

Newsletter

September/October 2021

(Usually Published monthly September – June)

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UPCOMING MEETINGS/ACTIVITIES (Open to all)

Chapter:

- **Members Meetings:** Oct 26, Nov 16*, Dec. 7*
- **Newsletter Input Deadlines:** Oct 29, Nov 20, Dec 20
- **Board Meetings:** Nov10*, Dec 1, Jan 5

Outside Events:

- Mid-County Citizens Advisory Board Meeting – Special Budget Forum--Oct 19, 7 PM, at 2425 Reddie Dr., Silver Spring or via Zoom. For Zoom audio, call 301-715-8592 using meeting ID: 881 3618 7143. Email shawn.morris@montgomerycountymd.gov for more information and link to video access.
- Mid-Couty Citizens Advisory Board Meeting – November 16 at 7 PM, same access information as bullet above.

NOTE:

Meetings September through December will be virtual. Decisions regarding future meetings will be made later. Virtual access instructions can be found on Page 2 in the "Health Insurance Changes" article.

President's Message

Good news, Montgomery County (MC) is doing fairly well with folks being vaccinated and we are a little safer from Covid here. Still 86% of Covid breakthrough cases who die are over the age of 65 and 67% of all breakthrough cases that end up in the hospital are over 65. Be careful. Also, don't forget to get your flu shot; you don't want to catch the flu either, for sure.

We are excited about MC getting safer and hope that by January, we can have face-to-face meetings. The Board will check out how safe it is in December and make an announcement about whether we can return to face-to-face meetings. We will continue our virtual access to meetings even when we are having face-to-face ones. Upcoming meetings include our health insurance panel on Oct. 26, legislators update Nov. 16, and winter holiday meeting, Dec. 7, with music and discussion and another legislative update.

Do you have a topic you'd like hear about? Just let me or anyone on the Board know.

The Board has been working for you. Last month, our VP and Federation State Legislative Chair Paul Schwartz, and I along with a few other chapter presidents met virtually with Rep. Jamie Raskin. He seemed very attentive to our concerns, old and new, and the meeting went very well.

Thank you to all the officers, Board members, and other folks that keep the Chapter running! If you want to help these kind and fun folks, just contact me, we have lots of projects!

I sure have missed seeing you and getting those hugs! Stay safe till we meet again.

Best wishes always,

Sarah (NARFEsrichards@aol.com)

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Health Insurance Changes

Did your health insurance change what it covers? Increase costs? Did it add extra hoops to get that special medication you need? Do you want to find out now? Open season runs from November 8 to December 13, 2021, so now is the time to ask your questions and compare companies.

Join us, for your Chapter meeting on Tuesday, October 26, at 1PM to hear short presentations from Care First Blue Cross Blue Shield, GeHA, and Aetna representatives and then ask your questions.

There will be an hour devoted for folks to ask any insurance question they want from the experts.

The meeting is virtual and will be accessible at 12:45 PM to allow folks to comfortably get online and chat before the meeting starts. You can easily access the meeting via the Zoom-like Videoconference system 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 (first and last), select a sound type (may have to do that in two boxes if you don't like the default one or if 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 using 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.

See you online!

State Legislation—Senior Migration

One goal of NARFE Maryland is to reduce the tax burden on seniors living on retirement income. Unfortunately, Maryland has one of the highest costs of living in the nation, discouraging “aging in place” and encouraging migration to senior friendly states. Nine states do not have any state income tax, and 14 states exempt all or part of Federal pensions from state and local taxes. Some states actively recruit seniors with tax incentives, because they recognize the value of seniors as economic engines for job and revenue generation. Maryland has experienced larger-than-average population losses among seniors. Did you know that:

- A senior who migrates from Maryland pays no taxes in Maryland and no longer contributes to its economy, but for every senior that moves into Maryland, one-half of a job is supported and over \$85,800 in new income per household is created; plus \$13,200, in state and local tax revenues and more are generated.
- *Federal grants* are made through block grant programs in which each state receives a set amount of money from the federal government. The block grants can be set based on per capita or on the needs of the state. This includes SNAP (Supplemental Nutrition Assistance Program) and Medicaid. Senior migration affects the value of these federal grants.
- *The number of representatives in congress* depends on population, and the loss of seniors can affect this number.
- Seniors do not have *children in school*, lowering per capita school costs.
- Seniors are a major source of *volunteer efforts*.
- *Seniors vote at a very high rate.*

NARFE is working to eliminate or significantly reduce taxes on all sources of retirement income, allowing Maryland to aggressively compete with other states.

By Paul Schwartz, Chapter Vice President and Federation Chair State Legislation Committee

Meet Your State Legislators!

November 16 at our 1PM virtual meeting, District 18's State Senator Jeff Waldstreicher and Delegate Alfred Carr will join us to present an update on what they plan to accomplish this year and will answer our questions and hear our concerns. Mark your calendars. You don't want to miss this!

National Legislation

Are your Social Security benefits unfairly and hugely reduced because you earned a federal annuity? Tell your representatives how they can help fix this injustice today!

Tell them to co-sponsor the Social Security Fairness Act. H.R. 82/S.1302 which repeals both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). Then you would receive your full benefits. Alternatively, they can co-sponsor the Public Servants Protection and Fairness Act of 2021, H.R. 2337 which reforms the Windfall Elimination Provision (WEP) to minimize the effects of WEP.

The WEP, which affects federal retirees in the Civil Service Retirement System (CSRS), and many state and local government retirees (even public-school teachers in some states) hugely reduces earned Social Security benefits of retirees who also collect a pension from their civil service employment. You worked and paid into Social Security during one period of your life and should not be penalized from the amount you earned just because you also worked for the Federal government at a different time of your life.

Go to the following link that will identify your legislators, has a draft letter that you can alter, and will electronically send your message regarding WEP: [NARFE Legislative Action Center – NARFE](#)

In Memoriam

Long-time member Lucy Neal passed away April 14, 2021. She worked for the Department of Defense for 40 years as a secretary, and was the beloved wife of Harry Neal who passed away in 2011. Lucy loved reading, cooking, and walking. She was 92 and is survived by her daughter, Susan Blandford, and her sister, Carolyn Upton.



Warning: Did you Purchase your Home 30 or More Years Ago?

Did you know that you have to pay Capital Gains tax on the profits you make from selling your house? Yes, after a \$250,000 waiver, whatever profit is left over you pay Capital Gains tax on. If you are married, you can each claim the \$250,000, giving you a \$500,000 waiver. However, if you are single, with the inflation over the years, you may be paying a large tax to the Government. A home purchased for \$23,000 in 1971 is likely worth \$600,000 today in the Silver Spring area. If you no longer have receipts for the improvements that you made to lower the profit margin, you are looking at a lot of money in taxes even after the \$250,000 waiver. The money you were counting on to support your future life, may be reduced big time!

This is an issue that affects senior citizens who have remained in their homes for a long time. The tax law used to allow you to roll over the profit when you purchased a home for a greater price, and few kept receipts for longer than 5 years. Now, the law no longer allows that rollover. Congress may not be aware that seniors are being negatively affected, especially those who have owned their homes over 40 and 50 years. If you owned your home for more than 30 years and may be or were affected by the Capital Gains tax on house sales, please send an email to Sarah Richards at NARFEsrichards@aol.com.

Membership Report

Welcome new member, Stephen Hines! We have 11 new prospective members as well. If you know the following, tell them we're the fun chapter: Ed Swoyer, Tracy Katz, Harvey Lebson, Pamela Megna, Belkys Sosa, Ruth Buckley, Phil McIntyre, Margaret Patterson, Yusuf Mzi, Matthew Dinkel, Jennifer Sutton, Audrey Hong, Mark Corrales, David Yeargin, and Pamela Wright.

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Road Trip?

The weather is perfect for a road trip. Bring some sandwiches, cookies, and a thermos of hot chocolate, coffee, or hot apple cider and go exploring. At just over an hour away, the Antietam National Battlefield is a short trip and with time to explore the battleground and nearby towns, you could have a nice get away in less than four or five hours.

The trip there and the site of the Battlefield is beautiful and relaxing. There are rural roads connecting several small towns from White's Ferry to Sharpsburg. Historically, there are many points of the battle to see, like the picturesque Burnside Bridge, the scene of intense fighting on September 17, 1862. For more information, go to: www.visitMaryland.org-scenic-byways/Antietam-campaign.

Flu Shots for You

Flu shots are available at most pharmacies as well as your doctor's office. It's easier than ever to get one. If you are older or immune compromised, be sure to get the flu shot with the extra punch!

Fall Tips for Pet Owners

Fall comes with pet hazards. Be careful to check for and remove ticks (still abundant), eliminate poison mushrooms from yards, store antifreeze properly away from pets, ensure Halloween decorations and chocolate are safe from curious puppies that munch on anything.