



MARYLAND NARFE NEWSLETTER

Spring 2025

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

President's Column



Gary Roundtree, Sr., PH.D.

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President's Message



THE CIVIL SERVICE REFORM ACT OF 1978

What is it and its designed purpose in reference to federal employees working for the federal government?

“The Civil Service Reform Act of 1978 (CSRA) reformed the civil service of the United States federal government, partly in response to the Watergate scandal 1972-74”.

It's aimed to provide federal managers with flexibility to improve government operation and productivity, while protecting employees from unfair practices.

The Act abolished the U.S. Civil Service Commission and distributed its functions primarily among three new agencies: the Office of Personnel Management (OPM), the Merit System Protection Board (MSPB), and the Federal Labor Relations Authority (FLRA).

The Civil Service Reform Act of 1978 created rules and procedures for federal civilian employees. There are two parts to the reform: The Reorganization Plan and the Civil Service Reform Act. The Reorganization Plan divided the Civil Service Commission (CSC) into the Office of Personnel Management (OPM) and the Merit System Protection Board (MSPB). Additionally, the Federal Labor Regulations Authority (FLRA) was created.

The agency's responsibilities are:

- **OPM provides management guidance to agencies of the executive branch and issues regulations that control federal human resources.**
- **The MSPB conducts studies of the federal civil service and hears appeals of federal employees who have been disciplined or otherwise separated from their positions. Personnel actions which discriminate against employees based on marital status, political activity, or political affiliation are prohibited by the CSRA. Federal employees may file a complaint, regarding possible violations of this rule with the Office of Special Counsel, which was created as a subunit of the MSPB.**
- **FLRA oversees the rights of federal employees to form collective bargaining units (unions) to bargain with agencies. The CSRA imposes standards on the offices of those unions by the Office of Labor Management Standards in the U.S. Department of Labor.**

In addition to the creation of new agencies, a new grade classification for government's top managers was created-the Senator Executive Services (SES). These managers were strategically positioned throughout the government and were rewarded with bonuses based on merit. Middle managers were now paid and rewarded based on evaluations and merit only. The act also created processes for

firing employees found to be incompetent and provided protection for the “Whistleblowers”.

Current attacks by the White House and DOGEs on federal employees’ mass federal workers firings could pose significant security risk for the U.S. expert state.

In today’s headline news column, a federal judge orders reinstatement of probationary employees targeted by mass firings at most agencies.

Dr. Gary Roundtree Sr., PhD.



**Rep. Steny Hoyer, D-MD District 5,
NARFE MD FED President Dr. Gary Roundtree Sr., PhD.
& Former Rep. Buddy Harden, Jr., Georgia.**



Edward Holland

1st Vice President

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Please Support H.R. 491 – Equal COLA Act

Being in a mixed marriage, Mrs. has CSRS, and I've FERS, every month I see the stark difference in pay. The Equal COLA Act seeks to provide full COLAs to FERS retirees, ensuring that the value of their retirement annuities is preserved. By bringing the FERS COLA in line with the Civil Service Retirement System (CSRS) and Social Security beneficiary's annual COLA adjustments, this bill would guarantee fair treatment for federal retirees who have dedicated their careers to public service.

Your support can make a significant difference in accelerating the legislative process and garnering bipartisan backing in both chambers. We need your voice to amplify our message and rally support for this important piece of legislation. Here's how you can act.

Ask your lawmaker to co-sponsor the ***“Saving Civil Service Act – H.R. 492/S. 134***

This bill would prevent the return of Schedule F, a statutory loophole created by the previous 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/>

February 21, 2025 Town Hall



Member Robert Kinter; 1st VP William Roman; Secretary Karen Kinter; Charles County Commissioner Gilbert Bowling; RVPII Paul Schwartz; and Legislative Director Edward Holland

February 15, 2025 Quilts of Valor Ceremony





PAUL K. SCHWARTZ, Region II Vice President
STATE LEGISLATIVE COMMITTEE CHAIR
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I am honored to have the opportunity to represent you on the National Executing Board (NEB) of NARFE. I ran for this office because I am convinced that serving as NARFE Regional Vice President for our Region placed me in the best position to fight to protect the benefits and the rights of both active and retired federal employees. Moreover, during this time of transition in Washington, protecting the merit-based civil service system of federal employment is of the utmost importance and NARFE must be at the forefront of that effort.

For NARFE to be most effective in its efforts on your behalf requires strength in numbers and that means membership. I am happy to report that NARFE has hired a professional contractor, Street Level Studio, to develop a comprehensive marketing strategy which will expand marketing platforms to include social media and radio ads. No longer will our marketing strategy for new members rely almost completely on current members reaching out to potential new members. By expanding the platforms to include social media and radio ads, we will have a much better chance of reaching current federal employees and explaining the benefit to them of NARFE as they listen to the radio while driving to and from work and when they search social media on their phones.

Expanding the platforms to market NARFE, however, will only be successful in adding new membership if we have a compelling message to attract them. We do. Our recent success as a critical player in achieving the repeal of the Windfall Elimination Provision (WEP)/Government Pension Offset (GPO) after a relentless forty-year battle is more than just an important benefit to those directly impacted but, as importantly if not more, serves as evidence of NARFE's ability to effectively serve federal retirees.

With the WEP/GPO repeal finally done, what is next on our list of priority issues you ask for? Well, the challenges created by the new presidential administration seem to be never-ending. The dismantling of the federal merit-based civil service is in full force. Currently there are about 5 million contractors working for the federal government and about 3 million career federal employees, yet the latest move is to offer a buy-out to about 2 million of those career employees, clearly an attempt to drastically reduce the federal workforce and privatize it. An initiative such as Schedule F effectively attempts to upend the merit based civil service system by replacing upwards of 50,000 career employees with political appointees.

How is NARFE responding to these challenges? By joining forces with the same coalition that achieved success with the WEP/GPO repeal and using every tool available including op-eds, letter writing, lobbying legislators, supporting legal battles and so on.

Our concern is always about membership. Well, the unprecedented assault on the federal workforce is resulting in a boon to NARFE membership. Current feds recognize the threat they face and understand the importance of NARFE now more than ever before.

Back to WEP/GPO, for a moment. Although the passage of the repeal bills in both the House of Representatives and the Senate was overwhelmingly bipartisan, there were still some holdouts who believed that repeal of WEP/GPO would expedite the insolvency of social security. Apparently, it does by an estimate of about six months. However, the true solution to addressing insolvency of social security is not to unfairly deprive individuals of their earned benefits nor is it to raise the eligibility age for social security benefits. The true solution is to raise the cap on payroll deduction which currently stands at about \$166,000 to have more people pay into social security over a longer period. Now that the CSRS recipients finally are entitled to the full Social Security benefits they earned, we must focus on not letting the Social Security trust fund become insolvent by making sure everyone pays their fair share into it.

As your representative on the NEB, I hope to be at the forefront of the fights to protect our earned benefits and to keep our government strong.

Paul Schwartz
NARFE Region II Vice President





Ed Reed, 2nd Federation Vice President

Chair, Membership Committee

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As your Outgoing Federation Membership Director, I will open this report with "Good News"! Our National NARFE overall membership counts increased for the third straight month in a row. This month's (February 2025) increase is 579 members: a 1% increase since December 31st. NARFE, nationally, is now totaled at 129,619 members. Our Maryland Federation current total membership numbers are 10002; total Chapter Members are 4516, and total National Only Members are 5486, as March 22, 2025. "THANKS TO EVERYONE" - For Recruiting New Members!

Although there are several new initiatives being addressed on Membership Recruitment by the recently acquired HQS NARFE contractor that include such things as: Digital Marketing, Google Ads, Ads on METRO Rail Cars, Radio//WTOP Ads, Military Times and other publications that are now running in the DMV area, more is planned in the near future to get the "NARFE Awareness" word out to the federal Human Resources areas. Primarily to the dedicated employees in the 30–40-year work-experienced range. Other ideas being considered are: NARFE Website upgrade, GEO Sensing Ads, membership brochures, shorter Teaser (3-Min) Webinars and a direct toll-free phone line into NARFE HQS/Membership Department! Although NARFE is now seeing some slight growth, it remains "OUR DUTY", as Active NARFE Members, to "SELL NARFE MEMBERSHIP". We must: Get the Word Out and into federal agencies, noting NARFE's mission and benefits.

We must note, always, NARFE's Federal Benefits Specialists and their latest Advocacy actions. We must "ALL" share our knowledge of NARFE's Advocacy for protection of our Retirement Benefits/Pension with all our retired federal friends; let's not forget our USPS Members & Retirees in "All Our Efforts" to Recruit & Retain Membership! Have we had a Membership/Recruitment Drive, lately, in our Chapter? Do we encourage our Chapter Members to bring someone to our Chapter

meetings with them? How about sponsoring a new member's first year membership? Do we send personal emails from our Chapter President or Membership Chair to potential NARFE members, working or known retired feds/USPS members? What new ideas are we implementing in our Chapters for Membership Growth?

Regardless of technique, the same basic technique, "Interchange", occurs when recruiting. Identify your prospect's needs and satisfy those needs with "Specific NARFE Benefits". NARFE Magazine includes valuable *information about benefits and retirement issues that affect the entire federal community! Each new member "Strengthens our message to Congress, fortifies our National Outreach, and demonstrates their dedication to "Maintaining a Strong and Effective Federal Workforce". Recruiting success "IN A WORD' AWARENESS'!*

Good Luck, To ALL; it has been "My Sincere Pleasure" serving as your Membership Director!

- V.R. - Edward D. Reed, (Retiring) Maryland Federation of NARFE – 2nd Vice-President//Membership Director

Celebrating NARFE Advocacy Success at the White House

by Teresa Baker, NARFE

Chapter 1734 of Howard County President and Maryland Federation Federal Legislative Vice-Chair

NARFE National President William “Bill” Shackelford, NARFE Staff Vice President for Policy and Programs John Hatton, and I were invited to the White House for the signing of the NARFE-supported **Social Security Fairness Act** (Public Law No: 118-273) on January 5, 2025. Although I retired after decades of work for the U.S. House and Senate, it was my first time at a bill signing ceremony! Like all NARFE members harmed by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), I was delighted to see them repealed. NARFE members and staff can be justifiably proud of this accomplishment.

In his remarks before signing the bill, President Joe Biden recognized several of the many Representatives and Senators in attendance who each played a role in moving the bipartisan Social Security Fairness Act through the legislative process.

(<https://www.whitehouse.gov/briefing-room/speeches-remarks/2025/01/07/remarks-by-president-biden-at-signing-of-the-social-security-fairness-act/>)

Now that this bill has been enacted repealing the WEP and the GPO, the Social Security Administration is evaluating how to implement it and will post information online as soon as possible to (<https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html>)



White House invitation to attend the signing of the Social Security Fairness Act.



NARFE National President Bill Shackelford, NARFE Chapter 1734 Staff VP John Hatton, and Chapter 1734 President Teresa Baker at the White House.



President Biden took this selfie with President Teresa Baker.



The President's Own Marine Band played "Hail to the Chief."



U.S. President Joe Biden spoke before signing the bill.



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State Legislative Committee Report

Spring 2025 Federation Newsletter

As the Maryland General Assembly (MGA) 2025 session began in early January, Maryland faced again (like last year) a serious budget deficit for the next fiscal year (2026) budget – a projected \$3 billion budget gap which could grow to a \$6 billion deficit by 2030 if no serious action is taken, according to some analysts. In response, Governor Wes Moore proposed a \$67.3 billion budget – a 1% increase over the 2025 budget – including \$2 billion in cuts.

This included some steps planned to increase revenues. Regarding state income taxes, families earning \$500 thousand and above will face higher tax rates than the current rates. Families under that amount will have slightly lower rates than the current rates, resulting in average taxes being slightly lower, so the average Maryland family will have about a \$173 tax reduction. To accompany that, however, there are increases in some fees (e.g., the vehicle emission inspection fees will raise from \$14 to \$30), and some new fees, notably a 75 cents per delivery fee imposed on companies with annual earnings of \$500 thousand or more, (i.e., small businesses will not be impacted but Amazon and Walmart will). Of course, expect the fee to be passed on to buyers.

Additionally, the Governor proposes to double the standard deduction on state income tax returns but eliminate itemized deductions. While this is of course helpful to most taxpayers who do not itemize, it is a significant hit to the taxpayers who do itemize.

Last year at this time, I said if you believe that it will be difficult to pass legislation in the 2024 MGA session that results in revenue decreases – like tax credit or tax relief legislation – you are correct. This is true again for the 2025 session. Nevertheless, we supported senior tax credit bills as they arrived, along with numerous other bills affecting seniors. Consistent with past testimony, we argued that you cannot rely on the revenue decreases predicted in the Fiscal and Policy Note (FPN) written for each proposed bill because they do not reflect the complete cost associated with the bill. This is because the Department of Legislative Services

(who prepares the FPNs) does not have the capability to calculate cost savings and incorporate that calculation into the PPNs.

What follows are descriptions of all the bills we supported this session, in the order that the bill hearings were held. In most cases, there were cross-filled identical Bills in the House and Senate and we testified or filed supporting statements on both bills.

SB 155 and HB 327 Income Tax – Credit for Long Term Care (LTC) Premiums (LTC Relief Act of 2025) (Senate Sponsor – Senator Jack Bailey, R – Dist. 29 - Calvert & St. Mary’s Counties, House Sponsor Delegate Vaughn Stewart, D – Dist. 19, Montgomery County)

Under current Maryland law, a taxpayer can take a one-time only credit against the State income tax for 100% of your eligible LTC insurance premiums to a maximum of \$500. This bill will allow eligible taxpayers to take an annual credit which will be the smaller amount of either 15% of his or her annual premium or \$1500. This is a significant increase in the LTC tax credit compared to the tax credits offered by the numerous previous unsuccessful bills introduced in the Assembly over the years. To be eligible for this new tax credit, the taxpayer 1) must be 85 years old or older, 2) if single, have a Maryland Adjusted Gross Income (MAGI) of under \$100,000, 3) if a married couple filing jointly, have a MAGI under \$200,000 and 4) must have purchased the LTC policy before January 1, 2005. This date would cover many policies purchased during the early days of this insurance (beginning in the 1980’s), when companies often underpriced policies to pocket premium income. When the LTC insurers found the cost of providing benefits far exceeded the premium income, they raised premiums astronomically and many retirees ended up priced out of their own policies. Even the Federal version of LTC insurance – called the Federal Long Term Care Life Insurance Program -- over the last ten years had existent policy average increases of 83%. If these cross-filed bills, they will offer some real relief to the taxpayers who bought an underpriced policy early and then saw large premium increases in recent years.

If this bill looks familiar to you it should – a similar bill was introduced in past years by Senator Katherine Klausmeier as main sponsor. She resigned from the Senate shortly before the session began after she was appointed County Executive for Baltimore County, and Senator Jack Bailey took up the cause.

SB 104 – Income Tax – Credits for Individuals Residing with and Caring for Elderly Parents (Sponsor – Senator William Folden, R – District 4, Frederick County)

This bill establishes a refundable personal income tax credit equal to \$3,000 for an individual who resides with and provides care for a qualifying parent (an individual age 70 or older who is a biological or adoptive parent of the taxpayer) for at least six months during the tax year, meets a specified income threshold, and is not a dependent of another taxpayer. To be eligible for the credit, a taxpayer’s federal adjusted gross income (AGI) may not exceed \$103,650 (\$161,000 if married filing jointly), as adjusted for inflation for tax years after 2025. An individual may claim credit for more than one parent. The credit may not be claimed by multiple individuals in the same household with respect to the same parent. The bill takes effect July 1, 2025, and applies to tax year 2025 and beyond.

There were similar bills introduced in the 2024 session. Although those bills were unsuccessful, there was successful legislation last year which established the Caregiver Expense Grant Program within the Maryland Department of Aging to award grants for qualified expenses paid or incurred by an individual who provides care to a qualified family member and whose federal AGI does not exceed \$75,000 (\$150,000 if a joint tax filing). Subject to available funding, an eligible caregiver may apply for a grant equal to 30% of the amount of qualified expenses that exceed \$2,000, up to a maximum grant of \$2,500 per fiscal year.

Although the Grant Program is of course a valuable measure, it does involve some effort by eligible caregivers to apply for the grant. For this reason, Senator Folden introduced this bill to make it easier for caregivers to benefit by means of a tax credit.

From the recent important report from AARP entitled “Valuing the Invaluable,” we know that in 2021, about 38 million family caregivers in the U.S. provided an estimated 36 billion hours of care to adults with serious or disabling health conditions with the economic value of these unpaid contributions totaling approximately \$600 billion. In Maryland, an estimated 760,000 caregivers provided about 710 million hours of care at an estimated value of \$12.5 billion.

Medicaid is more than a quarter of Maryland’s budget, and nursing homes account for a major portion of Medicaid expenditures. Anything that extends the period of home care and delays entrance into nursing homes saves Maryland money.

HB 60 – SB 99 Income Tax - Subtraction Modification for Military Retirement Income (Keep Our Heroes Hom Act) – (House Sponsor -Delegate Mike Rogers, D – District 32/ Anne Arundel County - Senate Sponsor – Senator Johnny Ray Sailing, R – District 6/Baltimore County)

This Bill increases the existing Military Retirement Income subtraction/modification from \$20,000 to \$40,000 over a 2-year period (2025-2026). This is the first time for the SLC to testify on a Veterans bill to help the interest of the many MD NARFE members who are Veterans. We testified on some other Veterans’ bills described below. (Note – we were not able to testify on SB 99 because of schedule conflicts.)

HB 332 and SB 659 Consumer Protection – Electronic Funds Transfers – Regulations (Elder Fraud Prevention Act of 2025) (House Sponsor - Delegate Vaughn Stewart, D – District 19/Montgomery County, Senate Sponsor Senator Justin Ready, R – District 5, Frederick and Carroll Counties)

This bill requires the Maryland Commissioner of Financial Regulation (OFR) to adopt consumer protection regulations consistent with those afforded consumers by the Federal Electronic Funds Transfer Act (EFTA) of 1978 for financial institutions that initiate a domestic electronic funds transfer (EFT) as defined by EFTA. This bill would close two critical gaps in consumer protection under the Federal EFTA. First, the bill would require a bank to follow the

same rules under EFTA that apply to other forms of electronic payments when a consumer disputes an unauthorized wire transfer taken out of their account. Second, the bill would protect consumers who are defrauded by criminals into sending money through wire transfers.

HB 355 Income Tax –Subtraction/Modification – Retirement Income (Delegate Robin Grammer, R – District 6 - Baltimore County)

This Bill expands the sources of retirement income eligible for Maryland’s existing pension exclusion. Additionally, the Bill alters the maximum exclusion amount for qualifying individuals to equal (1) 30% of qualified income in tax year 2025; (2) 60% in tax year 2026; and (3) 100% beginning in tax year 2027 and for future years. The maximum exclusion amount in each year is not reduced by the amount of Social Security payments received as provided under current law.

HB 424 and SB357 Prescription Drug Affordability Board - Authority for Upper Payment Limits (Lowering Prescription Drug Costs for All Marylanders Now Act) (House Sponsor – Delegate Bonnie Cullison, D – District 19/Montgomery County; Senate Sponsor – Senator Dawn Gile, D – District 33/ Anne Arundel County)

Under current MD law, the Prescription Drug Affordability Board (PDAB) can set upper payment limits (UPLs) for how much state and local governments will pay to drug companies for prescriptions provided by those governments. These Bills will expand the PDAB authority to set UPLs for purchases and payor reimbursements of prescription drugs in MD, covering all consumers in the State.

HB 576 and SB 465 Health Care Facilities - Nursing Homes and Assisted Living Programs - Video Recordings (Introduced by the House Speaker and the Senate President at the request of MD Attorney General Anthony Brown)

This Bill will require nursing homes and assisted living programs to install, operate and maintain video surveillance equipment in the common areas of those facilities to capture the abuse, neglect or exploitation of the residents. The Bills also will require the facilities to make the recordings available to law enforcement and State Agency personnel who have a need for the recordings in their investigations.

At present, 14 states have regulations explicitly allowing the use of cameras in nursing home rooms, and two -- Maryland and New Jersey have programs or guidelines involving the use of resident-requested cameras. If enacted, Maryland would be the first state in the Nation to require video cameras in nursing homes.

HB 604 and SB466 Vulnerable and Senior Adults - Theft of Property by Caregiver, Family Member, or Household Member – Prohibition (Introduced by the House Speaker and the Senate President at the request of MD Attorney General Anthony Brown)

This Bill will provide strong criminal penalties and fines for senior financial fraud to supplement the protections now available by the Maryland SAFE (Statute against Financial Exploitation) Act passed by the Maryland General Assembly in 2021. These penalties and fines get progressively stronger depending on the monetary value of the property stolen from the senior individual (defined as someone at least 68 years old) or the vulnerable adult. These range from up to one year imprisonment or a fine not to exceed \$500, or both, for the misdemeanor theft of property less than \$1500, to the imprisonment up to 20 years or a fine not to exceed \$25,000, or both, for the felony theft of property of \$100,000 or more. In all cases, a person convicted of a violation of the Act “shall restore the property taken or its value to the owner or if the owner is deceased, restore the property or its value to the owner’s estate”. Additionally, the Bills establish that a person convicted under this Act is disqualified from inheriting, taking, enjoying, receiving, or otherwise benefiting from the estate, insurance proceeds, or property of the victim.

SB 66 and HB 781 - Election Law - Polling Place Procedures - Voting by Elderly Voters and Voters With Disabilities (Accessible and Expedited Voting Act of Maryland) (Senate Sponsor - Senator Arthur Ellis, D – District 28/Charles County, House Sponsor, Delegate Denise Roberts, D – Dist. 25, Prince George’s County)

This bill requires the State Board of Elections (SBE) to establish guidelines for, and the local boards of elections to implement, a process to accommodate and expedite voting for elderly voters and voters with disabilities at early voting centers and polling places, beginning with the 2026 primary election. The existing election judge training program also must include instruction on best practices for assisting elderly voters and voters with disabilities. SBE must monitor the implementation of the guidelines and submit an annual report to the General Assembly by January 15 of each year.

HB 1276 Income Tax – Credit for Long Term Care Insurance Premiums (Sponsor – Delegate Seth Howard, R – Dist. 30A, Anne Arundel County)

This bill would change the one-time only \$500 tax credit for the initial purchase of LTC insurance to a \$250 annual credit as long as you keep paying your premiums. This is a prospective bill- it is for those who purchase LTC insurance in 2026 and beyond (if you bought in 2025 or earlier, you are not eligible). Additionally, you must be at least 45 years old at the time of initial purchase. Note the differences here from HB 327 and SB 155 (discussed above) which cover those who purchased their LTC insurance in 2004 or earlier.

HB 699 and SB 491 General Provisions – Veterans Benefits – Honorable Discharge (House Sponsor – Delegate Nick Allen, D – Dist. 8, Baltimore County, Senate Sponsor – Senator Dawn Gile, D – Dist. 33 – Anne Arundel County).

This bill will change existing Maryland Veterans law to expand the definition of "honorable discharge" to include discharges other than honorable which were based on incidents relating to a diagnosis of post-traumatic stress disorder (PTSD) or traumatic brain injury (TBI), which the Veteran received from an individual licensed to provide health services at a U.S.

Department of Veterans Affairs facility, or based on an experience of military sexual trauma (MST) which the Veteran disclosed to an individual licensed to provide health care services at a certain Veterans Affairs facility. Under this new definition of “honorable discharge,” Veterans who previously could not qualify for certain Veterans benefits in Maryland because their discharge was other than honorable for the reasons directly above will now be eligible for such benefits.

This Bill will follow the example of the Restoration of Honor Act, Maryland legislation passed and signed into law by Governor Larry Hogan in May 2022. This law changed the then definition of “honorable discharge” to include discharges other than honorable (1) solely due to the sexual orientation or gender identity of the individual being discharged or (2) based on a statement or consensual act of the individual being discharged related to the individual’s sexual orientation or gender identity, if the statement or consensual act was prohibited by the military or naval service at the time of discharge.

SB 928 – Veterans Benefit Matters – Claim Servicers – Prohibitions and Requirements (Sponsor – Senator William C. Smith, Jr., D – District 20 – Montgomery County)

SB 928 would address the insidious problem of “Claims Sharks,” the unscrupulous agents who exploit Veterans by charging often exorbitant fees to process claims or benefit denials filed with the Veterans Administration (VA). The bill will incorporate Federal law into MD law by making it illegal for anyone **not accredited with the VA** to charge service fees for claims assistance for a Veteran (fees can be charged in some circumstances discussed below). Such violations would be subject to fines and all fines collected would go to the MD Veterans Trust Fund.

Under Federal law, veterans claim assistance can only be provided by VA accredited agents, who fall into three categories: 1) Claims Agents; 2) Attorneys; and 3) Veterans Service Organizations, like the Veterans of Foreign Wars (VFW) or the American Legion (AL). Claims Agents and Attorneys can charge fees on a tightly regulated scale overseen by the VA and are subject to discipline and punishment by the VA for violation of the VA regulations. The VSO Claims Agents at the VFW and AL will provide services for free, as do Claims Agents at the Maryland Department of Veterans Affairs. And of course, free service is available when the Veteran goes directly to the VA.

The MD Department of Veterans Affairs has noted that claim sharks operate by promising a Veteran a guaranteed disability rating in exchange for a cut of their earned benefits. When documentation is thin, the claims sharks will “juice the claim,” sometimes even working with unscrupulous medical professionals to produce fraudulent documentation, opening Veterans up to financial penalties or even criminal prosecution.

HB 1004 and SB 749 - Public Health - Alzheimer's Disease and Related Dementias - Information on Prevalence and Treatment (House Sponsor – Delegate Ashanti Martinez, D

– District 22 – Prince George’s County; Senate Sponsor – Senator Ben Kramer, D – District 19 – Montgomery County)

This Bill will require the Maryland Department of Health, in partnership with the Department of Aging, the Virginia I. Jones Alzheimer’s Disease and Related Disorders Council, and the Greater Maryland Chapter of the Alzheimer’s Association, to incorporate information into relevant public health outreach programs administered by the Department on new treatments approved by the Food and Drug Administration for Alzheimer’s Disease and related dementias. Additionally, the Department, in collaboration with the State-designated health information exchange (HIE), must establish and maintain a publicly accessible website that includes specified information regarding Alzheimer’s disease and related dementias in a downloadable format, which must be updated annually to include any newly available data.

Since 1983, NARFE membership has contributed over \$16 million to the Alzheimer’s Association to help its care, support and research programs, and to sponsor 94 research grants examining wide-ranging, disease-related research. During this time, NARFE has distinguished itself as one of the Alzheimer’s Association top research funders. Additionally, Kathy Siggins, the current Alzheimer’s Coordinator for NARFE Region II, was instrumental in the development of two USPS stamps to fight this disease, a 2008 commemorative stamp, and the 2017 Alzheimer’s stamp in the Forever series, part of the sales of which goes to Alzheimer’s research.

Regarding our Alzheimer’s research efforts, NARFE National President William Shackelford has noted “We’re extremely proud of this accomplishment in our continued efforts to find a cure. We remain steadfast in our fundraising commitment to helping change the trajectory of Alzheimer’s disease in this country. Our members bear the weight of caring and grieving for someone afflicted with this devastating disease, we support the Alzheimer’s Association to not only aid the progressive medical research, but also to offer our members resources to cope.”

Bob Doyle

Co-Chair, State Legislative Committee

March 1, 2025

(Sources for this Report include: “Tax cuts, increases part of Moore’s ‘growth agenda’” – Bryan P. Sears and Danielle J. Brown, Maryland Matters, January 16, 2025, <https://marylandmatters.org/2025/01/16/tax-cuts-increases-part-of-moores-growth-agenda/> Maryland General Assembly website, Fiscal and Policy Notes for bills discussed above, <https://mgaleg.maryland.gov/mgawebsite/>)



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SPRING 2025 Newsletter NARFE Maryland Federation Alzheimer's Report

If you have been diagnosed with Alzheimer's or another dementia, you are not alone.

There are people who understand what you are going through, and help is available. There is much you can do in the early stage to cope with the changes ahead.

Putting legal, financial, and end-of-life plans in place is one of the most important steps you can take. It allows you to participate in making decisions that help family and friends know your wishes.

Legal Planning

Creating a plan for your future in the early stage of the disease can be empowering and ensure your wishes are met. The sooner you establish your legal plans, the better prepared you and your family will be. You can then focus on enjoying your life moving forward.

Financial Planning

After a diagnosis of Alzheimer's or other dementia, financial planning often gets pushed aside because of the stress and fear this topic evokes. However, you can reduce stress by planning ahead.

End-of-Life Planning

Discussing end-of-life wishes with your family and care team can often be difficult and emotional. But if you do not have an honest talk about these topics, how will others know and respect your wishes?

Tips to Help with Grooming

A person with dementia may forget how to comb hair, clip fingernails or shave. He or she may forget what the purpose is for items like nail clippers or a comb.

To assist:

- **Continue grooming routines.** If the person has always gone to the beauty shop or a barber, continue this activity. If the experience becomes distressing, it may be possible to have the barber or hairstylist come to the person's home.
- **Use favorite toiletries.** Allow the person to continue using his or her favorite toothpaste, shaving cream, cologne or makeup.
- **Perform tasks alongside the person.** Comb your hair and encourage the person to copy your motions.
- **Use safer, simpler grooming tools.** Cardboard nail files and electric shavers can be less threatening than clippers and razors.

Maryland's 2025 Legislative Priorities

Contact your legislators to ask for restored funding to the Long-Term Care and Dementia Navigation Program and to establish a database on dementia prevalence and treatments in public health outreach programs. See SB 748 for complete details.

Articles chosen from the Alzheimer's Association e-newsletters. For more news go to www.ALZ.org



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.*

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

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!

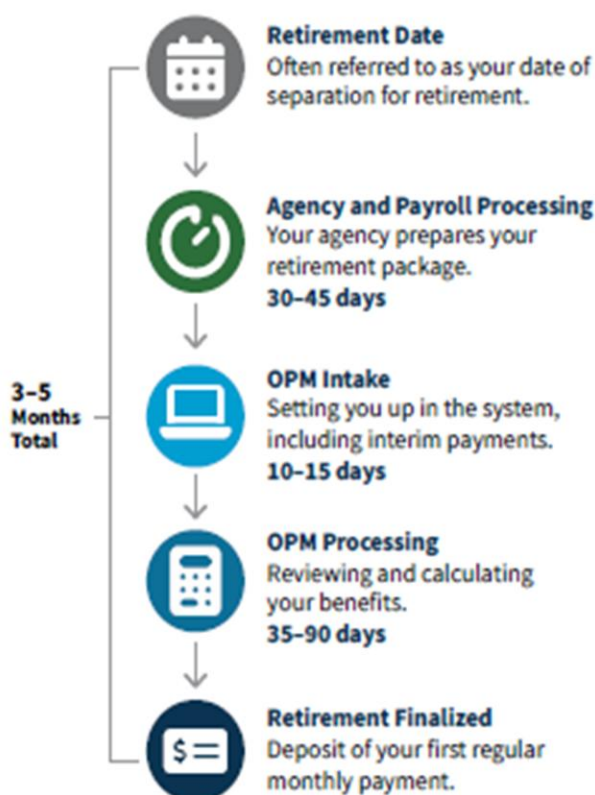
This guide will walk you through what to expect as your retirement application is processed and your benefits are determined. Most retirees will receive their first full annuity check within 3-5 months of retiring.

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 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
- [Survivor Benefits](#)⁴
- [Life Insurance](#)³
- [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

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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](https://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





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



Maryland Federation of NARFE

47th Biennial State Conference

Listen ♦ Engage ♦ Connect



May 4 – May 7, 2025
Aloft Hotel
4501 Coastal Highway
Ocean City, Maryland

Dr. Gary Roundtree, Sr., Rep. Steny Hoyer D-MD 05 & Rep. Buddy Harden



Rep. Glen Ivey, D-MD 04, Dr. Gary Roundtree, Sr., NFFE Union President Randy Irwin, Former Acting OPM Director Robert Shriver



P.A. Jeffries & Dr. Gary Roundtree Sr.



Pandela Reed & Dr. Gary Roundtree Sr.



Rep. Steny Hoyer, D-MD 05 & Gerald Williams



Kimberly Willis, Executive Director VA Chaplain Service



Larry Walton

Dr. Gary Roundtree Sr. & Rep. Al Green, TX D-09



Larry Walton & Brian Walton



Larry Walton &



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 / lrwalto@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

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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
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1734 Howard County Teresa Baker
1747 Greater Bowie/Crofton Angela Hyman
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1888 White Oak Marcia Swanson
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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

Maryland Federation Newsletter

Nonprofit Org.
U.S. Postage
Suburban, MD
Permit # 5715

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!

RETURN SERVICE REQUESTED

2025 CALENDAR

- Mar 25 Early Bird Registration Begins for LEGCON25
- Mar 28 Registration Deadline for MD Federation Biennial Conference
- Apr 11 Early Bird Registration Ends for LEGCON25
- Apr 18 MD Federation- Voting Ends
- May 4 Executive Committee Meeting 3-6 pm (Outgoing/Incoming EXCON Ofcrs)
- May 5 Announce State Election Results w/ Input from Ballot & Teller Cmte at Biennial Conf.
MD Federation Biennial Conference (Day One)
- May 6 MD Federation Biennial Conference (Day Two)
- May 7 MD Federation Biennial Conference (Day Three) Installation of New Officers
- Jun 9-11 LEGCON25 (NARFE'S 2025 Legislative Virtual Training)
- Jul 25 Newsletter-Fall Articles to Editor