



National Active and Retired Federal Employees

Newsletter



January 2019

Vol. 36, No. 5

The Aspen Hill Chapter of NARFE publishes this Newsletter monthly, except July and August.

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

NOTE: Unless otherwise noted*, our Members Meetings are held on the **4th Tuesdays** of the month at **12:50 P.M. (pot-luck starts at 12:30)** at the **Holiday Park Senior Center**, 3950 Ferrara Dr., Wheaton, MD 20906, 240-777-4999; Ample free parking; Covered parking in rear. **In the event Montgomery County Schools close or are delayed due to weather**—Member Meetings are cancelled.

UPCOMING MEETINGS/ACTIVITIES (Open to all.)

Chapter:

Members Meetings: Jan 22, (tentative: Feb. 26, Mar 26)

- Newsletter input deadlines: Jan 24, Feb 21, Mar 21

- Board Meetings/Newsletter Prep: Feb 6, Mar 6

Outside Event:

-Women's Legislative Briefing, Jan 27, 11:30 am - 6 pm

President's Message

2019—an exciting, new year—like a present waiting to be opened! Before jumping to the new though, here's a quick update on December.

- The Winter Holidays Luncheon was lovely, stress free, and fun! Chapter 1887 joined us for great food and animated conversations. Pictures of the luncheon are on our Facebook page at “NARFE Chapter 1892, Aspen Hill”.
- “Tuesday” won the vote for the best day of the week for us to meet. We start meeting on Tuesdays on January 22, 2019. Also, we will start the pot-luck lunch at 12:30 which is a little earlier than in the past.
- A few members requested that we change the week we meet from the 4th week to the 3rd week of the month. Requests for members' preference regarding the week was sent electronically.
- The Cost-of-Living Adjustment (COLA) for 2019 was announced: 2.8% for CSRS retirees and 2% for FERS retirees.

New items for 2019:

- Nominations for NARFE MD Federation officers are due by February 15. Contact me for more information should you wish to nominate anyone.
- Proposals to change the NARFE national bylaws or resolutions are due to the MD Federation Resolutions Committee by February 1. I want to add a bylaw using MD state law language that requires voting ballots to be fair and unbiased. If you have an idea for a bylaw or resolution, contact me as soon as possible.
- The MD Federation announced that voting for their officers will be by paper ballot this year. Voting starts in March and the voting will be done by individual members rather than by chapters. More to come about this later.

Your action items:

- Send me an email (NARFEsrichards@aol.com) telling me your preference for the week of the month you'd like to meet, either the 3rd or 4th week of the month (see last page for more details).
- **Mark your calendar for Tuesday, January 22, at 12:30 for lunch, birthdays celebration, chapter meeting, and trivia quiz with prizes. With the letters we send at this meeting, you will help move legislators to take action and fix the tax laws!**
- Mark your calendar for the MD Federation Biennial Conference in Ocean City, May 5 – 7, 2019.

Best wishes for a terrific New Year!

Sarah Richards, President

Maryland Income Taxes Again

By Dick Strombotne

If you usually claim the standard deduction on your Maryland income taxes, you can skip this article. It is intended to inform and advise people who usually claim itemized deductions on Maryland income taxes.

What is the problem? The big increase in the standard deduction on Federal tax makes it attractive for people to claim it for 2018. It saves money on federal taxes. If you do that then **you cannot claim itemized deductions on your MD taxes**. You can estimate how much your MD state and local taxes will increase easily. Look up the amount of itemized deductions on the MD tax return for 2017. Subtract the amount of MD standard deduction: \$4,500 for joint filers and \$2,250 for single filers. Multiply the result by 8%. That is the amount of the increase in your MD state and local taxes for 2018, roughly. If you don't like the result, read on.

Let your state legislators know that they need to roll back the increase in MD state and local income taxes on people who claim the Federal standard deduction. The Maryland General Assembly goes into its 90-day session January 9, just two days before our January 11 membership meeting. Call the toll-free number for the General Assembly, 1-800-492-7122, and tell the operator who you want to speak to. When you call a legislator's office a staff member will usually answer. Say who you are and that you are concerned about not being able to claim itemized deductions on your Maryland taxes.

Key legislators are members of the House Ways and Means Committee (HW&M) and the Senate Budget and Taxation Committee (SB&T.) The Chair of SB&T is Senator Nancy King, District 39. The Chair of HW&M is Del. Anne Kaiser, District 14. Delegate-elect Julie Palakovitch Carr, District 17, will be a new member of HW&M. These senators and delegates have fellow members from their districts who can be called and asked to support legislation to fix the problem.

After legislation is introduced to address the problem there will be hearings by the relevant committees. Usually, there is only about two weeks notice of hearings. It is vitally important that NARFE members be present at those hearings to let the committee members know that the matter is important. You can park at the Navy-Marine stadium lot for \$5 and ride a shuttle to the General Assembly area of Annapolis for \$1. Hearings usually are scheduled to start at 1:00 pm and there is no telling when the bill of interest will be heard. The website for Maryland General Assembly is at

<http://mgaleg.maryland.gov/webmga/frm1st.aspx?tab=home>. It is a marvelous source of information about committees, legislators, reports, etc.

Chapter 1892 Leadership

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YOU ASKED FOR IT!

Available Live by Phone

You can join our Chapter meetings and presentations live via the telephone. Just dial 301-232-0143, and when asked for your pin number, key in 887080, followed by the # sign. You will be connected to the meeting and able to hear while the presentation is on. When the discussion and question and answer period starts, we will open the phone line, and you will be able to ask your questions and fully participate in the discussion. The teleconference system is free. It works with both land lines and cell phones. The call-in telephone number is local to most of us; however, if you are in another state calling in, you will have long-distance charges if your phone service charges for long distance. Most cell phones do not charge for long distance.

Yes!

Yes, we can have fun and help fix the tax problem! Along with a pot-luck lunch, birthdays celebration, and a trivia game with prizes, we will have a “hands-on” session at our next general social meeting. Live, real time, we will send electronic letters to your legislators or if you don’t have an email address, send hard copy letters. Why? We are taking positive action to move State legislators to fix the tax law that hurts people who itemize their taxes. Together, we can do it, guided by Paul Schwartz, White House

Correspondent (you may have seen him recently on TV at the much-publicized President’s press conference) and *Sentinel* columnist, as well as our Chapter Vice President. He will provide a short explanation about how the new Federal tax law hurts MD residents who generally itemize their taxes. Then he’ll explain what legislators need to do to fix the problem and what we need to do to move them to action. After Paul’s presentation, you can sit with someone on a computer who will identify your legislators based on your address, bring up a form letter asking for legislative change that you may revise if you want, and then send it. Nice, right?

Join us January 22, at 12:50 pm at the Holiday Park Senior Center (Classroom 20 on the second floor, 3950 Ferrara Dr. Wheaton, MD 20906) for our Chapter meeting. The **potluck will begin at 12:30 and trivia quiz with prizes** will be after the presentation. Note there is an elevator to access the second floor and there is plenty of free parking in front and in back of the Center.

For the potluck, bring a dish OR pay \$4 to eat OR just attend the meeting without eating. Contact Cathy Hobbs (301-924-4633 or cathy_hobbs@yahoo.com) to let her know what dish you are going to bring.

If you can’t attend in person, call in to the free phone conference system at 301-232-0143 and enter the pin number followed by the pound sign, “887080#”. You will be able to hear the meeting and speak if you wish.

Women's Legislative Briefing

The Montgomery County Commission for Women's 39th Annual Women's Legislative Briefing will be held Sunday, January 27, from 11:30 am - 6 pm at The Universities at Shady Grove, Bldg. II, 9630 Gudelsky Drive, Rockville. The purpose of the Briefing is to inform our State residents about legislative proposals before local, state, and national legislative bodies that address issues of specific concern to women. Registration is \$30 in advance or \$40 at the door with free parking on site. For more information and to register, go to <https://2019wlb.eventbrite.com> or call 240-777-8333 or email merci.wolff@montgomerycountymd.gov.

Birthdays Celebrated

At the next meeting, we will celebrate birthdays for our members born in October, November, December, and January. Come join us for cake and coffee.

New and Prospective Members

We have two new members, Joseph Eyong and Indr Gadh, plus three prospective members, Susan Poling, David Meiselman, and Mary Shackelford. If you know them, please welcome the new members and encourage the prospective ones to join us!



Presidents, Sarah Richards (Chapter 1892) and Ron Shansby (Chapter 1887), at Winter Holiday Luncheon

More pictures of the Holiday Luncheon can be found at our **Facebook Group** page: **NARFE Chapter 1892, Aspen Hill.**

DON'T FORGET TO VOTE FOR YOUR PREFERRED WEEK OF THE MONTH TO MEET!

Our Chapter currently meets on the 4th week of the month. We change from meeting on Wednesdays to Tuesdays, this month. Some people have conflicts with the 4th Tuesday of the month. Others have conflicts with the 3rd Tuesday of the month. Let us know how you feel. Vote for either the 3rd or 4th week or say neither will be a problem! Email Sarah at NARFEsrichards@aol.com.