



CHAPTER 0969 NEWS

Serving Federal
Employees and
Retirees in St Mary's
County, Maryland.

Chartered 1966

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Meeting Information

MEETINGS AT OLDE BRETON INN ON THE THIRD FRIDAY OF THE MONTH, EXCEPT FEBRUARY AND JULY
 21890 Society Hill Rd, Leonardtown, MD 20650
LUNCH RESERVATIONS ARE REQUIRED
 Social Time: 11:00 a.m., Lunch Buffet: 12:00, Meeting: 12:45 p.m.

May 17, 2024 Program: Ask an Expert: Stroke Loren Stauffer, MSN, BSN, RN Director, Quality, Safety & Health Information Management (HIM) Medstar

June 21, 2024 Program: Mike Barker, History of the American Flag

If you are not called by the Phone Tree and want a luncheon reservation, call Boyd Loflin, 240-317-5660 by Tuesday, the week of the meeting.

Reminder: When you make a reservation for lunch for a chapter meeting and do not keep the reservation or cancel it, the chapter must still pay. This means that you will be receiving a letter from the Chapter Treasurer requesting payment. The current price is \$17.00 per person, except for the Christmas luncheon. *Payment at each monthly meeting by check payable to NARFE 0969 will be greatly appreciated.*

Frank Knox Service Center has been closed
Contact Geneva Leon, 301-884-5112 for assistance

[NARFE National Website](#)

[NARFE Maryland Federation Website](#)

[Chapter 0969 Website](#)

President's Message

Joe Moffatt

Hopefully the warm weather is setting in and everyone is well. Our May meeting is very important. For the first time in almost a decade we will be voting on updated Bylaws. The Bylaws committee and Board of Directors have approved them. They were presented to the membership at our April meeting and sent electronically.

We will also be electing the President, Treasurer and Federal Legislative Officer. I will be running for a second (and last) term and Nettie will be up for Treasurer. Dick has decided to step away from the Federal Legislative position. Dick has done a wonderful job, but he feels his health problems now prevent him from an adequate job. I have asked Harry our newsletter editor if he will fill the position for the next two years and he agreed. After his term of two years, I have agreed to run for the position. If anyone would like to fill one of these positions or knows someone who will, nominations will be open from the floor.

Finally, our speaker for May is Lauren Stauffer, MSN, BSN, RN. She is the Director of Quality, Safety, and Health Management at MedStar St. Mary's Hospital. She will be speaking on strokes. If you know of anyone who would like to learn about this topic, please feel free to invite them. They don't need to be a NARFE member. Just let your caller know you're bringing a guest.

I hope to see you there.

Ye Editor

Harry Childers

A reminder: photos Lonna takes at the meetings are available full-size for downloading at [NARFE St. Mary's County's albums | Flickr](#)

This issue is very long. No apologies. There's a lot going on! I have no idea how I will edit it down to the 3 ½ page hardcopy....

Michael Watson, Program Manager for the National Capital Area Chapter of the Alzheimer's Association, was the speaker at our March meeting. He gave the most succinct and informative presentation I have ever heard on the [10 signs and symptoms of early Alzheimer's and other forms of dementia](#) we may see in ourselves or others.

The four links at the bottom of the page at the above link (copied below) are the slides he used in his presentation. I highly recommend that every member and selected members of their families and friends take the course and look at all of these. Dementia (which is not always Alzheimer's) can strike nearly anyone at nearly any age, and it's important to spot changes and possible problems, approach people properly, and to see a doctor early for actual diagnosis.

Yes, some dementia can be treated, and sometimes, although not always, cured.

[10 Warning Signs of Alzheimer's \(free online course\)](#)

[10 Steps to Approach Memory Concerns in Others \(PDF\)](#)

[10 Steps to Approach Memory Concerns in Yourself \(PDF\)](#)

[Why Get Checked?](#)

Patricia Farmer, the acting(?) MD Federation newsletter editor, has published a very good Winter 2024 Federation newsletter. Of particular interest are the articles written by Paul Schwartz and Bob Doyle about the State Legislative Committee actions and the MD Federation PAC. There are photos of the Chapter 0969 meeting when they spoke. You can view it at [\(link\)](#).

Are you getting the weekly NARFE Newslite newsletter? It's a good source of news that affects us. I've included an article from one in this newsletter.

2024-2025 Lottery Ticket Sales

You should have received a letter from me about our annual Lottery fundraiser. Multiple lottery winners of \$50 each are drawn at every luncheon meeting, and your presence is not required to win. The funds collected from the Lottery Tickets sales are used to pay the lottery winners, fund chapter participation in National and MD Federation events, and to supplement chapter activities. Each member is asked to sell at least two (2) tickets at \$10 each on behalf of our

chapter. The first drawing for the lottery will be at our May 17, 2024, meeting. Please promptly return the purchased tickets or bring them to the meeting to ensure they are in the lottery spinner at that meeting! Questions? contact Sandra Simmons (301) 481-5335.

All Members Please Note

Several luncheon reservation callers have reported that the phone numbers they were given are not working. I have gotten “undeliverable” responses to some newsletters and all-member emails. The numbers and email addresses we use come from the NARFE HQ member database. Some members are apparently no longer using the old landline numbers. Some (like me) are using different email addresses. Please check your phone and email information in the database and update it if necessary. If you don't yet have an account on the NARFE website (it's not automatic), [open one here](#).

The 2024 Alzheimer's Raffle

Here is the latest breathtaking creation from Sherry Quade, our quilter extraordinaire. It is a king size quilt that measures over 95" X 95", as you can see it is a Maryland Theme in honor of the 390th anniversary of Maryland.



1st place winner has their choice of this beautiful quilt or \$100 of Scratch Off lottery tickets along with a table runner that matches the quilt and other items.

2nd place winner receives the prize that the first place winner did not choose.

3rd place winner is a basket filled with handcrafted potholders, a book of Alzheimer's stamps, and other goodies.

Tickets are 3 for \$10.00 or \$4.00 each—100% of money raised from this raffle goes toward both

Alzheimer's & Hospice charities. Contact Geneva Leon. Drawing Held: October 18, 2024. Winner need not be present to win.

If you want to share it with anyone, the photo is available for download at <https://www.flickr.com/gp/96357718@N02/P7T9ks3Lxt> .

Bylaws Reminder

If you have any comments to the draft Bylaws, please provide them to Nettie Harding by May 14, 2024, at nettieatnarfe969@earthlink.net . There will be a membership vote at the May meeting for them to become the final Bylaws sent to NARFE Headquarters for final approval.

NARFE Action Letter Benchmarks

NARFE HQ is tracking the Federations' grassroots activity. Federations are awarded points for Action Letters their members send and engagements with their lawmakers. The program is explained at ([link](#)). Take a look at the [current Action Letter scoring sheet](#). I note that Maryland's numbers are fifth, but the number of Maryland members makes our actions per member scoring much lower.

Check out the [Legislative Action Center](#) every now and then to see the current NARFE campaigns, and do your part in this friendly competition. If you don't yet have an account on the NARFE website (it's not automatic), [open one here](#).

You can update your personal information, including your email address, on the website.

2024 Expo

Geneva Leon

Free Federal Employees Benefits Expo! Don't Miss this Free Opportunity! This event is offered to all active and retired Federal employees at no cost and provides pertinent information on many benefits directly from the source that affects and are available to Federal employees. Your local St. Mary's County, Chapter 969, of the National Active and Retired Federal Employees have organized this event to ensure you have the information about your federal benefits that you need to make informed decisions about your federal career & retirement.

Often it is hard to reach someone at these large organizations to answer your questions and can be very frustrating. This event offers professionals (face to face) giving free on-the-spot advice and answers to your questions about their requirements. Bring your spouse so they can also be informed and help you in making critical Federal career decisions.

Some of the vendors include:

Government representatives from: Thrift Savings – TSP.gov & Social Security – SSA.gov

Health Organizations: Blue Cross/Blue Shield (BCBS); GEHA; APWU; Aetna; Tricare; United; MetLife Dental; and FEHB Advantage Plans

National Active & Retired Federal Emp (NARFE): St. Mary's Co Dept of Aging & Human Services

Koth Therapy, Freedom Hearing, Medstar, and Edward Jones!

Where? Mt. Zion UMC, 27109 Mt. Zion Church Rd, Mechanicsville, MD 20659. Door prizes, hearing screenings, and light refreshments will be available. All free.

If you would like additional information about this event, please contact: Geneva Leon 301-884-5112 geneva0john7@aol.com or check out our website: <https://www.narfe.net/site/chapter969>

From the NARFE Newsline April 24 Email Newsletter

The House Ways and Means Subcommittee on Social Security held a critical hearing on the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) on April 16, the second hearing this Congress focused on these issues. With 318 cosponsors for the bill to repeal WEP and GPO in the House, and continued committee attention, momentum is building to address these longstanding issues.



Free Federal Employee Benefits Expo

Saturday, May 18, 2024 10-3 pm

Place/Info	VENDORS
<p>Mt. Zion UMC, 27108 Mt. Zion Church Rd, Mechanicsville, MD 20659</p> <p>This <u>Free information opportunity</u> will have many vendors available to answer your questions on Thrift Savings Plan, Social Security, Health Insurance, Retirement, & Volunteer Options.</p> <p>Giveaways, Door Prizes, Light Refreshments, & More</p>	<ul style="list-style-type: none">• TSP.GOV (Thrift Savings Plan)• SSA.GOV (Social Security)• Health Care Providers: GEHA; Blue Cross/Blue Shield; APWU-Postal; Tricare-Humana; United Health; Aetna; FEHB Advantage Plans, Metlife Dental• Edward Jones, Financial Advisor• Freedom Hearing Center - Testing• St. Mary's Co. Gov't- 50+ Services• Physical Therapy - Dr. Chris Koth• NARFE-National Active & Retired Federal Employees

For more information:

<https://www.narfe.net/site/chapter969>



Questions? Contact Geneva Leon 301 884-5112/geneva0john7@aol.com

While the hearing featured think tank witnesses rather than representatives from those directly impacted, NARFE



NARFE National President, William “Bill” Shackelford, and National Secretary/Treasurer, Kathryn Hensley, attended the hearing in person, demonstrating steadfast support for the repeal of WEP and GPO. Shackelford submitted testimony for the record on behalf of NARFE, and NARFE continues to work with

the lead sponsors of the repeal bill and other allies to press for further action on WEP and GPO.

The hearing focused on the significant and longstanding effects WEP/GPO have on federal retirees citing many examples of disproportionately affected public servants who experience undue hardships from these provisions unfairly reducing their retirement benefits they, for years, have paid into.

The hearing included testimony from several witnesses who acknowledged how these provisions harm public servants, identifying how the outdated formulas used to calculate the WEP and GPO create unfair outcomes for beneficiaries affected by one or both policies. Witnesses and committee members also discussed solutions that advocated for more modest reforms rather than a full repeal.

NARFE commends the many members who have also submitted written testimonies, helping to strengthen the call for change. As a reminder, all members are encouraged to submit their testimony by April 30. Utilize the sample comment provided and follow the instructions to ensure your experiences and insights are included in the official record.

This hearing was a significant step in NARFE’s ongoing advocacy efforts to correct the injustices of the WEP and GPO, ensuring that all public servants receive the full Social Security benefits they rightfully deserve.

March 15, 2024 Meeting

Donna Voithoffer, Secretary

Meeting called to order by President Moffatt at 11:55 a.m.

Invocation: Jeanette McCants

Pledge of Allegiance: Jeanette McCants

Treasurer’s Report:

Nettie Harding

As of March 13, 2024, our checking account beginning balance was \$16,575.59, checking ending balance was \$16,629.75. The CD balance is \$26,126.75 with interest accruing at about \$100 a month. The cash on hand is \$653.81. The month’s ending balance from all fund repositories was \$43,410.31.

Receipts were \$185.92 for NARFE dues and .59 for checking account interest. Expenditures were \$132.35. We spent \$28.57 for the lottery envelopes and \$103.78 for newsletter printing. We took in \$0 in luncheon payments since the January meeting was cancelled due to the threat of inclement weather.

The General Fund has a checking account balance of \$3,259.48, with \$9,273.46 in the CD. The Delegate’s Fund has a checking account balance of \$8,388.26 and \$14,560.57 in the CD, and the Lifetime Member Fund has a checking account balance of \$302.29 with \$2,292.72 in the CD. Lifetime Members get a 30% discount and don’t pay chapter dues. The Alzheimer Fund has a balance of \$871.69 and the Hospice Fund is \$2,907.09.

The Special Projects Fund has \$900.94 for the Christmas party. This fund is used for the Christmas party and entertainment expenses.

President's Report:

President Moffatt

We presented a check of \$2,000 to the Maryland Federation for their Alzheimer's Research Fund. Presented at this meeting was a \$1,000 check for St. Mary's Nursing and Rehab Center. The representative from the Nursing Center said the funds will be used to buy new dining room chairs for the Alzheimer's and Dementia unit. Also, presented at this meeting was a check for \$2,500 to Hospice of Medstar St. Mary's. Joe thanked the membership for all their hard work raising the funds to donate to Alzheimer's and Hospice.

We need some volunteers to serve on the Nominating Committee for the elections for President, Treasurer and Federal Legislative Officer. Joe plans to run again but he is limited to two terms. The Nominating Committee finds people to run for office.

We also need a volunteer to take over the cake raffle, selling tickets and putting the tickets in the bucket for the drawing. Even if you can't attend every meeting, we can find a sub if necessary, please volunteer.

We also need volunteers (1-2) to take over the telephone tree, notifying the callers about the next meeting, coordinating the RSVPs and forwarding the lunch count to Joe. They would also work the luncheon check-in and payment table. Joyce Gentilo was a dedicated volunteer for many years but had to step down for health reasons. Many thanks to Boyd Loflin for setting up the calling lists and working the check-in table as a fill-in.

NARFE's Biennial National Conference, FEDCON 24, is August 18-20 in St. Louis. We have money set aside in the Delegates Fund to send 6 people full cost and could do partial cost for others. Let Joe know if interested in attending.

Speaker: Michael Watson, Program Director, Alzheimer's Association National Capital Region presented the ten signs of Alzheimer's.

1st Vice President Membership:

Geneva Leon

2024 Budget - Back in January, we didn't have our member meeting but we did have a Board meeting. We had a budget committee come together to come up with the budget. Thank you to Sherry Quade and Debbie Wrabley for volunteering. Areas highlighted in yellow had a small change and overall there were no significant changes to budget. For instance, the NARFE fund distribution, that's where we get money back from membership dues of \$5 that you pay. It went down a little due to a decline in members. The interest piece is going up since our treasurer has found good ways to invest our money. General fund expenses, Olde Breton Inn lunches the amount will change depending on the number of meetings we have. Recruiting expenses went up a little. We have our Benefits Expo this year on May 18, 2024 at the Mount Zion Church Hall. We need a new road side banner for that so that's going to be cost and the cost to rent the actual venue. The service center item went down to zero since we don't have an office right now. We provide the services from our homes. Last serve the NARFE National had a mini-conference in Ocean City so that was much cheaper than going to St. Louis so that cost went up.

Membership - On the NARFE magazine that you get monthly on the label it tells you on the second line you membership number and on the same line EXP: is the expiration date for your dues. If you ever have a question on when your membership is up for renewal just check your magazine label. Once it comes due, you've got to make sure you do not pay \$48 for the National membership but also pay the \$5 to be in our chapter for a total of \$53. Look for the block that says NARFE 969 and \$5 and check that. There are other payment options for renewal 2/3 years at a time that are cheaper. When Harry send out the newsletter he uses the email information from NARFE National and if you don't pay the chapter dues he won't have your email to send you all this good information. If you have a Lifetime Membership you shouldn't have to pay the \$5 chapter dues ever again. New members receive a free shirt, and the first year you don't have to pay the \$5 chapter dues.

Quilt Raffle - This year's raffle will be choice of the Maryland themed queen-size quilt or \$100 scratch-off lottery tickets, and a Maryland themed table runner, and third prize is the Maryland themed potholders and Alzheimer's postage stamps. Proceeds go to Alzheimer's and Hospice. The quilted items are being made and donated by Sherry Quade. The fundraiser will start next month, and tickets will be available at the next meeting. We'll have a picture of the quilt or at least a square at the next meeting. We hope to award the prizes in September this year since it's Alzheimer's and Hospice month.

2nd Vice President, Ways and Means:

Sandra Simmons

This month we are going to draw 10 winners for the monthly lottery since we didn't have a meeting last month. Next year's lottery will start in June instead of May. We will have tickets in the mail late this month or early next month.

Federal Legislative Officer:

Dick Myers

March is NARFE Political Action Committee (PAC) month and NARFE encourages donations to NARFE PAC. There are a lot of open Congressional seats, and Maryland has an open Senate seat, and we hope to get people who support NARFE in those positions and that's what NARFE PAC does.

Social Security Fairness Act HR 82 - It would repeal the WEP/GPO and what NARFE is encouraging members to do is contact the House Ways and Means Committee, which is handling this legislation. Right now, the legislation is just sitting there, the next procedural point in the legislative process, which is called bill mark-up has to occur but it has to be done by the committee and it will just die. The next thing NARFE would like you to do is contact the committee members and click on the link that will get you an email address or mail address and let committee members know you are affected by this.

Last week the first set of funding bills were passed by Congress so that gets us through the end of the fiscal year for several federal agencies. Another deadline is March 22, for five funding areas, Defense, Homeland Security and Space, Financial Services, and general Government funding so that's the next thing we will have to deal with in the legislative calendar.

NARFE is using Twitter. If you don't use Twitter you can go on the NARFE website and click a link that will take you to a letter or an email you can send to members to Congress to urge them to support the COLA Fairness Act, an equal COLA for CSRS and FERS. NARFE feels the only fair thing to do is have the same COLA for both retirement systems.

AM in every Vehicle Bill -it's been winning its way through the system, and now there are enough cosponsors in the House to ensure its passage in the House. The next thing would be the Senate so that looks like it's probably going to pass.

State Legislative Officer:

Eddie Stillwell

They had a meeting yesterday and if you've been reading Harry's emails and the information on FedHub, there are bills in the state that Bob Doyle's been testifying on (orally and virtually as well). There were several bills out there that provided tax credits in the past. Maryland is facing a \$761M shortfall in the FY 2025 budget. When Governor Moore took office a lot of the surplus, we talked about a couple years or a year ago because of the pandemic Federal aid that the Government was providing. So, we did get a couple of tax bills for those making \$150,000 married or \$100,000 single. Those bills are going to expire in another year. We don't feel there's going to be any tax credits bills in the next year or two. We have a couple of bills that are very important, not only to seniors but to our entire state that we think will pass:

Single Party Consent for Videotaping or Recording Caregivers - Maryland is one of the only states where you cannot videotape or record caregivers for children or seniors without consent. That is a critical issue that we ask to be reversed. For example, there is a case where an elderly person was raped and recorded the incident. That recording cannot be used as evidence in a court of law and the perpetrator cannot be charged. Charges could be filed against the woman who was raped because legally you can't record it without two-party consent. That is a bill we are trying to get passed and we've got a lot of support for that. So, what that bill is going to do is change two-party consent to recording in written, oral or electronic communication to one party consent if that party has good-faith belief that they are in imminent danger. This is very important because there are serious issues within home care.

Mail Theft/Fraud - Theft in mail and mail depository, which is all about mail fraud. It would make mail theft a violation of state law. The bill would prohibit the theft of mail from an elderly person or vulnerable adult in an attempt to commit identify fraud. It would carry the most stringent fees and jail time, which right now it doesn't.

Newsletter:

Harry Childers

There's an item in the Chapter budget of \$1,300 for printing and mailing the newsletter; in 2023 it was \$1,000. Email costs us nothing, so if you're still getting the hard copy newsletter, please consider changing to the email version. Send him your email address.

Sickness and Distress Report:

We sent a get-well card to Chris Crecilius and will also be sending one to Rich Gentilo who had a heart attack and is in the hospital. We lost two members, one to a car accident Joe Greer and John Hazen who passed away. Pat Hall is sick. Please keep them and their families in your thoughts and prayers.

Contact Carol Ann Coombs to let us know who is sick or in distress, her number is 301-481-1312.

50/50 Raffle: 2 winners for \$57.00 each and several door prizes left over from the Christmas party were awarded.

Monthly Lottery: Nancy Lavoie, Linda Cropper, Maggie Laduca, Jeanette McCants, Samuel Pistachio, Brenda Abell, Rich & Joyce Gentilo, Dona Staats, Matt Shepherd and Irma Graves

Cake Raffle

19 cake/desserts were raffled this month.

.March Photos

Lonna Siskind, Chapter Photographer



Donna, Joe, and Geneva presenting \$1000 check to Annette Hodges and Rebecca Young, St Mary's Nursing and Rehab Center Alzheimer's Unit



Michael Watson, DC Chapter of Alzheimer's Association, and President Joe Moffatt



\$2500 check presented to Elizabeth Calabrese, Hospice of St Mary's



Things really show up on that screen. Thanks, Joe.



Look at all the green!



Checks, please



Sherry Quade's block pattern for this year's Alzheimer's quilt

Many delicious goodies in the raffle this month!



Jeanette was a big winner today!

April 17, 2024 Meeting

Donna Voithoffer, Secretary

Call to Order: Meeting called to order by President Moffatt at 11:55 a.m.

Invocation: Jeanette McCants

Pledge of Allegiance: Jeanette McCants

Treasurer's Report:

Nettie Harding

- As of April 17, 2024, our checking account beginning balance was \$16,629.75, checking ending balance was \$12,876.43. The CD balance is \$26,233.24 with interest accruing at about \$100 a month. The cash on hand is \$607.50. The month's ending balance from all fund repositories was \$39,717.17.
- Total receipts were \$1,471.98 and total expenditures were \$5,225.30. Expenditures were high due to donations to Hospice and the Nursing Home Alzheimers Unit of \$3,500.
- The General Fund has a checking account balance of \$3,370.16 with \$9,311.80 in the CD. The Delegate's Fund has checking account balance of \$7,898.26 and \$14,620.20 in the CD, and the Lifetime Member Fund has a checking account balance of \$302.29 with \$2,301.24 in the CD. The Alzheimer Fund has a balance of \$134.69 and the Hospice Fund is \$270.09.
- The Special Projects Fund has \$900.94 for the Christmas party. This fund is used for the Christmas party and entertainment expenses.

Bylaws: Nettie also briefed the members on the draft bylaws created by the bylaw committee and approved by the Executive Board. Two copies were provided per table, and they were also emailed to all members. Members need to review and comment in writing by email to her by next month's meeting. The members will vote on the bylaws at the May meeting and then they will be sent to NARFE national for final approval.

Speaker: Dr. Christopher Koth, Koth Therapy and Fitness. He discussed physical therapy, laser and red-light therapies.

President's Report:

President Moffatt

- We received a thank you letter from St. Mary's Nursing Center, Alzheimer's Unit, for our donation which he read to the members. Thank you, members, for your efforts.
- We need some volunteers to serve on the Nominating Committee for the elections for: President, Treasurer and Federal Legislative Officer (FLO). Joe plans to run again but he is limited to two terms. Nettie will be running for treasurer again. Dick Myers will not be running again for FLO. Harry Childers has agreed to run for FLO, and if reelected Joe will take over after his term as president is over. If any other members want to run, please let one of the officers know.
- We also need a volunteer to take over the cake raffle, selling tickets and putting the tickets in the bucket for the drawing. Even if you can't attend every meeting, we can find a sub if necessary, please volunteer.
- NARFE's Biennial National Conference, FEDCON 24, is August 18-20 in St. Louis. We have money set aside in the Delegates Fund to send 6 people full cost and could do partial cost for others. Let Joe know if interested in attending. Joe, Geneva, Lonna and Harold Siskind plan to attend.

1st Vice President Membership:

Geneva Leon

- Membership - New members are coming in a few at a time. Any suggestions for speakers are welcome and bringing a guest is encouraged (please include guests in your RSVP). We need to guarantee Olde Breton Inn 65 attendees and we don't want to lose the venue.
- Federal Benefits Expo - The next one will be Saturday, May 18, 10:00-3:00 pm at Mount Zion UMC church hall. Spread the word among your federal government friends. Many vendors are confirmed: TSP, SSA, healthcare vendors, etc. Any new member who joins will get a free t-shirt. We need volunteers.
- Quilt Raffle - This year's raffle will be a choice of the Maryland themed king-size quilt or \$100 scratch-off lottery tickets, and a Maryland themed table runner, and third prize is the Maryland themed potholders and \$50 Alzheimer's

postage stamps basket. Tickets are \$4 each or 3 for \$10. All proceeds go to Alzheimer's and Hospice. The quilted items were made and donated by Sherry Quade. The fundraiser will start next month, and tickets will be available at the next meeting. We hope to award the prizes in October this year since it's Alzheimer's and Hospice month. Tickets were given out at the meeting. This is the main fundraiser so please try your best to sell them!

2nd Vice President, Ways and Means:

Sandra Simmons

- Next year's lottery will start in June instead of May. Tickets were mailed late March. If you did not receive them let Sandra know. Drawings for 2024/2025 start at the June meeting.

Federal Legislative Officer: Dick Myers reported:

- Social Security Fairness Act HR 82 - It would repeal the WEP/GPO and what NARFE is encouraging members to do is contact the House Ways and Means Committee, which is handling this legislation. NARFE was able to get a hearing on the bill this past Tuesday. Steny Hoyer has not cosponsored this bill so if there's a house vote he will vote against it. Send him a message to support it. See Harry's email on how to submit comments to Hoyer. Let him know if you didn't get it. There's a link to the hearing on the NARFE website.

State Legislative Officer: Eddie Stillwell was unavailable, so Joe reported:

- They had a meeting last week and one bill passed. It will allow caregivers to apply for a grant not to exceed \$2,500 to subsidize care.

Newsletter:

Harry Childers

- If you're not getting your newsletter let him know. Send him your email for more detailed information. He gets the emails from the NARFE database and from members.

Sickness and Distress Report:

Carol Ann Coombs

- Get well cards were sent to Rich Gentillo, Pat Hall and James Fairfax. Please keep them and their families in your thoughts and prayers.
- Contact Carol Ann Coombs to let us know who is sick or in distress, her number is 301-481-1312.

50/50 Raffle: 2 winners for \$46.00 each

Monthly Lottery: Sarah Swales, Jeanette McCants, Brenda Abell, Rich & Joyce Gentillo, and Robert Cooksey

Cake/Desserts 10 cake/desserts were raffled this month.

Meeting adjourned at 2:05 p.m.

April Photos

Lonna Siskind, Chapter Photographer



The Cake Raffle



Yum



Check, please



Starting to gather



Shirts are still available



Speaker and President Moffatt

More photos of the Quilt



The back



The Top



Look at that stitching!

WEP and GPO, and H.R. 82/S.597

Ye Editor

I ran across this FedWeek article a few weeks ago. <https://www.fedweek.com/issue-briefs/report-describes-background-impact-of-offset-and-windfall-provisions/> The 3-page report is at <https://crsreports.congress.gov/product/pdf/IF/IF10203>

April is NARFE Advocacy month for repeal of WEP/GPO. Take action on House Resolution 82 through the HR82 link on [the NARFE Legislative Action Center](#). Rep Hoyer is not yet a cosponsor, and it is important to ask him to support and vote for the bill when it reaches the floor.

By the way, the companion Senate bill is S597. Senator Van Hollen is cosponsoring it already. We should expect a request from the Advocacy Center to send them emails.

Cyber Incident Reporting

Ye Editor

Congress passed the Cyber Incident Reporting for Critical Infrastructure Act (CIRCIA) in March 2022 and the Cybersecurity and Infrastructure Security Agency (CISA) was created.

CISA has released a 447-page notice of proposed rule-making. They expect to receive tens of thousands of reports on hacks, ransomware attacks and other cyber incident data within the first year of new reporting regulations becoming effective. <https://federalnewsnetwork.com/cybersecurity/2024/03/cisas-cyber-incident-reporting-rules-will-apply-to-316k-entities/?readmore=1>

However, the regulations requiring incident reporting will apply only to 300,000+ US companies, and not to the scams sent to individuals we hear about and are subjected to every day in our personal emails and texts.

The reported company losses are immense and coordinated action is long overdue. https://www.cyentia.com/wp-content/uploads/IRIS-2022_Cyentia.pdf

However, individuals are also heavily targeted. The reported losses are relatively small but the total is far from insignificant and it's increasing. <https://www.kiplinger.com/personal-finance/people-lost-billions-to-scams-last-year#:~:text=One%20in%20four%20people%20reported,2021's%20total%20of%20%246.1%20billion.>

I know that I've received many more than a few phishing emails and texts that looked remarkably official and tempting. But when I report receiving them to my ISP (there's a "phishing report" email address) or the FTC (<https://reportfraud.ftc.gov/#/>) nothing ever seems to happen. Apparently, you need to fall for the scam/phishing and lose money before anyone can do anything but they can't do much to recover your losses. And the FTC will only "inform local law enforcement partners". The FTC site does, however, have a lot of useful information on detecting and avoiding scams.

I think there should be some way to filter at least some of these texts and emails and/or identify the sources and prosecute them for their large-scale attempted and successful frauds. I don't think the present legal system provides well for that - what is a local law enforcement official going to be able to do if a citizen's bank account is emptied because they were drawn in by a well-constructed email, text, or phone call? I'm especially worried that the older I get, the more vulnerable I will be to these things.

I've sent this to my federal and state elected officials to see if I can start some interest in further establishing laws and regulations on reporting and acting upon attempted cyber frauds. Please consider doing that yourself. If enough of us start making noise about expanding the CISA and FTC role and increasing local law enforcement capabilities to include investigation and prosecution of individual phishing and scam cases, perhaps something will eventually happen.

Sickness and Distress

Please call or email Carol Ann at 301-481-1312 coombsca@md.metrocast.net if you know of anyone who is having problems and would like to receive a card.

Recipes

Send your favorite recipe to the editor at hjchild@breezeline.net, call 240-929-9009 for a mailing address, or give it to him at the meeting.

Coconut Bars – AKA “Daddy’s Cookies” -- Joe Moffatt

Crust

½ Cup Butter or Margarine (I prefer Butter)
½ Cup Brown Sugar
1 Cup Sifted Flour

Topping

2 Eggs

½ Tsp. Salt
1 Cup Brown Sugar
1 Tsp. Vanilla Extract
2 Tbsp. Flour
½ Tsp. Baking Powder
1 Cup Black Walnuts (Chopped)
1 Cup Shredded Coconut

Have butter (or margarine) at room temperature. Put ½ cup butter, ½ cup brown sugar and 1 cup flour in large bowl. Beat at low speed until well blended. Press firmly into greased 8 x 12 pan. Bake at 325° for 25 minutes. DO NOT BROWN.

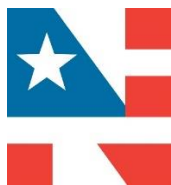
Put 2 eggs, ½ tsp. salt, 1 cup brown sugar, 1 tsp. vanilla extract, 2 tbsp flour, and ½ tsp. baking powder in small bowl. Beat on high speed until light (about 2 minutes). Add 1 cup of black walnuts and mix well. Spread over baked crust. Sprinkle with 1 cup shredded coconut. Bake at 325° for 25 minutes or until brown. Cut into small bars while warm. Cool in pan. Makes 2 dozen bars.

My sister-in-law got this recipe in a 7th grade Home Economics class. My wife and I figured this would be around 1958. It was a favorite of my wife’s dad. He appreciated the sharp taste of the black walnuts and shredded coconut together. Thus, the name “Daddy’s Cookies”. We would make these for the holidays or family reunions.

I’m catching up with the lists of new and deceased.

Welcome, New Members

New Members since Jan 2023: Armwood, Robin; Atkinson, Rosalyn; Bahen, Tina; Bingman, Barry; Bowling, Danita; Brock, Mikel S.; Burke, Cindy; Demarais, Philip; Dziewit, Clarissa; Fedders, Roy; Fincham, Don; Fistick, Robert; Govier, Yvonne; Harris, John; Harris, John; Hazen, John; Jarvis, Bridget; Johnson, Mary; Johnston, Randall; Kellam, Judy; Kern, Carol S.; King, Keith; Knapp, Cathy; Long, Anna; Maddage, Rebecca; MCGowan, David; McClain, Michael; Padgett, Cathy Ann; Quade, Tammy; Remeika, Caroline; Ritchie, Kerri; Sakach, Michael; Sciarra, Jr, Harold; Sciarra, Valerie; Shaver, Thomas; Smith, Walter Twiford, Pam; Webb, Donna; Wilson, Christina; Wright, Sharon



Our condolences are extended to the families of deceased members and deceased family members:

Deceased Members since January 2023:
Baker, Molly Barber, Paul F Bond, Jacqueline G
Boszko, David W Bryant, Jeanette F
Clark, Mary Anne Coats, Amelia
Crecelius, Sarah Cullison, Joseph H
Cullison, Margaret T Cunningham, Harold E
Davis, Charles Davis, Lillian C Dean, Alan G
Dukes, Edwin Ekhaus, Margaret A
Errington, Harry R Everett, Rose A
Field, Jerry Geraty, Corinne T
Gressens, Kenneth C Guy, Brenda Jean
Hall, Hilda A Hinz, Daniel R Hoeck, Frederick
Horton, Oscar Hubenschmidt, Douglas
Jarboe, Benedict Paul Kaniss, Alan Lancaster, Anne
Leonard, Guy McKay, Joseph E
Modlin, Juanita L Nunziato, Joseph A
Rickert, Andrew J Stone, Betty L Stott, Charles R
Taylor, Peggy Taylor, Thomas L
Terry, Jean E Terry, Spurgeon D Tuttle, Alan K
Watters, Daniel M Weaver, Emma L

2024 NARFE Chapter 0969

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Vacant Positions:

- *Service Officer and Communications*
- *By-Laws Chairman*
- *NARFE PAC Chairman*
- *Medicare/Social Security Liaison*
- *Historian*

- *If you would like any information on position descriptions or would like to take a vacant position, please see one of the Officers above.*

2024 Addresses of Elected Officials

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The Honorable Chris Van Hollen

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Fax: (202) 225-4300

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Fax: (301) 474-4697

Waldorf Office:

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Governor of Maryland
State House, 100 State Circle
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e-mail: <http://www.governor.maryland.gov/mail/>
fax: (410) 974-3275; **tdd:** (410) 333-3098

The Honorable Jack Bailey

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The Honorable Brian Crosby

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Annapolis, MD 21401
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e-mail: todd.morgan@house.state.md.us

Some Other Maryland Elected Officials:

Attorney General: [Anthony G. Brown](#)
Comptroller: [Brooke Elizabeth Lierman](#)

[Members - House \(maryland.gov\)](#)[Members - Senate \(maryland.gov\)](#)

[Maryland.gov - Official Website of the State of Maryland](#)
[St Mary's County Government](#)