

Newsletter

October 2019

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UPCOMING MEETINGS/ACTIVITIES (Open to all)

Chapter:

- **Members Meetings:** Oct 22, Nov 19*, Dec 10*
- **Newsletter Input Deadlines:** Oct 23, Nov 20, Dec 20, Jan 21, Feb 19, Mar 18, Apr 22
- **Board Meetings/Newsletter Prep:** Nov 6, Dec 4, Jan 8, Feb 5, Mar 4, Apr 1, May 6

Federation: Oct 31, Training Day, register-301-589-7465

Outside Events:

- Mid-County Citizens Advisory Board, Oct 15, 7 p.m. @ Wheaton Library. Topic: Transportation Activities & Projects Mid-County. Public invited.
- “Using Rhythm to Strengthen the Brain & Build Connection” – Jessica Phillips-Silver, Ph.D., Oct 16 @ 7 p.m. Co-presented by AARP and Strathmore at the AMP by Strathmore, 11810 Grand Park Ave., Suite 400, North Bethesda 20852. Cost: \$25 (AARP members \$20).
- Jamie Raskin Federal Employee Health Benefits (FEHB) Forums, Nov 12, 9-11 a.m., Holiday Park Sr. Ctr., 3950 Ferrara Dr. Silver Spring and Nov 21, 7-9 p.m. Ex. Office Bldg., 101 Monroe St., Rockville. Free event.

NOTES: Unless otherwise noted*, our Members Meetings are held on the **4th Tuesdays at 12:45 p.m.** at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring, MD 20906, 240-777-4999; ample free parking; covered parking in rear. Our Facebook Page: NARFE Chapter 1892, Aspen Hill.

President’s Message

The September meeting was terrific—three speakers! First, Jacob Miller opened our eyes to the health issues associated with plastic as well as the relative inability of plastic to decompose. He told us about the plastic and petroleum industry that’s known for decades about the problems with plastic but kept it from the public. He emphasized that it will take global system change to eliminate the plastic problem. Right now, we can try to

reduce the amount of microplastics we ingest by using substitutions for plastic, like straws and trash and grocery bags made from biodegradable products like plants, and using glass and ceramic items to store food with biodegradable covers. Obviously, don’t drink from plastic bottles.

Second, Sapphire Marc-Harris talked about her visit to Congressman Trone’s office. She said they discussed the proposed cuts to the earned pay and benefits, implementation of a 2020 federal pay raise, fair cost-of-living adjustments, and the proposed reform to the U.S. Postal Service. See Page 4 for more details of this visit.

Third, Paul Schwartz, provided a legislative update regarding the tax issue. He took a new tact by presenting the issue from the point of view of the folks who had to forgo the generous federal tax standard deduction in order to itemize on their MD state tax. Those folks paid more taxes, but the extra tax funds went to the federal coffers and not the Maryland ones which may encourage our State legislators to take action.

A special thank you to Andreina Iosue, Anita Rhawn, Klara Vida, and Myron Chase for helping during the meeting and the clean-up and taking down the tables and chairs. Also, a big thanks to Cathy Hobbs who purchased and/or made food, set up the tables and chairs, and designed the room configuration. Without these people, we could not have the meetings! Be sure to tell them how much you appreciate their help. If you want to join in the fun, just come early and lend a hand! - Sarah



We celebrated birthdays, too! See more pictures-Page 4.

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Photography Team Lead	Anita Rhawn Greeter Andreina Iosue

Health Insurance Open Season— Changes to Your Plans

Open season is November 11 through December 9 for your Federal Employee Health Benefit (FEHB) insurance plan changes. Are you ready? Come hear our panel of health insurance company representatives from Blue Cross Blue Shield, Government Employees Health Association (GEHA), Aetna Direct/Mail Handlers, and United Health Care (UHC) discuss their plans and the changes to them in 2020. We invited Kaiser and American Postal Workers Union as well, but have not heard back from them. Our Chapter's insurance event will take place November 19th at 1:00 p.m. Mark your calendars—you won't want to miss this!

“Live as if you were to die tomorrow.
Learn as if you were to live forever.”

Mahatma Gandhi

New TSP Options Make Your Life Better!

The new, more flexible TSP options are available now to everyone with a TSP account. A few of the many changes worth noting are that you have the ability to:

- Take monthly, quarterly, or annual installment payments.
- Take unlimited post-separation, partial withdrawals.
- Take partial withdrawals and installment payments simultaneously.
- Choose the source of withdrawal payments, including traditional, Roth or both.
- Take up to 4 in-service withdrawals at age 59 ½ or older.

What does this all mean? Peace of mind for you—for instance, you are taking regular monthly installments, but find you need a larger amount of money one month to put a new roof on your house, or a down payment to purchase a car or whatever, now you can take that extra amount out. Another advantage is that you don't have to wait a year to change your monthly withdrawal amounts. You can change the amount of your withdrawals or stop them at any point. There are many more advantages, so please watch the recorded NARFE webinar on TSP changes at NARFE.org. or see more details at the TSP website (<https://www.tsp.gov/whatsnew/Content/index.html#withdrawaloptions>).

National Breast Cancer Month

Breast cancer is one of the most common kinds of cancer in women--about 1 in 8 women born today in the U.S. will get it. Most women can survive breast cancer if it's found and treated early. A mammogram is a good tool for early detection.

- If you are a woman age 40 to 49, talk with your doctor about when and how often to get mammograms.
- If you are a woman age 50 to 74, be sure to get a mammogram every 2 years or more often.
- If a close family member of yours had breast or ovarian cancer, your doctor may prescribe more frequent mammograms.

Chapter General Meeting Topics/Activities

Oct. 22 – Bowling for health
Nov 19 – “Health Insurance Plan Changes for 2020”
Dec 10 – Holiday luncheon with political speaker
Jan 26 – “Hello Danger” (electronic security)
Feb 25 – “What do you want to do for the rest of your life?” (methods of housing—senior housing types and downsizing advice)
Mar 24 – TBA
Apr 26 – TBA/possible political speaker
May 19 – TBA
Jun 10 – Luncheon/Installation of officers

No Partisan Literature or Signs

NARFE is a non-partisan association. We do not support any political party. We support legislation that helps and protects federal employees’ and retirees’ benefits and pensions. No political candidate literature may be handed out at meetings, nor signs carried that support candidates.

National Legislation Update

The NARFE Bill Tracker is your monthly guide to the Congressional legislation that NARFE is following because of its import to Federal workers and retirees. For the latest information in an easy to read table format, see pages 14 and 15 of the NARFE September magazine. Currently, a few items listed discuss postal reform, the new formula for the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), Federal annuities, and Federal compensation.



The Schism

Can't bowl anymore? Maybe you use a walker or aren't strong enough? Some Chapter members said one of the things they miss the most is bowling, but it isn't possible anymore. Other members said they wanted to have a bowling meeting—very little meeting—lots of bowling. How do we make everyone happy?

Bowl America to the rescue! In addition to regular bowling balls, etc, this bowling alley has low weight balls with large holes for adult hands. For folks with walkers or who need help to roll the balls, Bowl America has metal ramps on wheels that easily slide to where folks want their balls to go down the alley. Should you want it, there are bumpers for the lanes so the balls never go into the gutters. In other words, just about everyone can bowl and have fun!

SPECIAL NOTE: recorded webinar re TSP new changes may be played at one of the tables after the bowling has ended.

You can buy lunch and refreshments (pizza, hamburgers, hot dogs, nachos with cheese sauce, funnel cakes, beer, wine, soft drinks, etc.) at their snack bar.

Our Chapter bowling event will be October 22nd, at 1:00 p.m. at the Gaithersburg Bowl America. We have a group flat rate of \$11 per person (includes rental of bowling shoes and two games).

To reserve your space for this event, send a check for \$11 per person and your names to NARFE, 713 Richmond Ave., Silver Spring, MD 20910-5225. Please make sure your reservation and checks arrive before Friday, October 18th, but the sooner, the better.

If you just want to attend and not bowl, that's okay, too—no charge for that. For further information call 301-589-7465 or email NARFEsrichards@aol.com.
Don't forget, bowling is fun, and it's good exercise, too!

Successful Legislative Visit

Sapphire Marc-Harris, our National Legislation Chair, along with four other NARFE representatives, met with Congressman Trone's field representative, Andrew Donlon, on August 7. They told him about federal employees' impact while on the job, and how as retirees, they are volunteering their service to communities—some even at the global level. Many start new businesses helping the economy. They gave Mr. Donlon a copy of the MD Federation's book, *Profiles in Civil Service* which was well received.

They discussed the proposed cuts to the earned pay and benefits, implementation of a 2020 federal pay raise, fair cost-of-living adjustments, the Postal Service reform bills, education grants, and the reorganization of OPM. Mr. Donlon seemed in agreement with NARFE positions and said he would relay the discussion to Congressman Trone. Mr. Donlon asked about joining NARFE and was assured he could join—hooray! (Summarized from Sapphire Marc-Harris report)

Pumpkin Trolleyfest

Pumpkin Trolleyfest (trolley ride and crafts) will be held at the National Capital Trolley Museum Sunday, Oct. 19, 20, 26, and 27 from 12:30 to 3:50 p.m. The Museum is at 1313 Bonifant Rd., Silver Spring, MD 20905. Ride and museum entrance is \$8/kid and \$10/adult, craft participation \$1 more. For details see their website at DCTrolley.org.



Jacob Miller, Sept. mtg. environmental presenter.

Training Day and Halloween Fun

Maryland Lt. Governor Boyd Rutherford will be the guest speaker at the NARFE Federation Training Day in Bowie on October 31. It will be our opportunity to discuss with him the tax problem that has most of us paying higher Maryland taxes last year and likely for years to come!

There will be a Halloween raffle (I think it will be a ghost buster's dust buster) as well as door prizes and the comradery of fellow federal employees and retirees—always fun!

Other speakers include Dr. Constance Bails, membership expert, and Nancy Gaither, an executive coach and leadership expert.

Come spend Halloween with us, Thursday, October 31, at the Comfort Inn Conference Center, Bowie, MD. From 8:30 a.m. to 2:50 p.m. **IT'S FREE, including your lunch**, but you must **register by October 20th** to attend. Call 301-589-7465 or email NARFEsrichards@aol.com to register.

Money to You!

The fall NARFE membership drive is in effect and you will now receive \$10 from National Headquarters and \$10 from the Maryland Federation for each new member you sponsor. You could make \$100 by signing up 5 new members! Just be sure their applications have your name and ID number on the applications as the sponsor so you get the credit! The drive usually ends in December.



Sapphire Marc-Harris and Paul Schwartz, Sept. mtg. legislation presenters with Sarah Richards.