

# Newsletter

December 2022 - January 2023 (Usually Published monthly September – June)

Vol. 40, No. 3

## WHERE AND WHEN

Unless otherwise noted\*, our Members Meetings are held on the 4<sup>th</sup> Tuesdays at 1:00 PM at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring, MD 20906, 240-777-4999; ample free parking; covered parking in rear. Additionally, most meetings are captured on Zoom and recorded. Virtual access instructions can be found on Page 2 in the “Sky-high Prices Got You Down?” article.

## UPCOMING MEETINGS/ACTIVITIES (Open to all)

### Chapter:

- **Members Meetings:** Jan 24, Feb 28, Mar 28, Apr 25
- **Newsletter Input Deadlines:** Jan 18, Feb 18, Mar 23
- **Board Meetings:** Feb 1, March 1, Apr 5, May 11\*

### NOTE:

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

**Chapter Webpage:** <https://sites.google.com/view/narfe-chapter-1892/home>

## Membership Report

Welcome new member, Jennifer Chatfield! We also have new prospective members as well—Sharon Cohen, Bernard Fagen, and John Wigle. If you know them, please tell them we’re the fun chapter and ask them to join us!

## Alzheimer's Report

Loose change can really add up!! Previously, two members contributed a total of \$16 in loose coins, then at the Holiday Party, another \$16 was collected for a total of \$32. Then, a member matched the \$32, and \$64 was submitted to NARFE-Alzheimer's Research! Thank you for supporting this important health initiative with your personal checks and loose change, and don't forget to buy Alzheimer's stamps!

## President's Message

My good friend longed for a dog. But at 75, she believed that she was too old to get one. She'd always had dogs, and her last beloved pet had died a year ago, along with the comfort, love, and predictable life structure they had together. Recently, she woke up from a dream still so tangible—of her, happy, holding a new puppy. She fought waking up and leaving that pure joy. Still, she denied her own desires, worrying about predeceasing a pet.

And then it happened—three days after her dream—I shared that an 11-month-old-poodle was in need—so thin you could feel three sides of his ribs. He had been up for adoption for a while and he needed her. My friend's heart broke; she gave in, knowing her son or her friends would care for the puppy if she died before him. She gave in to a healthier, longer life for herself, too. Did you know people who own dogs live longer and are healthier and happier? (See American Heart Association study over 70 years showing this.)

So often, we shut down parts of our lives, because we think we are too old, but why? Yes, we might have to make compromises due to health issues, but a workaround is so much better than giving in and giving up. Life is to be lived, to be savored. Join me in an old folks' revolution—never let anyone say, or yourself believe, that you are too old. Say yes to life!!

Best wishes always,

Sarah

P.S. Friend and puppy were in love at first sight and are ecstatically happy together!

## 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**  
301-642-6742  
**Membership**.....**Nina Chace**  
301-330-4713  
**USPS Mail Manager**.....**Merle Biggin**  
301-814-6047  
**NARFE PAC**.....**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**  
301-806-3943  
**Alzheimer's**..... **Cathy Hobbs**  
301-785-6782  
**Historian/Past President** .....**Rudy Volin**  
301-598-2209  
**Special Projects** .....**Diane Boehr, Linda Jacks**

### State Legislation

We are continuing our efforts to reach out to state legislators to sponsor NARFE supported legislation in the upcoming legislative session. This includes, as in previous years, stemming the tide of senior migration to more tax friendly states as well as decoupling federal tax returns from state tax returns. For our full agenda visit our MD NARFE website (<https://MD-NARFE.org>) and go to the state legislation page in the upper right-hand corner.

Delegate Michele Guyton and Senator Michael Jackson have both indicated a commitment to supporting our efforts on behalf of seniors and we are hopeful that each will sponsor appropriate legislation.

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

## Sky-high Prices Got You Down?

Grocery store chains have increased prices exponentially during the last three years. Costs of everything seem to be out-of-sight making living on a fixed income a challenge. Still, we can navigate past the money traps and become savvy spenders. Join our next meeting where we will learn how to save money on purchases, find quality for the dollar, and in general, how to live well while spending less.

Jim Bachmaier, our Treasurer and economic guru, will show us the way in his presentation on Tuesday, January 24th, at 1PM. The meeting will be hybrid (in person and online). To meet in person, join us at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring (Wheaton), MD 20906.

Online, you can access the meeting via Zoom using a computer (best way), tablet, or smart phone. Just hit the link below.

<https://us06web.zoom.us/j/87986544975?pwd=SUpQcGU4U2srYXo4N1k2VUcwcitBQT09>

Meeting ID: 879 8654 4975

Passcode: 124747

If you have not already joined Zoom, the link will ask you to sign in. Once you have completed this, you should not have to do it again for future meetings.

If you prefer, you can participate with audio-only using any type of phone by calling 301-715-8592 (Washington DC area). You will need to key in the meeting ID and passcode below:

Meeting ID: 879 8654 4975

Passcode: 124747

Please note that this meeting will be recorded and available the week after the meeting.

## 40<sup>TH</sup> Anniversary/Winter Holidays Party Great Success

### Record of Events--by Myron Chace

Not just an ordinary meeting--the occasion was to acknowledge and celebrate the founding of Chapter 1892 on September 22, 1982, forty years ago, as well as celebrate the Winter Holidays. Chapter 1892 President Sarah Richards welcomed 34 NARFE members and guests to the December meeting of Aspen Hill Chapter 1892. The Chapter, however, was not alone in its celebration as sister chapters Wheaton/Glenmont and White Oak also were chartered forty years ago. Their members and officers joined Aspen Hill members sharing in a buffet luncheon to mark the combined anniversary. The buffet was prepared by Renaissance Chef Catering at The Oak Room, Sandy Spring Volunteer Fire Department, Sandy Spring, Maryland, with food bountiful enough to make takeaway packages at the party's end. Opening the celebration in patriotic fashion was NARFE Maryland Federation Treasurer Stuart Sklamm, who led the Pledge of Allegiance and singing the National Anthem.

Officially recognized by Sarah Richards were the presidents and representatives of the Wheaton/Glenmont and White Oak Chapters for their 40<sup>th</sup> anniversaries. An unscheduled program addition was awarding a special certificate by Chapter 1892 Treasurer James Bachmaier. Representing Aspen Hill's Board members, he took the opportunity to recognize Sarah Richards's work as Chapter President during the past five years. Her energy, enthusiasm, and innovative steps contributed mightily to keep Aspen Hill Chapter functioning and growing, especially during the challenging pandemic years. In recognition of her unflagging efforts, Aspen Hill Board presented a certificate and gift to President Sarah Richards signifying its appreciation and thanks for her hard work.

Well-nourished after the buffet and enjoying a 40<sup>th</sup> Anniversary cake, members of NARFE chapters and guests were pleased to hear remarks by John Hatton, NARFE Staff Vice President for Policy and Programs. Chapter 1892 President Sarah Richards noted his degrees from Cornell University and New York University Law School, work at Steptoe and Johnson law firm, and with a U. S. Senate subcommittee before coming to NARFE in 2010.

Not always busy with NARFE matters, he also is co-owner of a small winery in Santa Rosa, California.

Beginning his remarks, John Hatton emphasized that NARFE's effectiveness is based on a collaborative strategy. He described the strategy as a three-legged approach: *Grassroots*, *Lobbying*, and *NARFE-PAC*.

- *Grassroots* tactics involve the entire NARFE membership – individuals writing letters, making phone calls to comment on proposed actions or policies affecting federal employees' benefits and protections.
- *Lobbying* calls on work at NARFE Headquarters to analyze proposed policies and develop position strategies for interacting with agencies such as the U. S. Office of Personnel Management (OPM).
- *NARFE-PAC (Political Action Committee)* involves initiatives aimed at advocacy including training leaders for meetings with U. S. Representatives and Senators; writing newsletter articles; creating legislative action centers for campaigns targeting contacts with members' congressional representatives; writing letters to editors of newspapers in a representative's district. PAC efforts and toolkits allow NARFE to have a seat at the table regarding congressional legislation.

Continuing, John Hatton pointed to advocacy accomplishments such as protecting benefits from cuts, for example, cost of living adjustments (COLA). Postal Service reform (last done in 2006) was another accomplishment with legislation passed and signed by the President. Key NARFE advocacy issues were retirement funding and maintaining employee choices regarding health benefits. Another bill becoming law was Death and Danger Compensation for firefighters and first responders establishing a new retirement category.

Moving forward, one advocacy priority was the repeal of the Windfall Elimination Provision/Government Pension Offset (WEP/GPO). There was significant bipartisan sponsorship, but committee work prevented the bill going forward.

Issues relating to OPM also received NARFE attention: better connecting with OPM to resolve complaints; long delays before receiving survivor benefits; urging technology modernization; improving online access to receive Thrift Savings

Program (TSP) updates; addressing increasing high premium rates under OPM-renewed contract for long-term care insurance; protecting merit-based civil service; providing input regarding federal pay raises.

Returning to NARFE-PAC, John Hatton stressed its importance. PAC may be the first contact in a campaign to help elect federal-friendly members of Congress. PAC helps build strong relationships with incumbent law makers. This year PAC raised \$1.85 million and distributed \$1.35 million. Funds are used to send NARFE members to congressional districts – more than one hundred this year. PAC needs funds, and there are several ways NARFE members can give. The basic equation is PAC needs to raise money to distribute money.

Wrapping up his remarks, John Hatton called attention to what may happen in the next few weeks. Legislative items included the Defense Authorization Act; passing an omnibus spending bill to avert a government shutdown; debating debt and deficit reduction proposals that may yield threats to federal benefits.

Questions from guests touched on a range of topics such as Postal Service leadership, statehood for the District of Columbia, TSP withholding rules, status of Social Security trust fund, and funding Civil Service Retirement System (CSRS).

Representing NARFE Maryland Federation and extending 40<sup>th</sup> Anniversary congratulations on behalf of the Federation was the Federation Secretary, Patricia Farmer. She recognized officers of Chapter 1887 (Wheaton/Glenmont), Chapter 1888 (White Oak), and Chapter 1892 (Aspen Hill) with framed certificates acknowledging each Chapter's forty years of dedicated service. Her brief remarks concluded with best wishes for the Chapters' next forty years.

Chapter President Sarah Richards then introduced Chapter Vice President Paul Schwartz, who is also Chair of the NARFE Maryland Federation State Legislative Committee. A retiree with 37 years of federal service, he has been a reporter with Montgomery County's *Sentinel* newspaper with White House press credentials, and the author of two books, most recently, *Trump, The Shell Game: The Conning of America*.

A focus for the State Legislative Committee (SLC), he began, is to keep NARFE relevant. He cited a theme voiced by Governor-elect Wes Moore, "No one left behind," noting that it should include seniors and retirees. One successful initiative this past year was passage finally of tax reduction for some seniors. This outcome was the result of hard work by SLC. Attempting to identify priority issues, SLC distributed a survey to Maryland legislators – 280 sent with 46 replies. SLC Web page has survey results, and members can see how their delegates responded. The Maryland NARFE Website SLC page also lists legislative priorities Maryland NARFE is working on.

One continuing priority Paul Schwartz noted is "decoupling" Maryland state income tax deduction from the federal standard deduction. A significant obstacle the "fiscal note," which points to lost tax revenue from a change in deduction provisions. On the fiscal note issue, he and SLC members have met with Delegate Vanessa Atterbeary and Brooke Lierman, now the incoming Maryland Comptroller. Seeking support for legislation related to seniors and retirees, he also has met with State Senator Michael Jackson and Delegate Michele Guyton. They appear to be enthusiastic for offering their support.

Prior to the luncheon, early arrivals participated in a trivia quiz organized by tables. Questions tested a table group's knowledge of history, symbols, and traditions associated with year-end and winter holidays. Perhaps fitting was Table No. 1 winning, besting all with a perfect score. Drawings for door prizes ended the 40<sup>th</sup> Anniversary and Winter Holidays event.

No better statements for concluding a review of this celebration are those written by Sarah Richards for the Anniversary program:

*Official Charter documents noted the integrity and earnestness of the Chapter petitioners to better the status of retired Federal employees. Over time, Chapter members have fought for all Federal employees, retired and active, to protect their benefits and provide information to improve their lives. We celebrate those original members who took on the work and challenge to develop new chapters and to effect good change, and we celebrate members today who make the world a better place for Federal retirees and workers and for all senior citizens.*

## 40<sup>th</sup> Anniversary Pictures

Photography by Ron Shansby, Bill Waller, and Klara Vida



Pat Farmer, MD Federation Secretary, presenting 40 Year Certificates to Ron Shansby, President Chapter 1887; Sarah Richards, President Chapter 1892; and Paul Hudes, Vice President of the White Oak Chapter 1888



Speakers, John Hatton and Paul Schwartz



Thanks to the folks pictured above who were responsible for making the Anniversary event happen, especially Cathy Hobbs, the event planner!  
 (left to right, Ron Shansby, Sarah Richards, Stu Sklamm, Cathy Hobbs, Paul Schwartz, Myron Chace, Nina Chace, Jim Bachmaier, and Filomena Chau)



**Note: See more pictures on the Chapter website.**

## Scams and Cybercrooks Presentation Briefing

Karen Morgan, a lawyer and an American Association of Retired Persons (AARP) Executive Council Member, gave a presentation on scams and cybercrooks at our November meeting. She said that you need to protect yourself, especially during the holiday season. The reality is that scammers spend 24/7 thinking and studying how to scam, cheat, steal. They don't care about you but only how to appeal to your emotions to scam you at holiday time when there is more travel and online shopping. Telephone and online scams account for billions of dollars in losses annually. Examples of scams that she described included Charity Scams, Romance Scams, Grandparent Scams, Travel Scams, Seasonal Job Scams. Common themes running through them all are requests for your personal financial identification, appeals generating anxiety, and requests for extraordinary payment methods, e.g., gift cards to pay bills or fines.

A way to guard against charity scams is to plan your charitable giving. Select charities you wish to support, make a list, and stick to it. A romance scam invariably recounts a tale of personal funds tied up at a distant location and how your financial help will aid a budding relationship. Grandparent scams focus on grandparents' special affection for their grandchildren. Advice here is don't think in terms of being their savior. In each of these situations, don't give in to anxiety. Take a second to think. Pay attention and first, assume a scam. You can move away from a scammer's appeals by stating, "I need to check my information," "Let me consult my lawyer," and "I'm waiting for a family member to contact me."

Scammers' appeals often include gift card requests. Keep in mind: Gift cards are for gifts and not to pay off bills or debts. Scammers want them because they are almost untraceable, and the cards can be tampered with. Think about the situation: How often do you pay for services or charges with a gift card?

Travel scams are rampant during holiday periods in part because travelers look for bargains. Fake ads for vacation rentals, for example, are an enticement, but is the price too good to be true? A

tourist or traveler, however, should be willing to pay a fair price. After all, it should be expected that a well-planned holiday vacation trip will be a significant expense so why succumb to a risky come-on? Being electronically connected is a component of travel today. "Free Wi Fi" can be an opportunity for scammers. Avoid using electrical outlets at airports as well as at public charging stations as they can be altered to collect data, and stay away from shopping on public Wi Fi. Cellphones are relatively secure, but if you are likely to use a public electrical outlet, protect your device with a data blocker. And don't let a system save your password.

Risks using networked electronic devices are not limited to travel situations. At home, be alert to Phishing and Spam traps and holiday email scams like "Letters from Santa." Losses in these scenarios happen because people have the habit of quickly opening messages especially when framed as, "Good news! You are a lottery winner!" The trap here is you are enticed to click on other links, which may be anywhere on the globe. "Letters from Santa" can also be a scam. Before opening a message from an unknown person, check the entire email address. Check spelling, awkward English usage. No matter how tempting the "good news" is, be willing to walk away.

Online shopping and home delivery are a convenience during holidays, but scammers and thieves exploit them. When ordering a gift, buy directly from a business, not a third party. Before committing to a purchase, check refund and return policies. How easy will it be to get your money back? Pay with a credit card and not with a debit card. With a credit card, you have rights. Be wary before agreeing to home deliveries. It is better to avoid packages coming to your house. "Porch pirates" steal because it is so easy to walk away with a package left at your front door. Consider renting a U.S. Postal Service box. Other options are delivery to a store locker, to a UPS or FedEx store.

A Seasonal Job Scam is a way a crook can obtain your personal information – both identity and financial information. The scammer is posing as a company contact. Find out for yourself if the job offer is a real one. Research the company and speak with human resources personnel at the

named company to learn if they are recruiting seasonal help.

Summarizing her presentation, Karen Morgan listed Do's and Don'ts:

Do's:

- Hover your PC mouse control on links, email addresses to display true origins of a message or advertisement. Call the person/business/charity to verify how the link appears.
- Understand store return and refund policies. Make sure they are clear.
- Pay with a credit card, never use a debit card.
- Check your credit card and bank account online often.
- Research unfamiliar retail, travel companies, and charities.
- Buy gifts directly from the issuing business.
- Report scam incidents – need to tell people what happened.

Don't:

- Assume that a website is safe because a sign of encryption (like a padlock icon) appears. Stay away if anything is suspicious.
- Give any information unless you make contact and know the called person/organization.
- Insert a credit card into a gas station pump. A card skimmer may be attached to the pump. Go inside the gas station to pay with a credit card.
- Overreact when you have been burned. An emotional state may produce bad actions.

There are resources for obtaining information about scams in addition to organizations where to report scams. One free resource is AARP's Helpline: 1-877-908-3360. Scam incidents may be reported to the Federal Trade Commission (FTC) and the Federal Communications Commission (FCC). And remember when reporting the incident, it is not your fault. A crook has stolen from you. Scammers are criminals and don't care. Pay attention.

By Myron Chace, Chapter Secretary



Karen Morgan accepting a Chapter Certificate from President Sarah Richards

(Photo by Klara Vida)

**Want to see the rest of the 40<sup>th</sup> Anniversary pictures and more pictures of other Chapter events?**

Go to the **Chapter Webpage:**

<https://sites.google.com/view/narfe-chapter-1892/home>

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**December 2022/January 2023 Edition**

**NEXT MEETING: Tuesday, January 24, at 1 PM – Sky High Prices Got You Down? See Page 2.**

## **Is there hope for Alzheimer's patients?**

**Big event to present the latest information  
about Alzheimer's Disease**

Hear about the latest medications and research, additional research still in the pipeline, how to communicate and care for folks who have dementia, new studies on activities that may slow the disease, where to get help and more! Attend the Big Alzheimer's Event, a joint activity between the Holiday Park Senior Center and our Chapter on Tuesday, **February 28<sup>th</sup>** at 1:00 PM. Multiple speakers, from several associations are invited, including the Alzheimer's Association, Johns Hopkins Research Center, NIH, and more. Surround yourself with all the information you ever wanted to know about Alzheimer's. Ask your questions. Refreshments: cake and coffee. Tell your friends. Mark your calendars!!