



MARYLAND NARFE NEWSLETTER

Winter 2024

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

President's Column



Gary Roundtree, Sr., PH.D.

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President Message - Happy Holiday is to All



The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us. During November, we celebrated Veterans Day, Thanksgiving, and voted in the Presidential Elections across the country.

I am reminded of a certain writing engraved in the U.S. Constitution, “We the People of the United States, In Order to form a more perfect Union, establish Justice, insure domestic Tranquility, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States.”

Freedoms and prosperity, we enjoy today are because of the brave men and women, which have served, made the ultimate sacrifice and provided great service to our nation, “The United States of America.”

It gives me immense pleasure to say, “To all serving in the military armed forces and all veterans throughout the world, “Thank you for your service, and Happy Holidays.”

As we draw closer to the end of 2024, and the holidays are now upon us, let us take a moment to reflect upon the many blessings we have all received throughout the year. We here at the Maryland Federation would like to wish all our NARFE family members Happy Thanksgiving, Merry Christmas, Happy Hanukkah, and Happy New Year.

While NARFE HQ is going through a transformation and is instituting a new system upgrade, by Protech Association Management Software. Here is the message coming out of NARFE HQ, “Rest assured, our staff is actively working with our technology partners and vendors to resolve these issues and resume normal operations as quickly as possible. While I know these things are important to your chapters and federations. I kindly ask that, for the time being, you refrain from requesting access to reports or inquiring about prompt payments. We are doing everything in our power to restore these functions, and we will provide updates as soon as possible, when more information becomes available.”

As I bring my article to a conclusion, here is the latest news from NARFE HQ.

Fed-Smith

- The Office of Personnel Management has extended the open season for the new Postal Service Health Benefits (PSHB) program. It will now run through Friday, December 13th at 11:59 p.m. EST.
- The Social Security Fairness Act has bipartisan support, but time is running out for Senate vote.
- CBS News – The House-passed Social Security Fairness Act enjoys rare bipartisan support on Capitol Hill, yet the odds of it getting enacted are growing smaller with each passing day.

- Trump Impact: What does President Trump 1st term suggest for federal workers in his second term?
- WTOP – President-elect Donald Trump has big plans to make the federal government smaller when he returns to the White House in January for his second term.
- FEB's looking to offer resources to more federal employees.
- Federal News Network
- Federal executive
- Federal executive Boards are looking to expand their offerings to even more federal employees working outside of the Washington, D.C., region.
- Number of TSP Millionaires Soaring with Bull Market in Stocks
- Fed-Smith
- Most federal employees think they will become wealthier in the private sector. But an increasing number of federal employees are now millionaires.
- Social Security Benefits Get a COLA in 2025, but Some Retirees Can Expect an Above- Average Raise
- The Motley Fool
- In October, the Social Security Administration announced that beneficiaries will receive a 2.5% cost-of-living adjustment (COLA) in 2025. That revelation disappointed many Social Security recipients. In fact, a recent survey concluded by The Motley Fool found that 54% of retired workers believe the 2025 COLA is insufficient.

Here are a few upcoming meetings that I have scheduled for December 2024.

- Chapter 422 Holiday Luncheon, December 4, 2024.
- Maryland Military Coalition Meeting, December 5, 2024. Maryland State and D.C. AFL-CIO 2025 Pre-Session Legislative Conference
- Maryland House Speaker Adrienne Jones – December 19, 2024.
- Next Maryland Federation Board Meeting will take place at the Bowie Comfort Inn, 4500 Crain Hwy, Bowie, MD on February 4, 2025.

Dr. Gary Roundtree Sr., PhD.

FIRST VICE PRESIDENT/LEGISLATIVE DIRECTOR REPORT



EDWARD HOLLAND

FIRST VICE PRESIDENT / LEGISLATIVE DIRECTOR

301-848-3476 / hollandnmd@aol.com

H.R. 82 Passed! Now Support S. 597

On November 12, H.R. 82 passed in the House with overwhelming partisan support! For me, this was conducted by working through many Fraternal Order of Police contacts. The FOP pushed support of H.R. 82 at the National and local levels. Now they are doing the same as S 597. Via FED Hub, I sent you guidance from NARFE National on how to send a letter to U.S. Senators Ben Cardin and Chris Van Hollen asking that they vote for S 597.

Ask your lawmaker to co-sponsor the ***“Saving Civil Service Act – H.R. 1002/S. 399***

This bill would prevent the return of Schedule F, a statutory loophole created by the earlier administration that would have bypassed the system of rules ensuring civil servants are hired and fired based on merit.

The bill would also block any position in the federal competitive service, created after September 30, 2020, from being reclassified outside of merit system principles without the express consent of Congress and install a cap on the number of conversions to the frozen excepted service schedule (Schedule C), with the cap not to exceed more than one percent of the total number of employees, whichever is greater.

As with all NARFE National sponsored letters, you can go to the NARFE National Legislative Action Center and pull up the appropriate form letter - <https://www.narfe.org/advocacy/legislative-action-center/>.

Legislative Director

November 20 – **Edward Holland** was invited to speak at the annual League of Women Voters of Calvert County’s Annual Legislative Evening. He spoke about NARFE’s mission and our desire to collaborate with the Maryland legislators in attendance. The event was held in Calvert County.

November 12 – **Edward Holland** took part in a regularly scheduled virtual State Legislative Committee meeting.

September 11 – **Edward Holland** taken part in a virtual Grassroots Q3 Regional Meeting. The meeting was presided over by NARFE National’s Grassroots Advocacy and Legislative Affairs Manager.

September 9 – **Edward Holland** took part in a regularly scheduled virtual State Legislative Committee meeting.

August 14 – **Edward Holland** presided over a legislative strategy meeting to support H.R. 82 – WEP/GPO. The meeting was held at DC FOP Lodge, Washington, DC.

August 4 – **Edward Holland** took part in a legislative discussion with MD Lt. Governor Aruna Miller at Peace Lutheran Church. Our 2024 white paper on legislative initiatives was handed to her chief of staff. The event was held in Charles County.

July 30 – **Dr. Gary Roundtree, NARF MD President and Edward Holland** took part in teleconference with then-U.S. Senatorial Candidate Angela Alsobrooks. Ms. Alsobrooks is U.S. Senator-elect.

Veterans Affairs

November 21 – **Edward Holland, Chair**, presided over a Chapter 1972 meeting. The chapter partnered with VFW Post 7461 to host a VFW youth scholarship fundraiser. Of interest is that the VFW Post 7461 Post Commander is Dr. Tiffany Daniel, Co-President of Chapter 1260. The fundraiser was held in Charles County.

November 9 – **Edward Holland, Chair**, took part as the co-chair of the Calvert County NAACP’s Veterans Committee to recognize WWII and Korean War veterans. He collaborated with Women Veterans United Committee Inc., Calvert County Quilts of Valor, and St. Mary’s County Quilt of Valor to recognize the veterans. During the event, he spelled out the mission of NARFE. The event was held in Calvert County.

September 9 – **Edward Holland, Chair, and Larry Walton, Vice Chair**, took part in a virtual AARP Veterans Group meeting.

September 5 – **Edward Holland, Chair**, attended a Maryland Military Coalition 2025 legislative planning meeting. The meeting was held in Anne Arundel County.



November 20 veteran fundraiser Chapter 1972



November 19 Annual League of Women Voters of Calvert County Legislative Evening with Loretta Grier (Barry Grier’s wife)

FEDERAL LEGISLATIVE REPORT



FRANK LEE

FEDERAL LEGISLATIVE CHAIR

410-672-5065 / fllee0716@verizon.net

NARFE in the News

[Schedule F, are you ready for it if it comes your way?](#)

Federal News Network

**Podcast featuring NARFE Federal Benefits expert Tammy Flanagan*

Far be it from us to spoil your holiday season, but senior career managers in government might want to consider preparing for the worst. Suppose the coming Trump administration does get Schedule F in place. Are ready for a forced retirement or change in career? Some advice now from retirement expert Tammy Flanagan.

[What cost-of-living adjustment increase in Social Security means](#)

NewsNation

More than 72 million Americans can expect to see a 2.5% cost-of-living adjustment increase in their Social Security and Supplemental Security monthly payments beginning in 2025, government officials have announced.

NARFE is also jointly hosting a **rally on December 11, 2024, at 11:30 a.m., at the Upper Senate Park at the U.S. Capitol (260 New Jersey Avenue, NW, WDC)** with allies – the International Association of Firefighters (IAFF), the Fraternal Order of Police (FOP), the National Education Association (NEA), the American Federation of Teachers (AFT), the American Federation of State, County and Municipal Employees (AFSCME), the American Federation of Labor and Congress of Industrial Organization (AFL-CIO), and more – to urge Senators to vote on and pass the Social Security Fairness Act. We will be joined by leaders of the effort in the Senate and House.



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

As we move closer to the beginning of the 2025 State Legislation Session in Annapolis, we will continue to focus on the issues important to you including our ongoing efforts to provide tax relief for retirees, ensuring affordable pharmaceutical pricing, and protecting seniors from a host of scams on such things as identity theft. These efforts will not change because of my recent election to the position of National Vice President for Region II.

On that topic I would like to take this opportunity to thank all of you who supported my candidacy. My sincere thanks. As a member of the National Executive Board, I expect to be in a better position to continue my efforts to protect the rights and benefits of all feds, both active and retired. At a time when the threat of Project 2025 goals is ever present, regardless of who won the White House, the efforts of NARFE may be more important now than ever before.

Here are just a few key examples of Project 2025 issues that should alarm federal employees both active AND retired as well as most other citizens: elimination of unions and worker protections page 581, eliminate federal agencies including FDA, EPA, NOAA, Department of Education, etc. pages 363-417, privatize Social Security page 715 and cut Social Security 691, cut Medicare page 449, repeal the Affordable Care Act page 460, cut federal support for renewable energy projects page 405, reduce regulations by the Environmental Protection Agency page 425 and reduce all environmental regulations on businesses page 440, withdraw from international climate agreements page 430, DECREASE THE SIZE OF THE FEDERAL WORKFORCE page 95, reform the Department of Justice page 565, repeal Dodd-Frank financial regulations page 800, abolish the Consumer Financial Protection Bureau page 815, reduce business regulations page 520, reduce federal oversight of labor standards page 530, lower corporate tax rates page 725.

If Project 2025 ever did gain traction, these issues may never even be in court because with Project 2025 Schedule F it is back. Schedule F, as you may recall, was introduced at the tail end of the Trump Administration, was intended to replace career government officials with political loyalist appointees. The Biden Administration cancelled Schedule F, but Project 2025 re-instates it calling for the replacement of some 50,000 career positions with political appointees resulting in the execution of our laws and regulations to be directed not by career employees but by political loyalists.

The one word that captures the essence of Project 2025 is “privatization”. So, it is important to remember that while the goal of business is to turn a profit, the purpose of government is to provide service. The two simply are not the same nor should we be and our efforts to protect the workings of the federal government are and will continue to be critical now and in the future.

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!

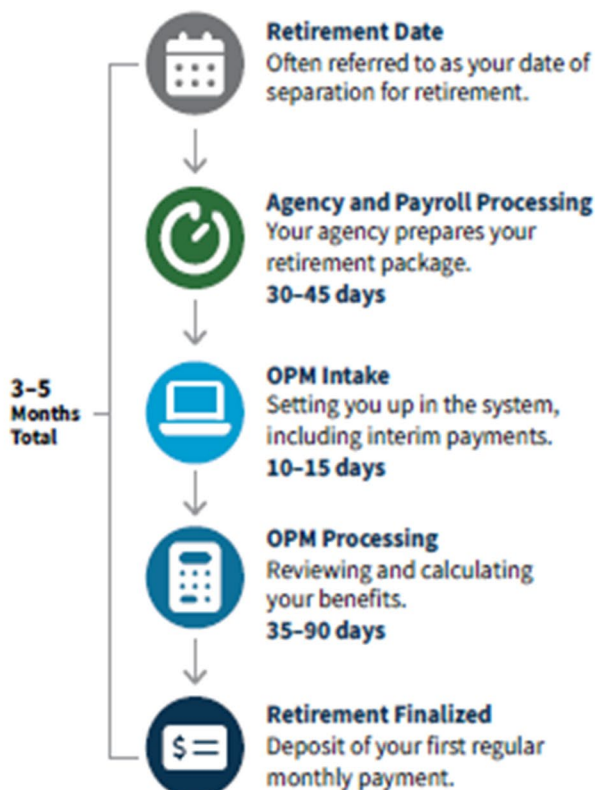
This guide will walk you through what to expect as your retirement application is processed and your benefits are determined. Most retirees will receive their first full annuity check within 3-5 months of retiring.

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 accounts](#)¹ 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 Benefit](#)²
- [Life Insurance](#)³
- [Survivor Benefits](#)⁴
- [Designation of Beneficiary](#)⁵

Factors That Might Delay Your Retirement Processing

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

- [Court orders](#)⁶ 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 claims](#)⁷.
- 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 for retirement 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

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 pay](#)¹ 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

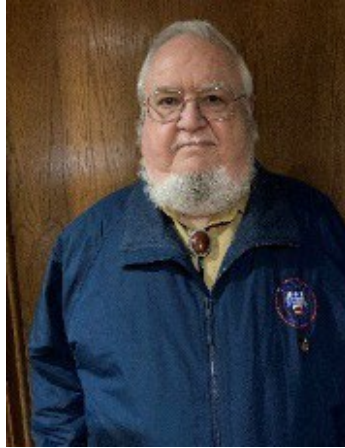
⁵ opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Designating-Beneficiary

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





Ed Reed, 2nd Federation Vice President

Chair, Membership Committee

301-739-1641/edr3eagle@gmail.com

Maryland Federation Membership

I am happy to relate this important fact to the Maryland federation members. Our President's good news of our membership numbers has been steadily climbing these past few months at a consistent pace. At one point during this year our membership numbers were down to a total amount of 9711 combined chapters and national members.

As of 11/14/ 2024, our current Chapter membership numbers are 4401, National members 5484, for a total amount of 9885. Many Thanks to all who have helped our recruiting efforts in the federation. In speaking of our National President Bill Shackelford once said" As an organization, we must continue to put emphasis on all renewals, retention, and reinstatements, if NARFE is going to be successful, and attract more active federal employees working for the federal government.

This is an overly critical time and era when we need all NARFE Maryland Federation members to step up to the plate and help grow and expand this organization to higher heights. This is also the time when we need to be zealous and motivated to take advantage of every opportunity to talk about NARFE, share NARFE with family, friends, coworkers and federal employees through every government agency, and department, and the federal community at heart. I Ed Reed your 2nd Vice President of Membership am asking you, to engage especially with U.S.P.S Postal employees, and other civil servants. I am often

reminded of a quote by Benjamin Franklin - "Diligence is the mother of good fortune, and idleness, its opposite, never brought a man to the goal of any of his best wishes.

The Maryland Federation is in Region II, which consists of these states and districts. Delaware, New Jersey, Pennsylvania, and the District of Columbia. Region II is the largest Membership in NARFE due to its proximity and location around Washington, DC, which is where our nation Capital, White House and most federal government headquarters are found. The three branches of government are the executive, legislative, and judicial branches of government are center in the District of Columbia.

NARFE members receive powerful representation and advocacy before congress and the white house, office of personnel management, and receive an award winning NARFE magazine monthly.

Remember, this important fact: NARFE Fall recruitment drive ends on December 31, 2024. Do not forget your name – ID number on any membership applications (Form F-135). Inside the federal newsletter is a gift application form. Please give someone a gift membership application this holiday. Happy Holiday' to All!



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)

□ □ □ - □ □ - □ □ □ □ □

Mr. Mrs. Miss Ms.

Full Name _____

Street Address _____

Apt./Unit _____

City _____

State _____ ZIP _____

Phone (_____) _____

Email _____

Date of Birth ____/____/____
mm dd yyyy

Civil Service Annuity Number

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

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 _____

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MAIL THIS FORM TO: NARFE, ATTN: Member Services, 606 N. Washington St., Alexandria, VA 22314-1914

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

(DW-2 01/21)



Pat Farmer, Representative

Maryland Gerontological Association Report - MGA Membership

From Pat Farmer, NARFE/MD Rep to MGA Board of Directors

As you know from past MGA information I have provided in this newsletter, I stand for the Maryland Federation of NARFE on the Maryland Gerontological Association Board. After the death of Frank Chase who served NARFE/MD on the MGA Board, I was appointed to the MGA Board in 2013 by then NARFE/MD President Ted Jensen who sadly recently died.

Since COVID, the MGA Board has worked tirelessly to revive the Association and grow its membership. It is hard to believe that it has been almost one year since the MGA membership program launched in December. Membership stands at 200, composed of students just starting out in the field of aging, professional members at the height of their careers and retired professionals connected to their chosen field.

MGA's mission is "**Helping professionals improve the quality of life of older adults and their families.**" Having been a member of MGA for many years, I can attest that you don't have to be in the field of aging to be a member, to learn about the latest in the field of aging, and how the valuable information gained can help you or a loved one as you age. You should consider joining MGA and encourage any family members in the field of aging to join.

MGA Committees have been busy in 2024, designing and implementing programs for members.

- To date, MGA has hosted eight virtual programs, offering 11 free Category One Social Work CEU Credits and seven Members Only Coffee Breaks. Programming will continue throughout the rest of the year, with a bonus program in December.
- In July, MGA brought members together in a fun and relaxed setting at its first Networking Event.

- MGA recently launched a Members Only Portal, which includes a New Member Directory, offering a way to connect fellow members.
- Exclusive Members Only programming is in development for 2025.

To commemorate its 45th Anniversary, MGA will host the 40th Annual Conference on May 20, 2025, at the Maritime Conference Center in Linthicum, celebrating the ***Past, Present and Future of the Field of Aging***. MGA is developing new and exciting programs for members, growing its Board of Directors, and expanding its reach throughout Maryland.

Please check out the MGA website, <https://maryland-mga.org>, https: To become part of the MGA Community, go to <https://maryland-mga.org/join>. Membership for retirees is \$25 a year.

Thank you for considering MGA membership. I look forward to seeing you, either virtually or in person at future MGA events.

Patricia Farmer

Howard Gordon, Regional II CAB

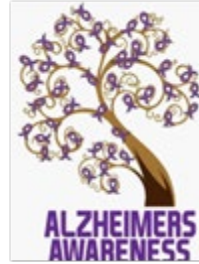
Summary of the October 21, 2024, Meeting of the NARFE Configuration Advisory Board (CAB)

CAB Update:

Martha reminded CAB of its obligation to periodically evaluate all NARFE websites and reported that the CAB-hosted Microsites Working Group is preparing a survey of the microsites, and this would be an enjoyable time to compare them with the non-NARFE-hosted websites. The first task is to decide on what basis to evaluate websites. She asked for volunteers to work on the committee but got no response. Clara stated that some non-hosted NARFE websites may be resistant to having their websites reviewed. There was some discussion regarding limited resources and time. Jenn stated that as part of the membership marketing plan our partners at Street Level will conduct a website audit. They will be looking for specific things.

HQ Update:

Jenn reported that a snapshot was taken of the database on September 23, 2024, The MX was brought down on October 7, 2024, to read only mode. Immediate problems were encountered with permissions and reports not working. It was brought back over the weekend because NARFE needs to continue the business of adding members and making money. The MX was back (the officer and member lists) but the reports in the Officer Portal were not working right. Admin can see, but nothing can be updated. Some reports are fine, some are not. SQL drives some, and some are not. Some of the reports will be turned on because it is a toggle; either people can see them or not. Each report (eight of them) can be turned on and she can have them evaluated. We cannot guarantee that someone might get in there during testing, and make changes, but they can continue to join NARFE. We can pick a specific time and have the CAB get in and test. There are 2,000 Officers that have access to the Officer Portal, but most do not have an email address. The crucial thing is NARFE is a non-profit, and we need the finances. It was discussed that due to Microsoft Copilot, some member numbers changed for some reason with a hyphen in them. That issue was fixed. The finance reports are crucial. Martha asked if the CAB could assist in any way. Jenn said she can ask Protech to turn on/off specific reports so the CAB can evaluate. Jenn said she is working hard to make sure the highest priority tickets are worked on by Protech. It is an ongoing thing and will not be perfect for a while. We have so many more options with workflows and automation. [Martha created a [Contact UAT](#) form and posted in FED Hub's Open Forum that volunteers were sought. Fifteen officers responded and began working with CAB members on November 8. Jenn gave each member of the UAT-Team access to the MX Admin, and they will be able to evaluate each report as it is made available.]



VIRGINIA BENDER

MD FEDERATION ALZHEIMER'S COORDINATOR

860-823-9312 / vbender21804@gmail.com

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

Caregiver Stress

Alzheimer's caregivers frequently report experiencing elevated levels of stress. It can be overwhelming to take care of a loved one with Alzheimer's or other dementia, but too much stress can be harmful to both of you.

Signs of Stress

Denial, Anger, Social withdrawal, Depression, Exhaustion, Sleeplessness, Irritability, Lack of concentration and Health problems.

If you experience any of these signs of stress on a regular basis, be available to talk to your doctor.

FDA Approved Drugs

Donanemab (Kisunla™)

Donanemab (Kiruna)

is an anti-amyloid antibody intravenous (IV) infusion therapy delivered **every four weeks. It has been received.**

traditional approval from the FDA to treat early Alzheimer's disease, including people living with mild cognitive impairment.

(MCI) or mild dementia due to Alzheimer's disease who have confirmation of elevated beta-amyloid in the brain. There is no

safety or effectiveness data on initiating treatment at earlier or later stages of the disease than were studied.

Donanemab was the third therapy to demonstrate that removing beta-amyloid from the brain reduces cognitive and functional decline in people living with early Alzheimer's.

Lecanemab (Leqembi®)

Lecanemab (Leqembi)

is an anti-amyloid antibody intravenous (IV) infusion therapy that is delivered every two weeks. It has

received traditional approval from the FDA to treat early Alzheimer's disease, including people living with mild cognitive

impairment (MCI) or mild dementia due to Alzheimer's disease who have confirmation of elevated beta-amyloid in the brain.

There is no safety or effectiveness data on initiating treatment at earlier or later stages of the disease than were studied.

Lecanemab was the second therapy to demonstrate that removing beta-amyloid from the brain reduces cognitive and

functional decline in people living with early Alzheimer's.

When to Stop Driving

Plan to discuss how retirement from driving will be managed before it becomes an issue.

Initiate a dialogue to express your

concerns. Stress the positive and offer alternatives. Address resistance while reaffirming your unconditional love and

support.

- Appeal to the person's sense of responsibility. Ask your physician to advise the person not to drive. Involving your

Physicians in a family conference on driving may be more effective than trying to persuade the person not to drive by

yourself. Ask the physician to write a letter or prescription stating that the person with Alzheimer's must not drive.

You can then use the document to remind your family member what has been decided.

Consider an evaluation by an objective third party.

Difference Between Alzheimer's disease and Dementia

In summary, dementia is an umbrella term that describes a collection of symptoms (cognitive, functional, and behavioral) that

are caused by specific diseases. Alzheimer's disease is the most common disease that causes dementia, but Frontotemporal

Degeneration, Lewy Body disease, vascular disease can all cause symptoms of dementia. Not all cognitive decline is.

Dementia must be driven by an underlying progressive neurodegenerative disease.

The information for this article is from the ALZ.org Website.

Maryland Federation Officers 2025 Election

Submitted by P.A. Jeffries, Chapter 2262, Nominating Committee Chair

- . January 6: Call for Candidate Statements for Federation Officers*
- . February 7: ALL Candidate Statement Forms DUE to Nominating Chair
- . March 10: Federation Officers' Slate with Candidate Statements
Announced
- . March 17: Voting Begins
- . April 7: Voting Ends
- . April 29: Election Results Announced

*Federation Officers: President, 1st Vice President, 2nd Vice President, Secretary, and

of the Maryland Federation can run for any officer position. Also, members may submit a candidate form for other members with that member's permission. New Maryland Federation Officers will serve a two-year term of office – 2025-2027.



**MD Delegate Natalie C Ziegler District 9A,
MD Delegate Joseph Vogel District 17 &
Dr. Gary Roundtree Sr.**



**Dr. Gary Roundtree Sr., & Chapter 422 Laurel
President Sam Rained, Christmas Luncheon**



**Dr. Gary Roundtree Sr., &
MD Delegate Eric D. Ebersole, District 44A**



**Maryland House Speaker Adrienne Jones &
Dr. Gary Roundtree, Sr.**



November 9 Calvert County NAACP's Veterans Committee recognized WWII and Korean War veterans with Calvert County Commissioner President Buddy Hance. During comments, Holland spoke on his connection to NARFE.



Dr. Gary Roundtree, Sr. & MD Delegate Kevin M. Harris, District 27 A



MD Delegate Linda K. Foley, District 15, Dr. Gary Roundtree Sr., Delegate Terri L. Hill, District 12A, Delegate David V. Fraser-Hidalgo



MD Delegate Nicole A. Williams, Esq & Dr. Gary Roundtree Sr,



Baltimore County Councilman Julian Jones & Dr. Gary Roundtree., Sr.



Ed Reed, 2ND Vice President, Pandi Reed, Treasurer, Patricia Nix, President, Wilma Reynolds, Secretary and Dr. Gary Roundtree, President, MD Federation



NARFE Hagerstown Chapter 306 honored their veterans at the monthly membership meeting. Pictured from left are Ed Reed, Bruce Attavian, Bob Snyder, and Charley Ware.



David Hurka, BlueCross BlueShield & Assistant

Maryland State Senator
Finance Committee Vice Chair
Kathrine Klausmeier & Dr.
Gary Roundtree Sr.



Maryland State Senator Finance
Committee Chair
Pam Beidle & Dr. Gary
Roundtree Sr.

Maryland State Senator Budget &
Taxation Committee Member Shelly L.
Hettleman & Dr. Gary Roundtree Sr.



FEDERATION DIRECTORY (abbreviated)

EXECUTIVE COMMITTEE

President / Gary Roundtree Sr., Ph.D. / 240-749-0014 / groundtreesr@hotmail.com
1 VP / Legislation / Edward Holland / 301-848-3476 / hollandnmd@aol.com
2nd VP / Membership / Edward Reed / 301-739-1641 / edr3eagle@gmail.com
Secretary / Melody Kebe / 240-472-5798 / melodykebe@gmail.com
Treasurer / Jeanette Brown 410-963-6221/ bjeanette76@yahoo.com
Immediate Past President / Sudha Haley, Ph.D./410-535-4998/sudhabhagwat2002@yahoo.com
Past President / Dan McGrath / 757-436-1095 / mcgrathsop@aol.com
Past President / Ted Jensen / 301-667-3165 / grandpated1@gmail.com
Past President / Ron Bowers / 410-308-0420 / narfebowers@msn.com

COMMITTEE CHAIR CONTACTS

Alzheimer's Coordinator / Virginia Bender / 860-823-9312 / vbender21804@gmail.com
Chapter Development / Edward Reed / 301-739-1641 / edr3eagle@gmail.com
FEEA Coordinator / Eleanor Kaul / 410-896-4354 / eekaul@comcast.net
Federal Legislative Committee Chair / Frank Lee / 410-672-5065 / fllee0716@verizon.net
NARFE-PAC Coordinator / Frank Lee / 410-672-5065 / fllee0716@verizon.net
Budget Officer / Maria Ray / 410-279-4333 / msray0505@gmail.com
MDNARFE-PAC Treasurer / Bob Doyle / 410-798-0079 / bdoyle47@verizon.net
Program Director/PR Director / Edward Holland / 301-848-3476 / hollandnmd@aol.com
Resolutions Chair / Bessie Johnson / bessevents@hotmail.com
Chaplain / Larry Lange / 301-644-1875 / llange3751@aol.com
State Legislative Committee Chair / Paul Schwartz / 240-838-2200 / pksyanks@aol.com
Webmaster / Morse Solomon / narfemdfed@gmail.com
Social media (Facebook/LinkedIn) / Howard Gordon / 301-464-2745 / flash@acm.org

REGION II (DC/DE/MD/NJ/PA)

Region II Vice President / Larry Walton / 443-831-1791 / lwalto@yahoo.com
Region II CAB Appointee / Howard Gordon / 301-464-2745 / flash@acm.org
Region II Alzheimer's Coordinator / Kathy Siggins / 301-829-2462 / siggimax@mindspring.com

CHAPTERS AND PRESIDENTS

126 Western Charles/Indian Head Ron Bush
251 Annapolis Carla Duls
258 Western Montgomery County Lois Ann Beaver
306 Hagerstown Patricia Nix
409 Frederick Scott Darby
410 West-Mar/Cumberland Daniel Moore
422 Laurel Samuel Raines
969 St. Mary's County Joe Moffatt
1260 Southern Prince George's County Co-Presidents Brenda Hill Johnson and Tiffany Daniel
1466 Calvert County Mary Klausner
1522 Susquehanna Barry Decker, Interim
1734 Howard County Teresa Baker
1747 Greater Bowie/Crofton Angela Hyman
1770 Bel Air James Wood
1887 Wheaton/Glenmont Ron Shansby
1888 White Oak Marcia Swanson
1892 Aspen Hill Sarah Richards
1936 NW Baltimore Metro Co-Presidents Barbara Cuffie and Bessie Johnson
1972 Waldorf/La Plata Edward Holland
2262 Upper Marlboro Phil Woodruff
2274 Ocean Area Virginia Bender
2306 Carroll County Co-President David W Pyatt and Roger C Dahlman

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
RETURN SERVICE REQUESTED

Maryland Federation Newsletter
Protect Your Retirement
VISIT: –

<https://www.facebook.com/NARFEMDFED/Facebook>
<https://www.linkedin.com/company/narfe-md-federation> LinkedIn
<https://www.WWW.MDNARFE.ORG>

Maryland Federation Website with links for Easy Browsing!

2024- 2025 CALENDAR

- Nov 5 Federal Election**
- Nov 18 Prepare Preliminary Budget for 2023**
- Nov 19 Newsletter Deadline-Winter Articles Due to Dr. Gary Roundtree, Sr., Editor**
- Dec 10 Send Newsletter to Printer-Winter-Dr. Gary Roundtree, Sr., Editor**
- Dec 14 Publish and Mail Newsletter- Winter-GCC**
- Dec 28 Call Letters for February Exec Committee and Board Meetings Sec**
- Jan 1 Completed Budget for 2025 due-Presented at Feb Board Meeting**
- Jan 6 Finalize/ Complete 2025 Budget/ Call for Nominations for MD Federation Officers (EXCOM Positions)**
- Jan Biennial Conference Payment to Host Hotel**
- Jan 15 NARFE Biennial Conference Planning Meeting**
- Jan 22 Schedule Audit of Federation Books**
- Jan 24 Registration Deadline for February Board Meeting**
- Feb 3 Executive Committee Meeting 3-6 pm Comfort Inn/Bowie**
- Feb 4 Federation Board Meeting Comfort Inn/Bowie; Present 2025 Budget**
- Feb 7 All Candidate Forms for MD Federation Officers DUE to NOM Chair/Committee**