

# Newsletter

March 2021

(Published monthly September – June)

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## UPCOMING MEETINGS/ACTIVITIES (Open to all)

### Chapter:

- **Members Meetings:** Mar 23, Apr 27, May 25
- **Newsletter Input Deadlines:** Apr 2, May 6.
- **Board Meetings:** Apr 7, May 5, Jun 2.

### Outside Events:

- MD Federation Conference, Ocean City- May 2-4.
- NARFE Centennial Gala, Washington, D.C., June 21, virtual event.
- NARFE LegCon, (legislative training) from Washington, D.C., June 21-23, virtual event.

**NOTE:** Unless otherwise noted\*, our Members Meetings are held on the **4<sup>th</sup> Tuesdays at 1:00 PM.** **Please note that until further notice, we will meet via videoconference using an online Zoom-LIKE platform.** If you cannot connect via the videoconference, you can hear the meeting on your phone using the teleconference number our chapter has used in the past. Link and telephone number information is on Page 2, under "Downsizing and Decluttering."

**Our Facebook Page:** NARFE Chapter 1892, Aspen Hill.

## Montgomery County Covid-19 Phone and Website Info

The Montgomery County Covid-19 Call Center Telephone Number is 240-777-1755. Folks at that number can help you find testing centers, get testing results, etc.

The Montgomery County Covid-19 website for the latest news and information, testing sites, registration for vaccination, and alerts is at:

<https://www.montgomerycountymd.gov/covid19/>

For Maryland State information, go to:

[www.COVIDVAX.Maryland.gov](http://www.COVIDVAX.Maryland.gov) or

[www.coronavirus.maryland.gov/pages/vaccine](http://www.coronavirus.maryland.gov/pages/vaccine)

## President's Message

Happy Spring! The weather is getting better; more people are being vaccinated, and we can't wait to get outside of our homes. Still, knowing that 8 of every 10 people who died of Covid were 65 or older is scary and colors everything most seniors do. Today, that's 432,800 people 65 or older in the U.S. who have died of Covid. Seniors often see the disease as catastrophic. Their friends have died of it. However, many of the very young see Covid as an inconvenience, since they don't know anyone who died or became very ill. They decry restrictions and social distancing rules. It's no wonder there is so much tension about Covid restrictions.

The disease took lives, created a schism between generations, and there is now a discord in how to deal with planned events. For instance, the NARFE National Legislative Conference (LegCon), June 21-23, and the Centennial Gala (June 21) will be held virtually, but our NARFE Maryland Federation Conference (May 2 and 3) will be an in-person event in Ocean City, MD. I won't be attending this or other large events till more people are vaccinated. If you want to attend the Federation Conference, please let me know by April 5<sup>th</sup>, and I'll register you for the event. If you want further information, just email me and I'll send the announcement.

Planning discord aside, things are getting better. We know more, including how to be careful regarding the virus variants that are here. More protective devices are available now, too. With knowledge and protection, we can start to venture out into the world again. Hopefully, time and love will heal the schisms.

Best wishes,

Sarah ([NARFEsrichards@aol.com](mailto:NARFEsrichards@aol.com))

## Downsizing and Decluttering

Come learn how to downsize a lifetime of household items--most with precious memories--prior to moving or how to eliminate clutter from our homes even if we're not moving. Heather Murphy, Director of Move Management Services with Abilities Network Senior Services program, will give a presentation that is designed to reduce anxiety about decluttering and how to start the downsizing process. She has information and tips that will help us all overcome inertia and move forward with a happier life. Be sure to attend **March 23<sup>rd</sup> at 1:00 PM** via videoconference or teleconference.

You can easily access the meeting via the videoconference by computer, tablet, or smart phone. There is no app to download; **just click on the link** (best way to connect) or type in: <https://live.unlimitedconferencing.com/live/SarahRichards/myconference>.

Then type your name, select a sound type (may have to do that in two boxes) if you don't like the default one or the sound does not work. Then click on the box that says allow microphone and camera. You'll be able to see and hear us, as well as speak.

This system **does not work on the Internet Explorer** browser. You will need to use Google Chrome, Microsoft Edge, Safari or any other browser.

If you prefer, you can participate with audio-only with any type of phone by calling 301-232-0143 and when asked, key in the pin number 887080 followed by the # sign. You will be connected to the meeting.

### Didn't Get Your Stimulus Check?

If you didn't get either of the first or second stimulus checks, you can request them on your 2020 Federal tax return. The payments will be added into your refund amount and/or reduce your current year's tax. The third stimulus check can be requested on your 2021 tax return.

## State Legislation

(Truncated from full text in the Maryland Federation Spring 2021 Newsletter)

2021 hopes to be a much brighter year than its immediate predecessor. Not only is there a vaccine to fight the pandemic, but we have seen some encouraging signs regarding our state legislative agenda. As you may recall, we are still focused on achieving some level of tax fairness for Maryland taxpayers. As in past years, we are still advocating for a decoupling of federal and state returns so that Maryland taxpayers will be able to avail themselves of the federal standard deduction even if they choose to itemize on their state tax return. There is a bill sponsored by Delegate Bill Wivell (House Bill 1111) to allow decoupling of federal and state tax returns. I testified before the House Ways & Means Committee February 25 in support of this bill and addressed the new fiscal note, which now reflects a lower cost of decoupling. I'm also happy to announce that we have formally been joined by both AARP and United Seniors of Maryland in support of this quest for tax fairness through decoupling. We have joined forces with these organizations in other efforts as well, including lowering prescription drug prices and providing broadband accessibility for our seniors. It is also of note that we provided testimony on behalf of Governor Hogan's efforts regarding retirement tax reduction reflected in HB 733 and SB 572. These bills would make retirement income below a certain level non-taxable. While we do not expect these bills to pass, we provided testimony to make it clear that we, NARFE, support these efforts and are grateful for them.

By Paul Schwartz

## February Membership Report

The membership report from NARFE Headquarters for the month of February revealed that we had four persons, (Roberta Geier, Ann Myers, Debby King, and Sandra Weston) who renewed their NARFE membership, and one prospective member, Chris Squiers. If you know him, let him know we're the fun Chapter! Thank you all for renewing!

## Don't Forget--Repeal WEP and GPO!

The Social Security Fairness Act, H.R. 82, was introduced by Representative Rodney Davis, R-IL, on January 4. The bill would repeal both the unfair Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). WEP and GPO limit some Federal retirees from receiving all of the Social Security they earned. Go to the National NARFE website's Advocacy tab <https://new.narfe.org/advocacy/legislative-action-center/> to learn more and use the easy NARFE system **to send emails to your National legislators supporting this bill and HR1111 from Page 2.**

## Federation Voting 2021 by Paper Ballot Only

A quick note regarding voting for new Federation officers this year. You will be emailed the ballot, but you will need to fill it out and mail a paper ballot. Members who do not have email addresses in the NARFE system will be mailed the paper ballot. Information about who is running for office can be found on page 14 of the Spring 2021 Federation Newsletter at [Federation Newsletters | The Maryland Federation of NARFE \(mdnarfe.org\)](#).

## Chapter 1892 Leadership

**President**.....Sarah Richards  
301-589-7465.....NARFEsrichards@aol.com  
**V-Pres/State Leg/MD Fed. SLC Chair**.....Paul Schwartz  
301-260-1903  
**Secretary**..... Myron Chace  
301-330-4713  
**Treasurer**.....Jim Bachmaier  
301-946-2280  
**Membership**.....Merle Biggin  
301-814-6047  
**Membership Retention**.....Bob Kammer  
301-847-9820  
**Interim Newsletter Editor**..... Sarah Richards  
301-589-7465  
**Sunshine**.....Minnedore Green  
240-839-7043  
**Program Ideas/Past President** .....Linda Cohen  
301-460-5177  
**Alzheimer's**..... Cathy Hobbs  
301-924-4633  
**Historian/Past President** .....Rudy Volin  
301-598-2209

Opining in a letter, Benjamin Franklin noted:

*In this world nothing can be said to be certain,  
except death and taxes.*

### But Dr. Franklin: What about insurance?

Is insurance as uncertain or as complicated to you as tax law? Do you have the right insurance – In case of a disaster? Loss of personal property? Coverage if a visitor is injured in your home? Are you paying too much for insurance? Should all your insurance policies be with one company?

Chapter 1892's April program features a representative from the Maryland Insurance Administration. Plan on joining Chapter members to learn if you have the right insurance to meet your personal situation with respect to automobile insurance, homeowner or renter insurance, life insurance. Additional information will help you understand your rights when it comes to health insurance as well as understanding the claims process. Armed with knowledge gained at this program, you might be able to save money while meeting your insurance needs.

Please attend this virtual meeting, Tuesday, April 27, at 1:00 p.m.

By Myron Chase

## Free Tax Preparation

For Montgomery County residents with household incomes of \$57,000 or less, call 240-777-1123 to schedule virtual appointments for 2020 free tax preparation or go online to [www.montgomerycountymd.gov/HHS-Program/OCA/VITA/VITA.html](http://www.montgomerycountymd.gov/HHS-Program/OCA/VITA/VITA.html). This service is provided by the Community Action Agency's Volunteer Income Tax Assistance (VITA) program. VITA is currently using a virtual tax preparation model during the COVID-19 emergency. No in-person contact is involved. Virtual VITA allows residents to use an online platform to securely upload their tax documents for the safety of staff and community members. See another site for free tax preparation: Google "AARP at Tax Aide 2021". **Note: The deadline to file your 2020 tax return has been extended to May 15, 2021.**

## The Romance and Adventure of Trains

Last month's meeting featured the history and romance of trains and railways. Because there was such interest in the presentation, Myron Chase describes it below for those not in attendance.

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Our President noted the importance of railroads in our nation's history and the role federal workers played in mapping railroad lines, administering land grants, and developing safety regulations.

Then, Bob Cohen a recognized "train enthusiast" who possesses a wealth of knowledge about the History and lore of trains, initially focused on three topics: a train wreck at Union Station, Washington, D.C.; the Lindbergh Race Train; and electrification of the rail lines between Washington, D.C., and New York City.

--The wreck at Union Station occurred on January 15, 1953. A train proceeding from New England evidenced "sticking brakes" in Rhode Island. The train followed its assigned route and scheduled stops, but in Cheverly, Maryland, the engineer discovered the train had no brakes as it headed towards Washington. Reaching Union Station traveling about 40 miles per hour, the train careened into the basement area of the station, stopping before entering the main hall. Miraculously, thanks to immediate and effective warnings, there were no fatalities and few injuries. A subsequent investigation determined that bumper plates between two cars did not match resulting in a malfunctioning brake valve. The locomotive involved eventually went back into service and today awaits restoration at the B & O Museum.

--Charles Lindbergh completed his solo trans-Atlantic flight to Europe in 1927. Upon his return to The U.S., Lindbergh was afforded many hero's welcomes including one in Washington, D.C. Motion picture cameras captured the Washington welcome event. Almost simultaneously a plan arose to present newsreel film in New York movie houses ideally on that same day. But how to deliver the film: use emerging air transport or rely on established rail service? Films were sent both by plane and train--a race to the theaters in New York. Arriving at New York's Penn Station, the newsreels, which had been processed, edited, and

reproduced in a special car on board the train, were ready for movie theater projectors, while film from the plane still had to be processed, etc. This time, the train won the race.

--Electrification (for locomotives powered by electric motors) of rail lines between the District of Columbia and New York began in the early 1900's. Several locales along that route had banned coal-burning locomotives (and later diesel-powered) owing to firefighting concerns in rail tunnels constructed in metropolitan areas. Bringing electric power to the rail corridor was done in stages and not completed until 1935. Bob Cohen noted installation was slow probably because of the expense to make the conversion. He noted other rail lines throughout the country adopted electrification but in a limited way, again probably due to the cost.

Continuing his presentation, Bob Cohen focused on a history of railway lines coming into Washington, D.C. He noted the principal companies were the Baltimore and Ohio Railroad (B & O, established in 1835) and the Pennsylvania Railroad (PRR). Companies had their own stations at sites not too far from the U.S. Capitol. Construction of a consolidated Union Station was not completed until 1908.

Rail stations more to the north of Washington and principally in Maryland were the topic in the next segment of Bob Cohen's presentation. He provided many photographs and drawings to accompany his descriptions and history. He traced routes in one direction to Maryland stations at Hyattsville and Laurel leading to Baltimore, and then a second direction northwesterly through Takoma Park, Silver Spring, Rockville, Gaithersburg, Boyds, Point of Rocks, Brunswick, and on to Harpers Ferry, West Virginia. Many Maryland stations, substantial brick structures, were the work of architect Ephraim Francis Baldwin.

Additional stations Bob Cohen identified represent other Maryland rail lines such as the Cumberland Rail Line, Potomac Train Line, and the Western Maryland Railroad. The latter rail line now features restored locomotives and cars for short-run scenic trips, for example, from Cumberland to Frostburg.

Concluding his remarks, Bob Cohen noted books about the history of railroads in areas surrounding



Washington, D.C. He listed *Impossible Challenge: The Baltimore and Ohio Railroad in Maryland* by Herbert H. Harwood, Jr.; *150 Years of History Along the Richmond, Fredericksburg and Potomac Railroad* and *Richmond, Fredericksburg & Potomac Railroad: The Capital Cities Route* both titles by William Griffin. An author himself, Bob Cohen also noted his book on rail history, *A Trip By Rail in the Shenandoah Valley on the Baltimore and Ohio Railroad and Southern Railway*.

Following his presentation, discussion with Bob Cohen included several stories of railroad lore. Sarah Richards noted that photographs shown during the program can be forwarded via email; contact her with an email address to receive slides from the program. In addition, Bob Cohen will answer questions about rail history via email; his address is [ORL96782@yahoo.com](mailto:ORL96782@yahoo.com). Ending the program, Sarah Richards retrieved two newsreels for viewing online: the aftermath of the runaway train crash at Union Station, and Charles Lindbergh with his airplane, the Spirit of St. Louis, upon his arrival at Le Bourget Airfield, Paris, France, following his trans-Atlantic flight.

By Myron Chase

**Editor's note:** Bob Cohen's book, *A Trip: by Rail In the Shenandoah Valley on the Baltimore & Ohio Railroad and the Southern Railway*, can be purchased by sending your name and address to the author along with a check for \$60 to:

Bob Cohen  
P.O. Box 1648  
Rockville, MD 20849



### Want to Go on a Train Trip?

Members have asked that we organize a day trip to ride one of the historic trains and see a train museum. The trip would not take place until it is safe—that is when most folks are vaccinated and travel and distancing restrictions have been eliminated. Please let me know if you'd be interested in such a trip. Is there a specific museum or train you'd like to visit? Please email your ideas and requests to [NARFESrichards@aol.com](mailto:NARFESrichards@aol.com).

### In Memoriam

Long-time Chapter member, Patricia O. Reynolds, passed away November 28, 2020. She retired in 2000 as the Senior Counsel of the National Labor Relations Board, but continued to serve pro bono for clients and volunteer in the community. She was distinguished by being the only female graduate of the Columbia School of Law in 1955. After first raising her five children, she received a Masters of Laws degree from Georgetown University before joining the Federal ranks. A self-proclaimed eternal optimist, she chose always to see the best in others and never failed to spot a "bright patch" of sky on the cloudiest of days. She is survived by her five children and six grandchildren.