

Upcoming Events – Mark Your Calendars

March 11 - "Fraud, Scams & Finance Abuse" – Detective Kimberly Pratt, Montgomery County Police

April 8 – TBD – See President's Column for possibilities

The President's Column by Marcia Swanson

Our March 11th speaker will be Detective Kimberly Pratt, Montgomery County Police, Criminal Investigation Division, Financial Crimes Section, who has agreed to come this month, since we canceled our January meeting due to the wintry weather. She will be accompanied by a postal inspector. Det. Pratt will address topics including identity fraud, scams and financial abuse and steps we can take to protect ourselves. The Financial Crimes Section investigates crimes involving forgery/uttering, embezzlement, counterfeiting of checks/credit cards, financial exploitation of the elderly, and identity theft. The Electronic Computer Crime Unit (Computer Crime Unit), which is housed within the Financial Crimes Section, is responsible for computer forensics and conducting investigations involving computers, cell phones, and digital devices used as tools in a crime. This is a topic we can't get too much information on. USM (United Seniors of Maryland) is holding their annual Legislative Forum on Wednesday, March 20, 2019. This event will be held in the Miller Senate West Wing in Annapolis, from 7 am to 1 pm. Cost is \$15 per person, which includes USM annual membership plus food (which includes a breakfast nosh and box lunch). The DRAFT agenda includes the following invitees: Governor Larry Hogan, Senate President Mike Miller, House Speaker Mike Busch, Senate Minority Leader J. B. Jennings, House Minority Leader Nick Kipke, and Special Legislative Speakers as well. There will be caucus meetings with your legislators, and legislative hearings can be attended after 1 pm. If you are interested, contact Marcia Swanson at mkswan9013@aol.com. Our speaker for April 8th is still being finalized, but we hope to have one from the Montgomery County Speakers Bureau (history of county locations), from the Montgomery County Recreation (Active Seniors programs) or from AARP (American Association of Retired Persons). Unfortunately, the wintry weather also caused us to cancel our January 30 outing to Toby's. We are leaving the money paid to Toby's there, as we can choose another date/show at the same price. The decision has been made to use the funds for our usual June outing. Come out and join us for some interesting speakers, and to socialize with members you haven't seen in a while.

FEDERAL LEGISLATION – Paul Hudes – VP for Federal Legislation

Virginia Senator introduces bill to prevent future shutdowns - Sen. Mark Warner, D-Va., introduced a bill (S. 198) on Jan. 22, which would ensure that all parts of Government, except the legislative branch and Executive Office of the President, would be funded at previous levels in the event of a lapse in appropriations. Failure by Congress and the President to enact annual appropriations has not always caused Government shutdowns. Before 1980, Federal agencies continued to operate during a funding gap, but minimized nonessential operations to keep spending levels as low as possible. Then-U.S. Attorney General Benjamin R. Civiletti issued opinions in 1980 and 1981 that strictly interpreted the Anti-deficiency Act, which held that an agency head could avoid violating the Anti-deficiency Act only by suspending the agency's operations until the enactment of an appropriation. Warner says his legislation would force Congress and the White House to come to the negotiating table without jeopardizing the functions or employees of Federal agencies.

FAIR Act Reintroduced - On 1/31/19, Rep. Gerry Connolly, D-VA, and Sen. Brian Schatz, D-HI, reintroduced the Federal Adjustment of Income Rates (FAIR) Act (H.R. 790) in the 116th Congress. This legislation would provide a 3.6 percent boost to Federal pay in calendar year 2020. Legislation like the FAIR Act is necessary to close the widening gap between Federal and private-sector pay as well as stave off the possibility of another pay freeze next year. If Federal pay continues to lag behind that of private-sector workers, the Federal Government will face increasingly difficult challenges in recruiting and retaining the best candidates and maintaining the high quality Federal workforce we presently enjoy. NARFE supports this legislation and will advocate with Connolly and Schatz for its passage.

ID Experts Contract Renewed - The Office of Personnel Management awarded a new contract to ID Experts to continue providing a suite of identity protection services for more than 21 million current and former Federal employees and contractors whose sensitive personal information was compromised in two 2015 cyberattacks. The new contract began January 1, 2019, and will continue at least until June 2020 with a possible full period of performance of five years. Per OPM, those currently enrolled are not required to take any further action at this time, and coverage will continue uninterrupted at no cost. Anyone who was impacted by OPM's 2015 cyber breaches, but didn't enroll in ID Experts' services in 2016 or 2017, can still enroll, an agency spokesman said. Further information is available on the OPM Cybersecurity Resource Center website. Congress mandated that OPM provide victims with complimentary protections for 10 years. NARFE continues to urge lawmakers to provide 2015 victims of the cyberattacks with lifetime identity protection services, as the threat of identity theft will not go away at the end of the 10-year mandate.

Government Shutdown Averted, Pay Raise Achieved, National Emergency Declared - Legislators unveiled a spending package, (H.J.Res. 31), FY19 omnibus appropriations legislation to provide full-year funding for departments and agencies that otherwise would have shut down a second time this year at midnight, 2/15/19. The omnibus spending package included the Homeland Security Department appropriations compromise as well as six other unfinished FY19 appropriations bills. President Trump signed it on Friday, 2/15/19, and also declared a national emergency along the southern border, taking executive action designed to begin construction of a border wall in the region. The omnibus bill included language to override the president's imposed pay freeze with a 1.9 percent average Federal pay raise retroactive to the first pay period of 2019. During this time of economic prosperity and rising private-sector wages, a modest Federal pay increase helps to prevent the Federal/private-sector pay gap from further widening. After years of previous pay freezes and minimal increases, this provision avoids the damage a pay freeze would have inflicted, and will help preserve the Federal Government's ability to recruit and retain qualified candidates to perform high-level work on the behalf of the American people. H.J.Res. 31 prevents another appropriations lapse from triggering a shutdown this fiscal year. If Congress and the President had failed to implement further funding, nine cabinet departments and dozens of agencies would have again halted operations. The 800,000 Federal employees who work for those departments and agencies would have again faced delayed paychecks and financial strain, while American citizens would have had to cope with another disruption to Government services.

Budget for fiscal 2020 expected to be released March 12 - The Trump administration expects to deliver its fiscal 2020 budget on March 12, six weeks after the planned initial release date. Although no dollar amount was announced, the budget is expected to be in the range of \$750 billion.

LEGcon19: An Opportunity to Advocate - The beginning of the 116th Congress provides an opportunity for NARFE members to build relationships with new and seasoned legislators and Congressional staff, and help position NARFE as the go-to resource for the Federal community. The bi-annual NARFE legislative training conference LEGcon19 will take place at the Hilton Alexandria Mark Center between March 10 and 13. Conference attendees will hear from Fed-friendly legislators, participate in training on advocacy best practices and network with fellow NARFE members. NARFE is expecting participation by legislators including Majority Leader Steny Hoyer, Oversight and Reform Committee Chairman Elijah Cummings, Reps. Derek Kilmer, Jamie Raskin, Anthony Brown, Matthew Cartwright, and Abigail Spanberger. On the last day, attendees meet with members of Congress to advocate on behalf of Federal employees in Washington, D.C. Interested NARFE members not participating in the training conference itself can still join NARFE Maryland Federation's Crusade to Capitol Hill on March 13, to meet with their lawmakers and staff, including Senators Cardin and Van Hollen. Following the conclusion of the nation's longest partial Government shutdown, it's imperative that NARFE members build relationships with new and returning legislators and Congressional staff.

SKLAMM'S SCAMS – Stu Sklamm

Cruises remain a vacation choice for older travelers, but the siren song of seagoing luxury and exotic ports of call can draw you into scam-infested waters. The classic cruise con starts with an email or call (often robotic) with news that you have won a free cruise – as a sweepstakes prize, plus a special offer from a travel company or a “reward” for taking a brief survey. You might be asked to provide a social security number to reserve your spot or a credit card number to cover nominal booking or processing fees. What you are actually doing is signing up for a barrage of sales pitches and additional charges, such as taxes, port fees and onboard gratuities. By departure time, your “free” trip might cost more than if you had booked it through a reputable travel agent. Some cruise offers are just ploys to steal your identity. Another common trick is offering an all-expenses paid cruise in exchange for a little of your time, which turns out to be a time-share presentation or a resort tour for many hours.

WHAT TO DO – (1) Check out the source of any free or low-cost cruise offer; (2) Check online offers or spoofing. Scam emails, social media posts and websites mimic the names and branding of well known cruise lines; (3) Confirm any booking you make through a travel agent, third party travel seller or the cruise line itself; (4) Pay with a credit card; (5) Ask detailed questions and study the fine print; (6) Don't give personal or financial information to a travel company that contacts you out of the blue with a free discount cruise offer; (7) Don't pay to claim a contest prize; (8) Don't succumb to pressure to move quickly on a “time restricted” cruise deal; (9) Don't share or follow links from social media posts that promise cruise tickets for taking a survey; and (10) Don't click on attachments in unsolicited cruise or travel emails. (Courtesy of AARP)

REPORT CRUISE SCAMS TO THE FEDERAL TRADE COMMISSION AT <https://www.ftc.gov/complaint> or at 877-382 4357.

MEMBERSHIP REPORT – Carole Jacoby - VP for Membership –I couldn't write the usual membership report this month especially after the program at the February 11th meeting. The speakers were from the NARFE Maryland Federation and the emphasis was on the need to increase our membership. NARFE exists to protect Federal employee benefits for both active and retired employees. We need to remember that there is great strength in numbers. Increasing the organization's size is vital. You are very important to NARFE national and this NARFE chapter and we need more of you! We have very dedicated members, but to ensure our future, we must grow. Encourage your Federal friends to join at both the national NARFE level and at the chapter level. Bring someone to a chapter meeting with you; the \$3 lunch and great programs are good “draws,” but you are the biggest asset we have. See you are the next meeting.

Toby's January 2019 reservation (GYPSY) to be rescheduled for June 2019 (GREASE) - As those of you know who had signed up to see Gypsy at Toby's on January 30th, the weather did not cooperate. Toby's will transfer our reservation to a future date. Unfortunately, they had no future Wednesday matinee group dates open for the show Gypsy, so we have requested a reservation in June to see Grease. Exact date will be announced in our next newsletter. Because of this new reservation date, we may have some tickets available for June performance of Grease at the bargain price of \$55 each. Contact Carole Jacoby (301) 588-5237 if you are interested.

Observations – Ken and Betty Putkovich – Editors

An article in the January issue of the Senior Connection newspaper again warned of the issue of patients being liable for huge hospital charges, not covered by Medicare or insurance, on the basis of being admitted for observation rather than as an inpatient. This apparently can happen even if you are in the hospital for several days and isn't routinely addressed until you are given a form to sign when you are being discharged! **Ask at Admissions!**

As reported in the last issue of the Newsletter, Chapter 1888 has lost around 400 members in the last decade and is at or near a membership level that will not sustain Chapter 1888 operations. Retention of members is critical to Chapter 1888's survival, so please pay particular attention to the renewal process if you renew annually. You must indicate on the renewal form that you want to continue your Chapter 1888 membership and pay the \$8.00 Chapter dues. We also need better member participation – just 20 more members coming to meetings, five additional members volunteering as officer/board members, and each of us recruiting one new member in the next two years would make a tremendous difference and keep the Chapter viable! **See the President's Column for opportunities to participate!**

Chapter 1888 White Oak

Executive Board

President:	Marcia Swanson	mkswan9013@aol.com	301-434-7266
Immed. Past President:	Stuart Sklamm	srsklamm@msn.com	301-384-0784
Past President:	Mel Hardy	mel_hardy@msn.com	301-384-8690
1st VP/Membership:	Carole Jacoby	carolejake@earthlink.net	301-588-5237
2nd VP/Legislation:	Paul Hudes	babb11@verizon.net	301-879-1931
Secretary:	Marcia Swanson	mkswan9013@aol.com	301-434-7266
Treasurer:	Ed Alexander	antymed@comcast.net	301-989-9101
Service Officer:	Mildred Cannon	msc929@aol.com	301-593-9249
Newsletter Editors:	Betty/Ken Putkovich	AuntQ1776@msn.com	301-879-0152
Program Chair:	Vacant		
Sunshine Chair:	Jayne MacLean		410-465-7075
Luncheon Chair:	Carolyn Blauvelt	talja.fe3@comcast.net	301-593-0521
POC Maryland PAC:	Marcia Swanson	mkswan9013@aol.com	301-434-7266
Cong. District 8 Liaison:	Stuart Sklamm	srsklamm@msn.com	301-384-0784
Alzheimer Chair:	Jordan Johnson	JordanJohnson611@comcast.com	301-890-1202
At Large Members:	Wayne Hopkins		301-439-5395
	Vernice Buell	vbuell1773@verizon.net	301-384-1773
	Ray Parrack	fandrarrack@gmail.com	301-802-6436
Sargeant at Arms:	Jordan Johnson	JordanJohnson611@comcast.com	301-890-1202

Next Chapter Meeting

**Monday
March 11, 2019
Meeting at 1:00 PM**

**Lunch at 12:00 Noon
Best Deal In Town
Lunch – \$3.00**

**Liberty Grove
United Methodist Church
15225 Old Columbia Pike
Burtonsville, MD 20866**

Upcoming Chapter Events

Mar 11th - “Fraud, Scams & Finance Abuse” – Detective Kimberly Pratt

Apr 8th - TBD

May 13th – Riderwood Meeting

June - Toby's to see “Grease”

Please call anyone on the board with any suggestions for programs or speakers for our monthly meetings.

Join Us at our next meeting!