Smith for her efforts with the Special Raffle; \$628 has been collected
- Secretary Barb Ware – by consensus it was decided to dispense with the reading of the September 14 minutes
- Membership Chairperson Dorothy Smith gave a report that can be found elsewhere in this newsletter.
- Special Raffle Coordinator Dorothy Smith drew for today's winner. Ed Reed is the lucky person!
- Alzheimer's Co-Coordinator Charley Ware referred to an article in the October 2018 AARP Bulletin titled *Childbearing, Menopause Impact Alzheimer's Risk – Disease strikes women at higher rate*; he also handed out *10 Early Signs and Symptoms of Alzheimer's* from the Alzheimer's Association.
- Service Officer Tom Brudenell shared information on how to *Protect your data and your credit*; see his full report elsewhere in this newsletter.
- Newsletter Editor Dot Buhrman (a) announced **NOON ON SATURDAY, OCTOBER 20**, is the deadline for the November newsletter; (b) reminded folks celebrating November birthdays to consider making a \$25 contribution towards newsletter expenses.
- Public Relations Coordinator Joyce Chestnut had submitted an article announcing today's meeting to the *Herald Mail* monthly; it appeared on Tuesday, October 9.
- Sunshine Lady Mary Vera sends out get well and sympathy cards to members and their families.
- Speakers Coordinator Russ Wingerd would like to hear about prospective speakers for 2019.
- Colors/Audiovisual Coordinator Bob Snyder was welcomed back.
- Chaplain Randy Burns had no further comments.

NEW BUSINESS

- Russ Wingerd received a \$75 check from Erin and Judy Counts for Hagerstown Chapter 306 expenses; a thank you card has been sent.
- FEHB premiums will increase by only 1.3 percent on average in 2019 – the lowest increase since 1996.
- Combined Federal Campaign (CFC) is running full steam ahead between now and January 11, 2019.
- Ken Thomas (NARFE's Florida Federation President) has been elected National President of NARFE.
- Election Day, November 6, is now less than a month away. This 2018 midterm election is perhaps one of the most important in many years because what is at stake is control of Congress and statehouses all across our country. NARFE is very aware of these midterm elections and continues to monitor, advocate, and lobby for federal pay, pensions, and benefits, as well as provide support for favorable candidates.

Respectfully submitted, Barbara Ware, Secretary

SERVICE OFFICER REPORT

It has been almost a year since the Equifax data breach was discovered and made public. The following are the steps to take, or take again if it has been a while since you did these things before.

What's **new** is that a credit freeze is **now free**. The following are excerpts from an original message:

Freeze your credit

Even if your credit report comes back clean, remain vigilant about protecting your credit. One of the most reliable ways to prevent someone from opening credit cards in your name is to place what's called a "**credit freeze**." When you freeze your credit, you (or anyone masquerading as you) will be required to "unfreeze" your account by providing the PIN you got when you froze your credit. So if you don't plan to open any new accounts, you won't need to "unfreeze" your account record.

To freeze your credit, contact each of the credit bureaus using these phone numbers:

- **Equifax: 1-800-349-9960**
- **Experian: 1-888-397-3742**
- **TransUnion: 1-888-909-8872**

Use the phone if you are not online. Have your identification data handy. The process is usually automated and can be completed within a few minutes. Just be sure to **write down your PINs in a secure place**.

Set a fraud alert

A fraud alert is another way to make it hard for identity thieves to open accounts in your name. When a fraud alert is set, credit card companies will be required to verify your identity before opening an account. That, **combined** with the credit freeze, is a great way to keep your credit secure.

To set a fraud alert, **contact just one** of the credit card bureaus and ask for an initial fraud alert. Once the alert is set, **it will last 90 days**. After that, you'll have to renew it. Here are the appropriate phone numbers for the bureaus (remember, **just call one**):

- **Equifax: 1-888-766-0008**
- **Experian: 1-888-397-3742**
- **TransUnion: 1-800-680-7289**
- Repeat the process for your loved ones

Because **Equifax is not notifying those affected through direct mail or email**, some people will be left without the resources or tech savvy to protect their identities or find out if they were compromised. With that in mind, consider helping your loved ones -- especially the elderly or without computer access -- with the above steps. **If you are not able to access a computer**, ask a **trusted** relative or friend to help you.

Tom Brudenell , Service officer

LEGISLATIVE REPORT

Chapter-Vice-President's-Report: **A.** COLA was Announced for 2019 - Based on the latest consumer price data released by the Bureau of Labor Statistics, (OCT-12TH, 2018). The 2019 COLA for Civil Service Retirement System (CSRS) annuities and Social Security benefits will be 2.8 percent. The COLA, as currently calculated, fails to accurately account for how seniors spend their money and the extent they are impacted by rising consumer prices. ** NARFE strives for the fair assessment of consumer prices in the determination of annual COLAs. To that end, NARFE supported the CPI-E Act of 2017, H.R. 1251, which would change the calculation of annual COLAs to more accurately reflect the actual spending habits of Americans over age 62. ** Go to: NARFE.org/Legislative action to contact your legislators and ask them to cosponsor the CPI-E Act of 2017. ** **B.** Legislation Creating Process for Government Reorganization Advances: Following release of a plan to privatize the U.S. Postal Service (USPS) and move federal benefits programs out of OPM. NARFE members should contact their legislators and voice their unease with the administration's government reorganization plan. NARFE has grave concerns with certain aspects of the administration's reorganization plan. NARFE members should express their concerns with these changes to their legislators using NARFE's legislative action center at: narfe.org. ** **C.** Tax Time Is Coming: The 2018 Federal Tax Act canceled your personal exemptions, but significantly increased the standard deduction that may actually save you some money via a larger refund in April. Your employer or the IRS.gov has updated withholding calculators. ** However, Maryland did not accommodate those changes. If you were a federal Schedule A itemizer, but cannot match the increased deduction amounts, you may end up owing quite a bit more to Maryland come April. ** Open Season: The annual period when eligible federal employees, retirees and survivors can make changes to their health benefits coverage for the following year, will be held November 12 through December 10, 2018. E.D. Reed, V.P._

V/R-Ed Reed, V.P./Legislation.

MEMBERSHIP REPORT:

Don't forget how important new members are to our chapter. From September 1 to December 31, 2018 the recruiter can earn a reward of \$10 from both the National Association and another \$10 from the Maryland Federation. It is important for us to have applications filled out with the recruiter information so that we are ready when an opportunity comes our way. Your recruiter # can be found on the address label of the NARFE magazine and our chapter # is 306. Good luck in making our chapter stronger and keeping our hard earned benefits secure.

Dorothy C Smith, Membership Chair.

Special Raffle:

Our 2018-2019 annual raffle started again in September with a \$25 drawing but it is not too late to get in on the fund raising effort. Entry forms are available at our monthly meetings or by calling me and leaving a message for Dorothy C. Smith @301-745-6355. Thank You.

Dorothy C. Smith, Coordinator

:::: Our Birthday Sponsors are Dot Buhrman (Nov '18) and Dorothy Smith (Feb '19) ::::

We sincerely hope you both will have a Happy Birthday!

Chapter Weather Policy

The policy of NARFE Chapter 306 is, if; bad road conditions cause **The Washington County Public Schools** to **cancel** its classes NARFE 306 **will not** hold its planned meeting. But, if the schools announce a **delayed start**, Chapter 306 **will** hold its planned meeting. The Board of Education announces weather related closings and delays on local TV and radio stations, hand held devices as well as a post on their web site.

Our next Business Meeting will be **Friday, November 2, 2018**. 10:00 am at the Senior Activities Center & Offices of The Washington County Commission On Aging, 535 East Franklin St. Hagerstown MD. We plan to have Lunch following our meeting, *location to be determined*. You are welcome to join us for the meeting as well as lunch, Dutch treat.

For the good of the Chapter

UPCOMING CHAPTER 306 and MARYLAND FEDERATION MEETINGS

- November 2, 2018 – Leadership Meeting, 10:00 am at Washington County Commission on Aging, 535 East Franklin Street, Hagerstown, MD.
 - November 9, 2018 - Hagerstown Chapter 306 Membership Meeting will be held at Western Sizzlin Restaurant. Gathering time 11:30, lunch at 12 noon. Dave Hurka (Blue Cross Blue Shield) and others will be our guest speakers. For years during “**Open Season**” we have been able to have Representatives to address and inform us about issues and changes to Health Insurance.
 - The MD Federation's Biannual Convention (in Ocean City, MD) will be held May 5-7, 2019 at the Dunes Manor Hotel. Rate will be \$98.35 and will be good for the week. More details will follow.
 - MD Federation's 1st VP/Legislation, Dr. Sudha Haley gave a date/location for the 10-13 March, 2019 Sunday-Wednesday "National NARFE Legislative Training and Report to Congress (now known as LEGCon19), being held in Alexandria, VA. More details will follow.
- * Sunday- Tuesday, May 5-7, 2019 – 2019 Maryland Federation Biennial Conference at the Dunes Manor Hotel in Ocean City, MD

PAID AD PAGE

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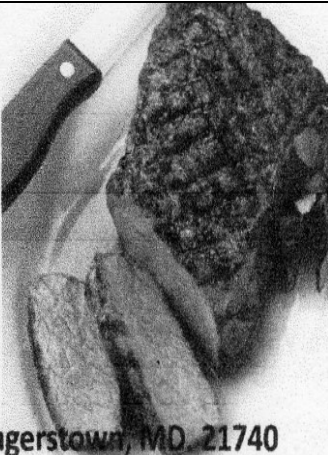

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