



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!

February 2019

Our Next Chapter Meeting – And Upcoming Events

Our Friday, February 8th 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. Franco Saladino**, who will speak on downsizing.

PLEASE NOTE: If Montgomery County Public Schools either have a delayed opening or are closed due to inclement weather on the day of either our Chapter Board meeting OR our Chapter membership meeting, that meeting will be cancelled.

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

NARFE MD Federation Board Meeting, Tuesday, February 5th, Comfort Inn, Bowie, MD (please contact Chapter President Charlie Garfinkel if you would like to attend).

Tuesday, February 5th, is the registration deadline for LEGCon19 (the National Legislative Training Conference).

The February chapter meeting will be on Friday, February 8th, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

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

The March chapter meeting will be on Friday, March 8th, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

NARFE Legislative Training Conference, March 10th - 13th, Alexandria Mark Center Hotel, Alexandria, VA.

Thursday, April 4th is the deadline for registering for the NARFE MD Federation 2019 Biennial Conference (please contact Chapter President Charlie Garfinkel if you would like to attend).

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

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

NARFE MD Federation 2019 Biennial Conference, May 5th - 7th, Dunes Hotel, Ocean City, MD.

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

NARFE President Ken Thomas has requested that members contact their elected officials and "tell them to set aside their partisanship and end the government shutdown immediately." The email was sent on January 11th to NARFE membership. If you have already contacted your elected officials, thank you. Earlier this month NARFE conducted a webinar "**Shutdown: Get Answers – Take Action.**" 1,400 people registered for it; any current employees who did not register or have not viewed the webinar can do so on the NARFE website.

The Speaker for the February 8th Membership Meeting will be Franco Saladino, a realtor with Long & Foster. Franco will talk on Downsizing, the Do's and Don'ts.

The speaker for our January 11th meeting was Lois Fishman, from Fishman Financial Services. With the new tax act, there are many changes filers need to be aware of so that they can fully take advantage of the deductions they might be eligible for. Lois talked about some of the tax changes: 1. Elimination of the personal exemption (\$4,050 per person); 2. Tax deductions reported on Schedule A are capped at \$10,000 (combination of real estate tax and state income taxes) paid during the year; and 3. Medical expenses for the 2018 return must exceed 7.5% of your adjusted gross income. All miscellaneous deductions (employee business expenses, investment management fees, tax prep fees, etc.) are no longer deductible.

Lois indicated that many people will be using the new standard deduction for 2018 returns (\$12,000 for individual returns and \$24,000 for married filing a joint return) rather than itemizing. If you or your spouse are 65 or older you can take a higher standard deduction. The higher deduction is \$26,600 (\$24,000 plus \$1,300 for each filer over 65).

Lois stated that the typical tax brackets for the 2018 returns have dropped by 2%. Another change mentioned for 2018 is the Kiddie tax, which is based on the estate and gift tax levels that begin at 37%. In prior years the child's unearned income was reported on the parents' return and taxed at the parents' tax rate.

An option still available to filers is having the Required Minimum Distribution (RMD) from IRA's and other retirement plans go directly to the Charity of your choice. Funds accumulated in 529 plans can now be used to fund public, private or religious schools K-12.

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NARFE's Legislative Training Conference LEGCON19, March 10–13, 2019. Any member(s) interested in learning how to advocate for NARFE's legislative priorities and protect members of the federal community from seeing their earned pay and benefits cut, either let me or another Board member know. The conference will be held at the Hilton Alexandria Mark Center, 5000 Seminary RD, Alexandria, VA.

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.

ITEMIZED DEDUCTIONS ON MARYLAND TAXES

Dick Strombotne

The 2019 General Assembly session started on January 9th and Governor Hogan was inaugurated on Wednesday, January 16th. The 90-day session of the GA has started and the clock is running.

As you know by now, if you choose to claim the standard deduction on your federal tax return for 2018, you may not claim itemized deductions on your Maryland tax return. Last year the Comptroller's Office estimated the effects of the new Tax Cut and Jobs Act (TCJA) on Maryland taxpayers. The important information for Montgomery County taxpayers is that 25% of them will see tax increases averaging almost \$1,000. This is serious business.

If you are among those who find their Maryland income taxes increasing because they are no longer able to claim itemized deductions, here is information for you to use and act on. As of January 13th, no bill has been filed addressing the itemized deduction problem. Any day one can be filed by request of the Governor or by a legislator. When that happens, expect to be notified by email of: (a) the bill numbers; and (b) the hearing date in either the House Ways and Means Committee (HW&M) or the Senate Budget and Taxation Committee (SB&T).

Even before you have that information, you can easily contact your Senator and three Delegates and ask them to sponsor or support legislation to permit you to claim itemized deductions on your Maryland tax return next year. Just call the GA switchboard at toll free 1.800.492.7122 and ask for your legislator. When a staff member answers, identify yourself and say why you are calling. All legislators should be contacted, but it is particularly important to contact the four Montgomery County delegates on the HW&M committee and the two senators on the SB&T committee. The delegates are Anne Kaiser, Chair (Dist 14), Eric Luedtke (Dist 14), Julie Palakovich Carr

(Dist 17), and Jheanelle Wilkins (Dist 20). The senators are Nancy King, Chair (Dist 39) and Craig Zucker (Dist 14).

The next most important action for you to take is to attend the hearing in Annapolis when the bill is heard. It is important to show up; you need not testify. Park at the Navy-Marine Stadium for \$5 and take the shuttle to the House or Senate for \$1. Hearings usually start at 1 pm, but not always. Normally the order of hearing bills is not known in advance. If many supporters (or opponents) of a bill are in attendance that sometimes results in the bill getting heard early. It is always an education to attend a hearing.

To learn more, Google on "Maryland General Assembly." Click on the first item for the home page and explore.

CALL SPOOFING: WHY YOU SHOULD NEVER TRUST CALLER ID

Larry Lange, Treasurer

NARFE member Dorothy Buhrman provided this excerpt from the website Scambusters.org/callspoofing.html :

Spoofing is a tactic to trick your caller ID service ... so the spoofed call appears to come from someone else (whoever the scammer wants it to be; it could even appear to come from – your own phone number!)

In fact, more than half of all incoming calls were spoofed, both on landlines and cell phones, according to Hiya, a company that specializes in blocking spam calls.

If a call comes in and is a recording (robo-call), just hang up. According to the Social Security Administration (SSA), crooks are spoofing its main customer service line, 1-800-772-1213. Curiously, this number is for calls coming **INTO SSA**, not **FROM** the Agency. So, if calls came from this number it is a "dead giveaway" of a scam. Also, a caller from SSA would never ask for your SSN; the Agency knows it already. The same probably goes for credit card companies.

Another favorite spoofed number is one from your local area code, maybe including the exchange (next three digits), because people are more likely to answer those calls thought to be from neighbors. This is true also if the spoofed number is similar to the one being called, i.e., your own.

Unfortunately there is no sign of improvement in this spoofing crime nor in robocalls.

Although there is a Do Not Call Registry (1-888-382-1222), it is unlikely crooks will abide by or even take notice of that list. Call blocking services were not tested, and scammers constantly try to find ways around them.

Best defense: Be wary and skeptical when your phone rings, and

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doubt or even ignore any caller ID number you don't recognize.

If you do answer, refuse absolutely to give ANY confidential information in response; REMEMBER, there is a **near 50 percent** chance it's a caller spoofing scam.

TREASURER'S REPORT

Larry Lange, Treasurer

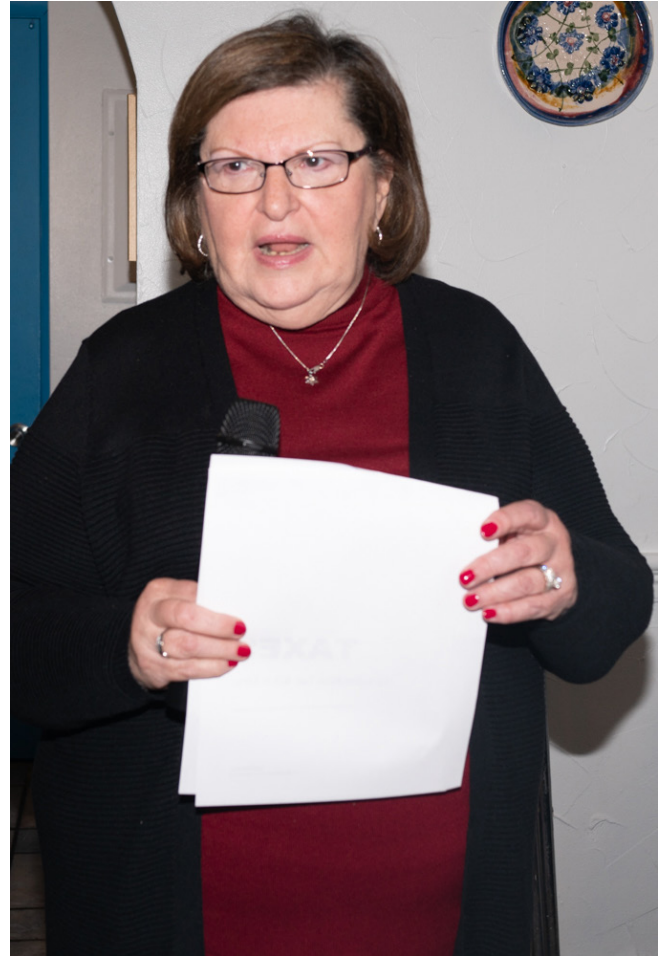
Chapter 258, Funds Summary, January 7, 2019

Checking Account balance, 11/6/18	\$ 14,041.21
Receipts, 11/6/18 - 1/7/19	\$ 1,515.60
Expenses, 11/6/18 - 1/7/19	\$ 2,948.74
Checking Account balance, 1/7/19	\$ 12,608.07
Working Capital/Total Chapter assets	\$ 12,608.07

All photos are by Dr. Judy Mazza



Lois Fishman, the speaker at our January 11th Chapter membership meeting, is given a copy of the book, Lily Stone, written by Chapter member Judy Welles, in appreciation for Ms. Fishman being our speaker.



Ms. Lois Fishman, of Fishman Financial Services, was the speaker at our January 11th Chapter membership meeting.



There was an excellent attendance at our January 11th Chapter membership meeting

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

**The speaker for our February 8th Chapter meeting will be
Mr. Franco Saladino, who will speak on downsizing.**

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