



*MARYLAND NARFE NEWSLETTER
SPRING 2024*

DR. GARY ROUNDTREE, SR., MD FEDERATION, EDITOR

President's Column



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1st VP Ed Holland, AFCL/CIO President Donna S. Edwards and Dr. Gary Roundtree Sr. PhD,



**2nd VP Ed Reed, Sec. Melody Kebe, RVP2 Larry Walton, Dr. Gary Roundtree Sr.,
Rep. David Trone, Barbara Cufflie, 1st VP Ed Holland**



An optimist is the human personification of spring. (Susan J. Bissonette)

Balancing Innovation and Concern in a Rapidly Evolving World

As, the NARFE Maryland Federation President, I had the fantastic opportunity to register and attend a unique CIPHER SUMMIT 2024 over in Pentagon City, VA on March 19, 2024, sponsors by a THALES TCT, XTEC, BLACKWOOD, DELL TECHNOLOGIES, INFORMATION SECURITY CORPORATION

In today's Communications System, Global Command and Control System, Battlefield Information Collections and Exploitation System, and Distributed Common Ground System. We must consider the advantages and disadvantages of how Artificial Intelligence (AI) is rapidly transforming our world, from the way we interact with one another, and machines. But with this new profound immense power comes greater immense responsibility. As AI becomes dauntingly more sophisticated, as it grows and develops, so too does the potential security risks increase.

The rise of these innovative technologies such as Artificial Intelligence (AI), Synthetic Biology, and Quantum Computing promises to usher in an era of unprecedented growth and innovation across various sectors, from healthcare to finances. However, my colleagues, alongside these exciting new prospects come complex ethical, security, and privacy concerns that warrant careful consideration.

We need to discuss the critical issues at the intersection of AI and our nation's security wellbeing. Such as countering malicious use of AI systems by certain individuals with ill intentions, criminals, terrorists, or hostile states that do not like America foreign policies. By being prepared for adversarial attacks on AI, such as attempts to fool or manipulate AI systems by exploiting their vulnerabilities or their limitations.

Having certain protections in place for massive amounts of data used by AI systems to learn and improve their performance. Using AI to enhance cybersecurity, such as preventing cyberattacks, optimizing security processes, and improving security resilience.

One key empowerment factor for those federal employees that work for the federal government, and contractors in government cybersecurity agency, such as DOD, NSA, CIA or DISA is to have the essential knowledge needed to navigate the challenges and ethical dilemmas associated with these revolutionary advancements.

Sources – (THALES/CARSHSOFT)

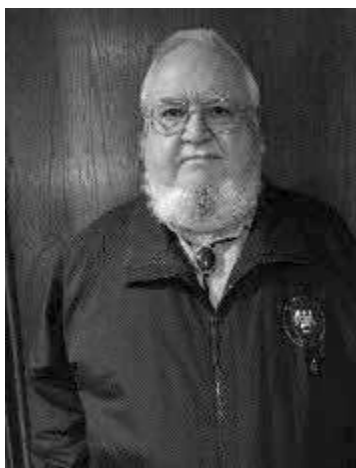
As Cited CIPHER SUMMIT 2024, Page 6,7

Editor's Note:

The Gift Membership Form is found on Page 6 of this edition. Print it and encourage members and chapter to give a Gift Membership to a prospective member. It is retirement season and what a great and inexpensive gift that keep giving. A fantastic way to use chapter funds for recruitment.

The Dues Withholding Form for New Members is on Page 7. When you recruit a retiree that is a potential new member, offer as a first option payment by Dues Withholding. The small number of monthly dues sounds much less than the \$48 out of pocket. This eliminates future dues notices and payments and is a savings to the new members, Plus the Federation rebate. What a bargain!

The Dues Withholding Form for Current Members is on Page 8. Offer this saving option as a reminder at each meeting. Most importantly, when you find a member, whose dues have lapsed, use this incentive of savings to get them back into NARFE.



Ed Reed, 2nd Federation Vice President

Chair, Membership Committee

[301-739-1641](tel:301-739-1641)/edr3eagle@gmail.com

Membership Matters!

We know that the more members an organization has the stronger it will become. You have often hear it said” There is strength in numbers: increased opportunities for holding great events, more occasion for networking with other similar alike organizations will provide a sense of financial stability for your organization.

Remember, that it is not just only about the numbers. Managing members is the foundational key to successful planning moving forward. The significant of knowing who has paid their dues, who has been active, and who has been in communication with your association gives you the opportunity to stay up to date with your chapter’s membership.

This very moment may be just the perfect time to survey your members and ask them what they want for the entire year. Your survey provides a great opportunity for your Chapter’s current members to

speak out formally, clearly and remain engaged, active, to be more open to participate informally, and might refer potential new members.

Cultivating the relationships between your members will raise the reputation of your association and significantly prove that local chapters are an effective platform in the region or state for like-minded people to come together in the same industry or profession.

Finally, know that your chapter's website is a channel to communicate with both current and potential members. It will allow you to build up your chapter's membership and attract new members to secure its longevity future. And make to please provide a free newsletter for both members and non-members alike that can be sent out electronically or by mail each month.

All way remember your board leadership should always lead by example, working together in a professional manner that encourages all members to remain active

Source: (Star Chapter)

Updated: October 2, 2017



NARFE Dues Withholding Application for NEW NARFE Members who are Retirees, Spouses of Retirees or Annuitant Survivors

YES. I want to enroll in NARFE's Dues Withholding Program.

I authorize first-year dues of \$48 to be deducted from my annuity. In subsequent years, \$42* and chapter dues, if applicable, to be withheld annually. (*Dues-withholding members save more than 10% off the regular NARFE dues rate.)

Social Security Number (9-digit number)

□ □ □ - □ □ - □ □ □ □ □

Mr. Mrs. Miss Ms.

Full Name _____

Street Address _____

Apt./Unit _____

City _____

State _____ ZIP _____

Phone (_____) _____

Email _____

Date of Birth ____/____/____
mm dd yyyy

NARFE Chapter # (if applicable) _____

Civil Service Annuity Number

C S □ □ - □ □ □ □ - □ □ □ □ □
↑ (Include prefix, CSA or CSF) ↑
(Include any applicable suffix)

RECRUITER INFORMATION

Recruiter name _____

Recruiter Membership ID _____

Recruiter Chapter (if applicable) _____

YES. I also authorize my (NARFE member) spouse's dues to be withheld from my annuity. (Additional first-year dues of \$48 to be withheld. In subsequent years, \$42 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.

Spouse's Name _____

Spouse's Email _____

AUTHORIZATION (Withholding will begin in 60-90 days). Send NO PAYMENT with Dues Withholding Application!

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. *Please allow 60-90 days for processing.*

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

Signature of Annuitant or Survivor-Annuitant

Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

MAIL THIS FORM TO: NARFE, ATTN: Member Services, 606 N. Washington St., Alexandria, VA 22314-1914 DW-3 (01/21)
800-456-8410 memberrecords@narfe.org Do not send money with this form



NARFE Dues Withholding Application for NARFE Members who are Retirees, Spouses of Retirees or Annuitant Survivors

STOP! Complete this section ONLY if you are signing up for Dues Withholding. If so, DO NOT send payment

YES. I want to enroll in NARFE's Dues Withholding Program. NARFE dues of \$42* and chapter dues, if applicable, to be withheld annually. (*Dues-withholding members save more than 10% off the regular NARFE dues rate.)

Social Security Number (9-digit number)

□ □ □ - □ □ - □ □ □ □ □

Civil Service Annuity Number

C S □ □ - □ □ □ □ - □ □ □ □ □
↑ (Include prefix, CSA or CSF) ↑
(Include any applicable suffix)

Mr. Mrs. Miss Ms.

Full Name _____

Street Address _____

Apt./Unit _____

City _____

State _____ ZIP _____

Phone (_____) _____

Email _____

Date of Birth ____/____/____

mm dd yyyy

NARFE MEMBERSHIP INFORMATION

NARFE Membership ID _____

NARFE Chapter Number _____

YES. I also authorize my (NARFE member) spouse's dues to be withheld from my annuity. (Additional annual dues of \$42 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.)

Spouse's Name _____

Spouse's Membership ID _____

Spouse's Email _____

AUTHORIZATION (Withholding will begin in 60-90 days). Send NO PAYMENT with Dues Withholding Application!

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. *Please allow 60-90 days for processing.*

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800-456-8410 memberrecords@narfe.org Do not send money with this form

(DW-2 01/21)

OPM Retirement Quick Guide

A Reference for Voluntary Retirement

Timelines in this document are current estimates as of Jan 2024. View the most current version of this document at opm.gov/retirement-center/quick-guide.

Congratulations on your upcoming retirement!

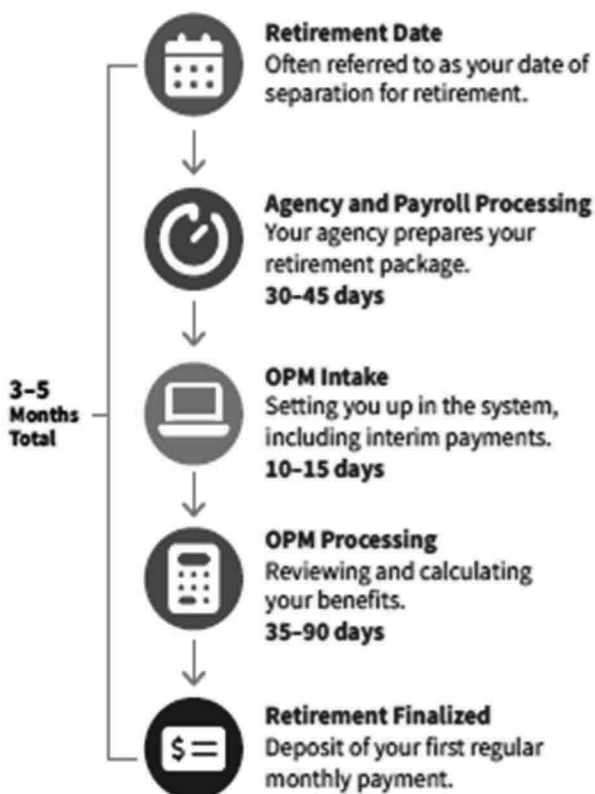
This guide will walk you through what to expect as your retirement application is processed and your benefits are determined. Most retirees will receive their first full annuity check within 3-5 months of retiring.

During processing, you will receive:

- **Interim payments**, typically 60–80% of your estimated net annuity to help cover your expenses.
- Any **health insurance coverage** you elected to take into retirement.
- Access to **Services Online**, a website to track your retirement.

Process at a Glance

Below are current estimates as of January 2024.



Four Things to Do Before You Retire

1. **Sign all forms.** Missing signatures are one of the most common reasons for processing delays.
2. **Download your personnel records** if your agency uses eOPF and you want your own copies. You will lose access to eOPF once you retire.
3. **Complete payments** for any open service credit accounts¹ for FERS and CSRS eligible deposit or service redeposit. Honorable post-1956 Military Service deposits must be paid in full before you retire.
4. **Check Supplemental Documents.** Include all documentation required for your retirement application such as marriage certificate, military service records, court orders, etc.



Understand Your Benefits Choices

Make sure to understand your elections for the categories below. Your choices can significantly impact your annuity amount. There are limitations on when you can make changes after your retirement is complete.

- Health Benefit²
- Survivor Benefits⁴
- Life Insurance³
- Designation of Beneficiary⁵



Factors That Might Delay Your Retirement Processing

While most retirement cases will be straightforward, certain circumstances can significantly delay the process, including:

- Court orders⁶ such as a divorce decree or property settlement. These require an additional step and are sent to the Court Order Benefits Branch for review.
- Experience as a Law Enforcement Officer, Firefighter, Air Traffic Controller, Capitol Police, Supreme Court Police, or Nuclear Materials Courier, as these cases use a special annuity computation.
- Past or active workers' compensation claims⁷.
- Experience as a part-time or intermittent federal employee.
- Federal service at multiple federal agencies.
- Missing documents and forms, or incomplete or incorrect information in your retirement application.
- Moving without updating your address with OPM.

Tracking Your Retirement

Use this worksheet to keep track of where you are in the retirement process and to understand what happens during each phase.



Date of Retirement

Processing your annuity cannot begin until after your date of separation from your agency. The entire process typically takes 3-5 months from this date. **Timelines are estimates as of Jan 2024.** View the most current version of this document at opm.gov/retirement-center/quick-guide.

Track Your Progress Here

Your date of separation for retirement:



Agency & Payroll Processing (30–45 days)

What's happening with your case

- Your agency completes your retirement package and submits to the payroll office.
- Your payroll office issues your final paycheck and lump-sum payment for any unused annual leave.
- Your payroll office assembles your retirement records and sends them to OPM.

What you'll receive from your agency or payroll office

- Final paycheck
- Annual leave payment

Where to get help

Your agency HR office

Steps you can take

- Notify your agency if your address changes.
- Record HR Contact Information:



OPM Intake (10–15 days)

What's happening with your case

- OPM receives your retirement information from your agency payroll office.
- OPM assigns you a Retirement Claim number, also known as a CSA number.
- OPM issues your first interim payment, if eligible.
- OPM sends you information to access Services Online.

What you'll receive from OPM

- Claim number with welcome letter
- First interim payment
- Password to access Services Online

Where to get help

opm.gov/support/retirement

Steps you can take

- Record your claim number:
- Note interim payment amount and date of first payment:
- Create your Services Online account.
- Notify OPM if your address or direct deposit information changes.



OPM Processing (35-90 days)

What's happening with your case

- OPM issues monthly interim payments, if eligible.
- OPM reviews your case and calculates annuity.

What you'll receive from OPM

- Monthly interim payments

Where to get help

servicesonline.opm.gov

Retirement Information Office:
888-767-6738 | opm.gov/support/retirement

Steps you can take

- Manage your dental, vision, and long-term care coverage through BENEFEDS.com.
- Log in to Services Online to confirm your case status.



Retirement Finalized

The wait is over!

- OPM issues any adjustment payment, if needed.
- OPM sends your first full annuity payment.
- OPM creates and sends you a personalized retirement booklet.

What you'll receive from OPM

- Adjustment payment, if required
- First regular monthly annuity payment
- Personalized retirement booklet

Where to get help

servicesonline.opm.gov

Retirement Information Office:
888-767-6738 | opm.gov/support/retirement

Steps you can take

- Review your booklet for accuracy.
- Confirm deductions for your health, dental, vision, long-term care, and life insurance.
- Log in to Services Online to see annuity information and resources.
- Note adjustment payment amount and date received:



U.S. Office of
Personnel Management

RI 23-1 Last Updated Jan 2024 | p. 2 of 3

Key Terms

Retirement Date

Date of Separation for Retirement

Be sure to meet with your benefits office at least 60 days before your chosen date of separation for retirement. They can provide you with a calculation of your estimated annuity and any information you need to choose your benefits. Your agency and payroll office will start processing your case after your official date of separation for retirement.

Agency & Payroll Processing

Payroll Office

In addition to issuing your final paycheck and any payment for unused annual leave, your payroll office also plays an important role in assembling documentation for your retirement. Many payroll offices are external, which can increase the time needed to assemble and send your records to OPM for processing.

OPM Intake & Processing

Interim Pay

Interim pay¹ is a portion of your estimated annuity payment (approximately 60–80% of your finalized net payment for most people). It is intended to help cover expenses while OPM is processing your case.

- Interim payments do not include deductions for health benefits, life insurance, dental, vision, or long-term care.
- The only deduction taken from interim payments is for federal tax. State tax is not deducted from interim payments.
- You must manage your dental, vision, and long-term care insurance through BENEFEDS while in interim pay.
- Your interim payment does not take into account any annuity supplement you may be eligible to receive.

Health & Life Insurance

Any health or life insurance coverage you have elected to take into retirement will be active while your case is being processed. The premiums for this coverage will be withheld from your adjustment payment once your case is complete.

Services Online

You can manage many aspects of your annuity account online using Services Online. You will receive more details about logging into Services Online as soon as your case is eligible, which is typically during the Intake phase.

You can access Services Online to see updates on your case when you are assigned to a specialist and when your case is completed. You can also make changes to your mailing and email addresses and direct deposit information.

Retirement Finalized

Adjustment Payment

OPM issues an adjustment payment to make up the difference between your interim and finalized annuity amount. Any premiums due for health and life insurance since you retired will also be deducted. Please note that your adjustment payment information is not currently available on Services Online.

Annuity Payment Date

The payment date for your annuity is always the first business day of the month and the payment is for the prior month. For example, annuitants will receive their May retirement payment on June 1.

Helpful Resources

OPM Retirement Support Center

opm.gov/support/retirement

Articles and information to help you prepare for retirement, including Frequently Asked Questions on a range of topics. If you require additional help, call the Retirement Information Office at 888-767-6738 and have your claim number ready.

Services Online

servicesonline.opm.gov

Check the status of your case or make changes to your contact or payment information during OPM Processing.

BENEFEDS

BENEFEDS.com

Manage your dental, vision, and long-term care coverage during processing.

CSRS and FERS Handbook

opm.gov/retirement-center/publications-forms/csrsfers-handbook/

Advises Federal agencies about benefits administration.

URL Endnotes

¹ opm.gov/retirement-center/how-to-make-a-payment

² opm.gov/healthcare-insurance/healthcare

³ opm.gov/healthcare-insurance/life-insurance

⁴ opm.gov/retirement-center/survivor-benefits

⁵ opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Designating-Beneficiary

⁶ opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Court-Order

⁷ opm.gov/retirement-center/my-annuity-and-benefits/related-federal-benefits/#url=Workers-Compensation

⁸ opm.gov/retirement-center/my-annuity-and-benefits/annuity-payments/#url=New-Retiree



Upcoming NARFE Events

Headline Here

NARFE MARYLAND FEDERATION MINI CONFERENCE

Date: May 7-8, 2024

Time: 9:00 AM

Place: Bowie Comfort Inn Hotel

Sponsored by ... Chapter 1747 Bowie/Crofton and Maryland Federation information.

www.mdnarfe.org

FEDcon24

JOIN US August 18-20, 2024 in St. Louis, Missouri, for FEDcon24, NARFE's biennial national training conference. The effort to advance NARFE's mission starts with you. Gain the knowledge necessary to LEARN how to make the most of your benefits, ADVOCATE to protect those earned benefits, and LEAD the organization that defends them into the future. Register now to take advantage of the early bird member rate.

Register Now >

Registration

Pricing

Early Bird pricing (must be postmarked by May 17 if mailed):

\$175 NARFE member / \$235 non-member*

May 18-August 7:

\$200 NARFE member / \$260 non-member*

After August 7 and onsite:

\$250 NARFE member / \$310 non-member*

**Non-members will need to create an account to complete registration.*

Cancellations will be accepted through June 30, 2024 and must be sent in writing to: Attn: Events Coordinator, 606 N. Washington St. Alexandria, VA 22314. Registration fees will be refunded in full minus a handling and processing fee of \$35. No refunds will be issued after July 1, 2024.

[Register Now](#)

Hyatt Regency St. Louis at The Arch
315 Chestnut Street
St. Louis, MO 63102
Website

Hyatt Regency at The Arch is located right in the heart of downtown and offers easy access to dining and entertainment! Nearby Busch Stadium, America's Center Convention Complex, and just **steps** away from the St. Louis Riverfront and iconic Gateway Arch.

Book your hotel by **July 19** in order to take advantage of NARFE's special group rate of \$130 per night, August 15-21.

Learn more about St. Louis!

Book Your Room for FEDcon24



FRANK LEE

FEDERAL LEGISLATIVE CHAIR

410-672-5065/fllee0716@verizon.net

The Senate approved a \$1.2 trillion spending bill in the wee hours of Saturday morning, March 23, 2024 to prevent a brief partial government shutdown, sending the bill to President Biden to sign into law.

The bill, which passed by a 74-24 vote, funds about three-quarters of the federal government for the next six months, while also raising military pay, eliminating U.S. funding for the U.N. agency for Palestinian refugees and bolstering security at the U.S.-Mexico border.

Passage came after a 12:01 a.m. deadline, meaning some federal funding technically expired, but the White House budget office said it would not declare a shutdown because the vote was imminent, and Biden will sign the bill later Saturday.

The House had passed the measure, the product of an agreement between Biden, House Speaker Mike Johnson (R-La.) and Senate Majority Leader Charles E. Schumer (D-N.Y.), on Friday morning.

A group of Republican senators demanded amendment votes to the legislation on politically thorny issues, including immigration, Iran sanctions and government spending. But altering the bill in any way would have assured a shutdown; the legislation would have had to be approved again by the House, which had already adjourned for a recess slated to go longer than two weeks.

That kept the Senate in session into early Saturday morning as Schumer and the Republicans haggled over a deal. An agreement emerged just as the deadline arrived, allowing weary lawmakers to finally vote.

Republican Sens. Ted Budd (N.C.), Mike Lee (Utah), Ted Cruz (Tex.) and Rand Paul (Ky.) demanded amendment votes before they would agree to yield time and allow a vote to proceed.

The Senate can act fast when it has unanimous consent, so even just the 12 hours the House left the upper chamber to deal with the bill could have been enough — if all 100 members had agreed. They did not, until minutes before the deadline.

The legislation would increase funding for Immigration and Customs Enforcement to support about 42,000 beds in detention facilities, and it would fund 22,000 Border Patrol agents. It would also cut U.S. contributions by 20 percent to nongovernmental organizations that provide services for new arrivals to the country. Lawmakers who want to restrict immigration argue that nonprofit groups incentivize illegal crossings.

Republicans were also able to prohibit federal funding for the U.N. Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) for the next 12 months. Israel has accused some of the agency's employees of involvement in the Oct. 7 attack on Israel that killed some 1,200 people and saw hundreds more taken as hostages to the Gaza Strip by the militant group Hamas. A U.S. intelligence assessment has reportedly verified some of Israel's claims about UNRWA.

The bill also includes a 6 percent cut to foreign aid programs, already a minuscule slice of federal spending, and a Republican change to the law that prohibits nonofficial U.S. flags from flying atop American embassies. GOP lawmakers hope to use that provision, a slightly narrower version of which had previously been in place, to prevent Biden-nominated officials from displaying Pride flags at official locations at U.S. diplomatic outposts.

Certain Democratic priorities also saw significant funding boosts, including \$1 billion more for the early-education program Head Start and \$1 billion for climate resilience funding at the Defense Department. The legislation also provides an additional 12,000 special immigrant visas for Afghans who assisted the U.S. military and are attempting to escape the Taliban government.



PAUL K. SCHWARTZ
STATE LEGISLATIVE COMMITTEE CHAIR
240-838-2200 / pksyanks@aol.com

State Legislature 2024 Report

Session began mid-January and continues to mid-April. The bulk of committee hearings on submitted bills ran in February into early March and we have or will be testifying on close to twenty or so bills before various Senate and House committees.

The issues we tackled in our testimony included the following:

- Tax relief for seniors building on the bi-partisan legislation passed two sessions ago which provided tax credits age 65 and older below certain income levels. Increase the credit in line with inflation. Gubernatorial election year two years ago. – SB 58, HB 369, SB 498, HB 674
- Tax incentive for unpaid family member caregivers which account for some \$12.5 billion in care, free of charge – SB 202, HB 32
- Increasing the penalties for tampering with your mail, seizing your identity, stealing your social security checks, etc. – HB 318, SB 373
- Allowing for one party consent, not two, on audio recording in situations in which there is a good faith belief of potential harm – think Georgia – HB 290, SB 610
- Tax credit for long-term care insurance purchased prior to 2005. Many impacted are no longer even around to take advantage of the \$2000 credit. – HB 218
- Annual tax credit for long-term care insurance rather than a one-time credit. Incentive not just to buy it but to keep it and delay the entrance into nursing homes. HB 1344
- Providing greater authority and funding for the Prescription Drug Affordability Board to keep the cost of prescription drugs at a reasonable value and eliminate exorbitant profit margins. Study done showing not R&D but advertising (Super Bowl), CEO pay, stock buybacks, and campaign contributions account for the bulk of cost of pharmaceuticals. – SB 388, HB 340

- Individual Income Tax Credit Eligibility Awareness Campaign in which the. The Comptroller's Office helps identify tax credits for which an individual is eligible but failed to claim. Not a new credit, but, rather, existing credits meaning it is YOUR money. – HB 845, SB 1105.
- The Supplemental Nutrition Assistance Program to help address food insecurity. SB 722
- The overarching issue, as always, is the Fiscal Note. Legislative Services, who calculates the cost of a bill, takes tax data from the Comptroller's Office to arrive at the individual bill's cost. What they fail to do, however, is incorporate all cost factors into the calculation such as the cost of senior migration to tax friendly states, cost of nursing homes, etc. The Comptroller has stated that population decline is a major factor in Maryland's revenue decline for 2024 and 2025 several of these bills are designed to stem senior migration which results in not just lost income tax revenue but, more significantly, loss of sales tax, property tax, fuel tax, etc.to the state.

Paul Schwartz

COLA Update

Consumer Prices Increase in February



Relevant to the cost-of-living adjustment (COLA) applicable to civil service annuity payments for 2025, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased by 0.7 percent in February 2024.

The COLA applicable to payments provided in January 2024 has already been determined. There will be a 3.2 percent cost-of-living adjustment (COLA) for Civil Service Retirement System (CSRS) annuities, military retirement annuities and Social Security benefits; and a 2.2 percent COLA for Federal Employees Retirement System (FERS) annuities, effective for January 2024 payments.

Each year's COLA is determined by comparing the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from year to year, based on the average of the third-quarter months of July, August, and September.

The CPI-W figure for February 2024 was 304.284, 1 percent higher than the average CPI-W for the third quarter of 2023, which was 301.236 (1982-84 = 100). The annual COLA is determined by comparing the change in the CPI-W from year to year, based on the average of the third-quarter months of July, August, and September.

Under current law, COLAs for federal retirement annuities, as well as for military retiree annuities and Social Security payments, are determined by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is calculated by economists and statisticians with the Bureau of Labor Statistics (BLS). The CPI-W is the current index used for measuring increases in the prices of consumer goods, including food and beverages, housing, clothing, transportation, medical care, recreation, education, communication, and more.

While CSRS and Social Security COLAs are based on the annual change in the CPI-W, FERS COLAs are capped at 2 percent when the CPI-W increases between 2 percent and 3 percent and are reduced by 1 percentage point when the CPI-W increases by 3 percent or more.

To view NARFE National President’s statement in response to the 2024 COLA, see [here](#).

FECA COLAs

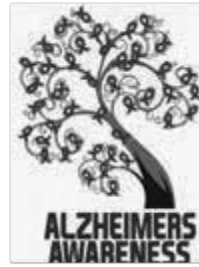
Individuals receiving insurance benefits under the Federal Employees Compensation Act (FECA) will receive a 3.3 percent COLA in March 2024.

This number was determined by comparing the December 2023 CPI-W (300.728) to the December 2022 CPI-W (291.051). FECA COLAs are determined by a different statutorily set methodology than the COLA for other federal retirees. Benefits awarded under the Federal Employees Compensation Act (FECA) to individuals suffering work-related injuries or illnesses, are adjusted according to each calendar year’s percentage change in the CPI-W (rather than as measured by the change from the highest previous third quarter average).

Looking ahead to the 2025 COLA for FECA benefits, the December 2023 CPI-W figure (300.728) is the new base figure for determining the 2025 increase.

Month	CPI-W	Monthly % Change	% Toward 2025 COLA	The Consumer Price Index for February 2024 is scheduled to be released on Wednesday, April 10, 2024, at 8:30 a.m. (ET).
July 2023	299.899	0.17	–	
Aug. 2023	301.551	0.55	–	
Sept. 2023	302.257	0.23	–	
Oct. 2023	302.071	-0.06	0.28	
Nov. 2023	301.224	-0.28	-0.004	
Dec. 2023	300.728	-0.16	-0.17	
Jan. 2024	302.201	0.49	0.32	
Feb. 2024	304.284	0.7	1	

COLA Update – NARFE



VIRGINIA BENDER

MD FEDERATION ALZHEIMER'S COORDINATOR

860-823-9312 / vbender21804@gmail.com

854 Tern Ln. Apt. 204, Salisbury, MD 21804

Federation Alzheimer's Insights

The landscape has changed dramatically in the years since the National Active and Retired Federal Employees Association (NARFE) started supporting the Alzheimer's Association in 1983. At the time, scientists knew nothing about the "peculiar disease" Dr. Alois Alzheimer identified in 1906 — who is most likely to get it, what goes on inside the brains of people who have it. The terrible toll the disease would take on individuals, society and our national economy had not yet been contemplated, much less calculated.

Thanks to the vision and generosity of NARFE members and tens of thousands of other people across the U.S., scientists have made tremendous strides in a brief time. The U.S. Food and Drug Administration recently approved two treatments that address the underlying biology of Alzheimer's, and more are in the pipeline. Blood tests for Alzheimer's disease will be available in doctors' offices within a few years.

Facts and Figures

An estimated 6.7 million Americans aged 65 and older are living with Alzheimer's in 2023. Seventy-three percent are aged 75 or older.

About 1 in 9 people aged 65 and older (10.7%) has Alzheimer's.

In 2023, Alzheimer's and other dementias will cost the nation **\$345 billion**. By 2050, these costs could rise to \$1 trillion.

Only 4 in 10 Americans would talk to their doctor right away when experiencing early memory or cognitive loss.

Between 2020 and 2030, **1.2 million** additional direct care workers will be needed to care for the growing population of people living with dementia — the largest worker gap in the U.S.

For more information go to <https://www.alz.org> or call Alzheimer's Association at 800-272-3900

NARFE Webinars

NARFE provides expert guidance on federal benefits issues directly affecting current and former federal employees, as well as tips and tools to help ensure a safe and secure retirement for the federal community. Webinars are free to NARFE members; you must log in to get member pricing. If you need assistance logging in, please email memberrecords@narfe.org for help.

Members have unlimited access to archived webinars.

Maryland Federation President & US Senatorial Candidate Amngela Alsobrook



**Dr. Gary Roundtree, Sr., PhD & US Marines
From Quantico Base in Virginia**



US Marines Corp League National Museum & Mid-Winter Conference 2024

Pentagon City, VA



**Dr. Gary Roundtree, Sr., PhD & U.S. Marines
From Quatico Base, Virginia**

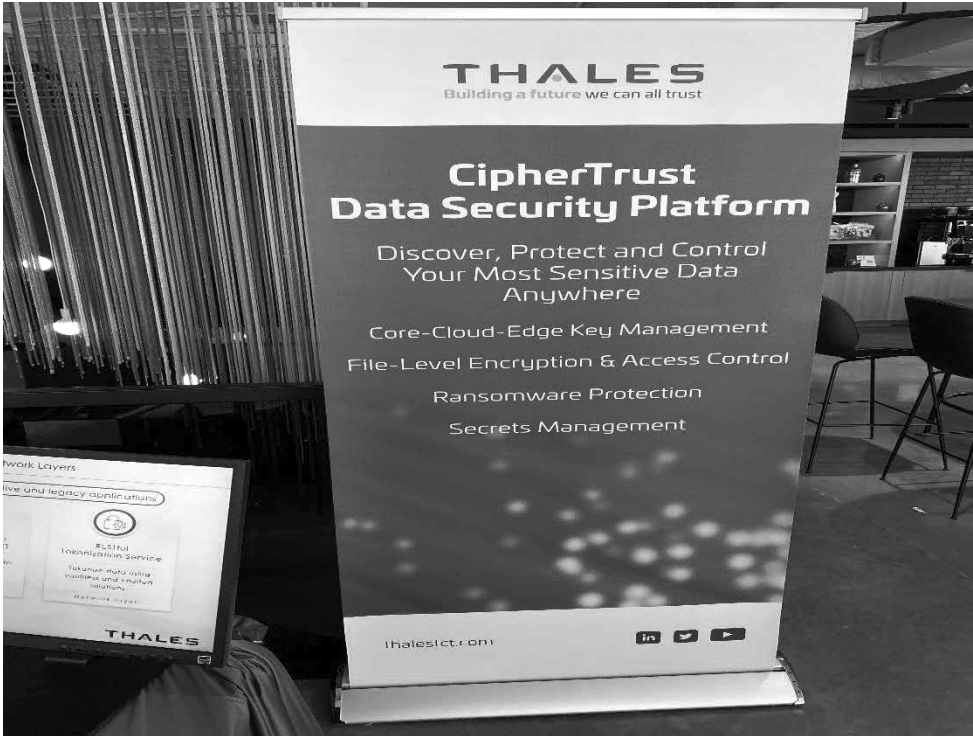


Cypher Cyber Security Summit 2024

Pentagon City, VA



Scott Litrenta & Dr. Gary Roundtree, Sr., PhD.



Chapter 258 President Louise Beaver & SLC Chair Paul Schwartz



**SLC Chair Paul Schwartz Giving Testimony with MD Comptroller Brooks Lierman on
SB 1105 Tax Credit Before The Maryland General Assembly
Annapolis**



SLC Chair Paul Schwartz & Delegate Seth Howard on HB 1344 Tax Credit



SLC Paul Schwartz & Delegate Robin Grammer on HB 804 Senior Abuse



CDL Gerald Williams, US Senatorial Candidate Angela Alsobrook & Chapter 1747 President Angela Hyman

Bob Dole MD/PAC Visits Chapter 258 President Louise Beaver



John Hess Chapter 306 Photographer



Spoke on Tips for Taking Better Pictures



**Tim Fisher, CEO Community Action Council Hagerstown, MD
&
Guest Speaker Chapter 306 Chapter President Patrice Nix**



FEDERATION DIRECTORY (abbreviated)

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Past President / Ron Bowers / 410-308-0420 / narfebowers@msn.com

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2306 Carroll County Charles Harrison

NOTE: See Federation Directory for complete information on all officers, committee chairs and chapter presidents.



**National Active and Retired Federal Employees Association Maryland Federation –
Chartered April 5, 1956**

Maryland Federation of NARFE
Post Office Box 3527
Laurel, MD 20709

Maryland Federation Newsletter

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<https://www.linkedin.com/company/narfe-md-federation> LinkedIn

<https://www.WWW.MDNARFE.ORG>

Maryland Federation Website with links for Easy Browsing!

2024 CALENDAR

March 24 -Send Newsletter to Printer

March 27 -Publish and Mail Newsletter

April 20 - Registration Deadline for Mini –Conference

May 6 - Executive Committee Mtg. 3-6 p.m. Comfort Inn/Bowie

May 7-Mini-Conference Comfort Inn. Bowie First Day

May 8- Mini Conference Comfort Inn/ Bowie Second Day