

May 2025

(Usually Published monthly September - June)

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WHERE AND WHEN

Unless otherwise noted*, our Members Meetings are held on the 4th Tuesdays at 1:00 PM at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring, MD 20906, 240-777-4999; ample free parking; covered parking in rear. Additionally, most meetings are captured on Zoom and recorded. Virtual access instructions can be found on Page 3 for the May meeting.

UPCOMING MEETINGS/ACTIVITIES (Open to all)

Chapter:

- **Members Meetings:** May 20*, Jun 12*, Sep 23
- **Newsletter (NL) Input Deadlines:** Jun NL = Jun 17, Sep NL = Aug 19
- **Board Meetings:** May 7, Jun 2, Aug 18

Outside Events:

- **Mid-County Citizens Advisory Board (MCCAB) -** Thursday May 15, 2025 at 7PM, virtual, contact Luisa Cardona at 240-777-8101 for link.

Our Facebook Page: NARFE Chapter 1892, Aspen Hill.

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

President's Message

I am pleased to announce that we have a new Maryland Federation President, Edward Holland. Thank you, voters! I hope we will see better administration and an end to the conflict that held the Federation hostage these last two years.

We didn't let the Federation issues hurt our Chapter, which appears to be growing and doing well, thanks to our wonderful Board members. Please thank them, when you see them at events – it's always good to hear appreciative comments.

There was so much to put in this newsletter, that I'm cutting my space to make way for the other articles. See you soon, at the May 20 meeting and at the June 12 picnic. By the way, I'm going on the pontoon ride at the picnic. It should be calming and beautiful. I can't wait!

Best wishes,

Sarah

Membership Report

Welcome new members, Mark Ginsberg, Tracy Johnson, Robert Rubinovitz, Leslie Brownrigg, Jessica Simpson, Phillip Schindel, Lee Schroeder, Charles Warner, John and Charlotte Lass, and Joanne Tucker! We are so glad that you decided to be part of Chapter 1892! We have four new prospective members – David Orleans, Corey Mackison, Frederick Petok, and Reza Hosseini. If you know them, please tell them that we are the fun chapter and ask them to join us!

Note: Don't miss out! Make life easier! Transfer to or join Chapter 1892 by calling 800-456-8410!

NARFE Maryland Federation New Officers for 2025-2027

President:	Mr. Edward Holland
First Vice President:	Ms. Teresa Baker
Second Vice President:	Mr. Steven Groom
Treasurer:	Mr. Gerald Williams
Secretary:	Ms. Melody Kebe

These officers were installed on May 7, 2025, at the Biennial Conference in Ocean City, Maryland. We wish them good luck in their positions!

Chapter 1892 Leadership

President	Sarah Richards 301-589-7465.....NARFEsrichards@aol.com
Secretary	Myron Chace 301-330-4713
Treasurer	Jim Bachmaier 301-642-6742.....bachjchauf@verizon.net
Membership	Nina Chace 301-330-4713
Alzheimer's	Cathy Hobbs 301-785-6782
USPS Mail Manager	Merle Biggin 301-814-6047
NARFE PAC	Bob Kammer 301-847-9820
Newsletter Editor	Filomena Chau 301-642-6741
Sunshine	Minnedore Green 240-839-7043
Special Projects	Diane Boehr, Linda Jacks Martha O'Conner

State Legislation

(Summary edited from Bob Doyle's "End of Session Report"
April 23, 2025--see full Report at end of Newsletter on Page 7.)

The State Legislative Committee (SLC) worked with multiple teams to support several successful bills in the 2025 session of the Maryland State Legislature.

Here are our successes:

HB 424 and SB357 - Prescription Drug Affordability Board - Authority for Upper Payment Limits (Lowering Prescription Drug Costs for All Marylanders Now Act)

(Bonnie Cullison will discuss this at June 12 picnic!)

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.

HB 699 and SB 491 – General Provisions – Veterans Benefits – Honorable Discharge

HB 699/SB491, will expand the definition of "honorable discharge" to include discharges other than honorable, based on post-traumatic stress disorder (PTSD) or traumatic brain injury (TBI), or military sexual trauma (MST).

HB 1004 and SB 749 - Public Health - Alzheimer's Disease and Related Dementias - Information on Prevalence and Treatment

This Bill will require the Maryland Department of Health to incorporate information into relevant public health outreach programs on new treatments approved by the Food and Drug Administration for Alzheimer's Disease and related dementias. The Department must establish and maintain a publicly accessible website, with specified information regarding Alzheimer's disease and related dementias.

HB 1423 and SB 683 - Catastrophic Event Account and Federal Government Shutdown Employee Assistance Loan Fund - Alterations (Protect Our Federal Workers Act)

This bill creates the Federal Government Employee Assistance Loan Fund to be used to provide financial assistance (an interest-free short-term loan) for former Federal employees, facing financial hardship from the closure, relocation, or mass layoff.

Tax changes:

There will also be a 20% increase in the standard deduction, but itemized deductions will be phased out (and caps imposed) for incomes over \$200,000.

These bills also include other tax/fee increases, **effective on July 1, 2025:**

- Vehicle excise tax: From 6% to 6.5%
- Rental vehicle tax: 3.5%
- Cannabis sales tax: From 9% to 12%
- Sports betting tax: From 15% to 20%
- New tire fee: \$5 per tire
- Vehicle emissions inspection fee:
From \$14 to \$30
- Extension of 6% sales tax to vending machine sales
- Changing definition of vehicles eligible for historic tags, by expanding age of eligible cars
- Doubling titling fees on new and used cars to \$200

Recap of March 25th Meeting

(Edited from Myron Chace's Written Accounts)

The March Meeting on Houseplants and Trees was attended by 36 Members. The first presenter, Bonita Condon, a master gardener, is a certified "Weed Warrior," combatting non-native invasive plant species in local parks and grasslands. Ms. Condon asked the audience, "Why is it important to have houseplants?" There is a positive connection between houseplants and people: stress reduction in close spaces (plants in a ten-foot radius of a person) is one observation she made. Recognizing the positives of houseplants should encourage one to bring them into one's home. Following "Integrated Pest Management" advice, houseplants should be inspected at least once a week. Remove dead branches, leaves, blossoms. Look for evidence of disease and insect infestation. Concluding her presentation, Ms. Condon reiterated the importance of gathering information about desired houseplants. The U.S. Department of Agriculture has accessible online databases with plant literature.

The second presenter, Caren Madsen. A former federal employee, she currently is Co-Chair of the Board of Directors, Conservation Montgomery, an advocacy organization for educating the Montgomery County public as well as making elected officials aware of conservation matters. Turning to her topic, she stated: "Trees are critical." They help to control water runoff in suburban areas and tree canopy aids in cooling. Benefits of trees notwithstanding, eighty percent of private property in Montgomery County has lost its tree canopy. Most of the county canopy is now only in parks. Montgomery and Prince George's counties, the state's most populous, have lost the highest percentage of tree cover owing primarily to development. Ms. Madsen concluded her presentation with, "What can you do?" Her suggestions included planting trees on home property and protecting them from deer. Prune older trees and keep them healthy. Stay engaged locally and become aware of local tree programs. Involvement with homeowners' and civic associations may yield quicker action and help regarding tree issues.

May Event

An 1800's Rockville Doctor's Life

Want to see a doctor's bag, from 1885 with its scary instruments? Imagine being a patient even earlier during the Civil War. At our next meeting, Clarence Hickey (a public historian, interpreter, and re-enactor with the Montgomery History's Stonestreet Museum of 19th Century Medicine) will regale us with the historic life of Dr. Edward E. Stonestreet who practiced medicine in Montgomery County from 1852-1903.

Mr. Hickey, dressed and speaking as Dr. Stonestreet, chronicles his medical education, practice of house calls and office visits, responding to accidents and injuries. We will take a brief look at the doctor's service as a Civil War surgeon (Union Army). Mr. Hickey will provide slides, answer questions. Don't miss this event!

Mr. Hickey's award-winning book, *Send for the Doctor*, will be available for purchase and signing!

Join us: Tuesday, May 20, starting at 1 PM.

Mark your calendars, tell your friends, ask your questions, and enjoy refreshments!

How to attend this meeting:

In person, join us at the Holiday Park Senior Center, 3950 Ferrara Dr., Classroom 20, Silver Spring (Wheaton), MD 20906.

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

<https://us06web.zoom.us/j/84654406850?pwd=Ky4PTu0RMENxbV8bxHDF9dGA1OQ0y.1>.

Meeting ID: 846 5440 6850 / Passcode: 307663

Audio-only: use any type of phone by calling 301-715-8592; if requested, key in meeting ID and passcode.

Note: Meeting will be recorded and available on the Chapter website: <https://sites.google.com/view/narfe-chapter-1892/home>

June Event

Pot-luck Picnic and Pontoon Rides on Lake!

Our June meeting will be an outdoor **pot-luck picnic** at Black Hill Regional Park on **Thursday, June 12th** starting at **11:30 AM** (rain or shine). Two speakers: first, **Natali Fani-Gonzalez, MC Councilmember**, will brief us about County Council work this year and what changes might hit us next year. After a break, **State Delegate Bonnie Cullison** will discuss senior health care issues and bills. Then, we have pontoon boat tour rides on the Little Seneca Lake. The dock, ramp, and boat are ADA compliant and accessible for walkers and wheel chairs, etc.

The Chapter will provide drinks, ice, paper products, and utensils. *To attend, each person should bring a dish that will feed 8 people* and bring anything needed to keep the dish cold or hot, a spoon or other utensil to remove the food, and a card that identifies the dish and its ingredients for folks who have allergies. In order for us to have enough of everything, please R.S.V.P. with your name, contact information, and dish you will be bringing to Nina at 301-330-4713 or ninaGC@comcast.net by June 9. **If you want to go on the pontoon ride**, send a check (\$9 per person) made out to "Sarah Richards" to:

Sarah Richards Pontoon Ride
713 Richmond Ave.
Silver Spring, MD 20910-5225

The check must arrive no later than June 9, in order for us to arrange for enough boat rides.

The picnic will be held in Picnic Shelter "C", in Black Hill Regional Park which is located at 20930 Lake Ridge Dr., Boyds, MD 20841. It's on the border of Germantown and is an easy drive, with or without Rt. 495. There is plenty of parking and handicap spaces near the Shelter. Once you enter the park, just follow the signs to the picnic shelters and you will see Shelter C identified.

This shelter was chosen as it's near the Lake, and the shelter accommodates people with walkers and wheelchairs. Picnic Shelter "C" is about 30 feet from the parking lot with no steps to traverse. Restrooms are nearby with no steps.

Agenda starts with lunch at 11:30, 1st speaker at 12:30, 1:00 break, 2nd speaker at 1:20, pontoon rides starting at 3 and if enough people want a ride, another tour at 4. The tours are one hour each and wildlife is identified during the trip.

The park has trails, places to sit and watch the lake, a Discovery Center, and gardens, etc. For more information about the park: <https://montgomeryparks.org/parks-and-trails/black-hill-regional-park/> . **It's going to be a great time for everyone!**



MEET, GREET, AND EAT NARFE SUMMER LUNCHEON SCHEDULE 2025

National Active and Retired Federal Employees Association (NARFE), Aspen Hill Cooperative Chapter 1892

All Summer Luncheons Start at 1pm.

Please RSVP to Nina Chace at NinaGC@comcast.net or by calling 301-330-4713 for all lunches except July 9th. Please RSVP to Pauline Johnson for the July 9th luncheon by texting or calling (301) 661-7858 or e-mailing geminii88551@gmail.com.

Tuesday, June 24th at 1pm

Clyde's Tower Oaks

2 Preserve Parkway, Rockville, MD 20852
301-294-0200

Tuesday, July 8th at 1pm

Silver Fountain Restaurant

13533 Connecticut Avenue (Aspen Hill Shopping Center), Wheaton, MD 20906
(301) 460-1200

Tuesday, July 22nd at 1pm

Manor at Silo Falls

19501 Georgia Avenue, Brookeville, MD 20833
301-924-6500

Tuesday, August 12th at 1pm

Greek Village

13476 New Hampshire Ave, Silver Spring, MD 20904
(301) 879-2877

Tuesday, August 26th at 1pm

Mama Lucia

18224 Village Center Drive, (Olney Village Center Shopping Mall) Olney, MD 20832
301-570-9500

Tuesday, September 9th at 1pm

Olney Grill

3464 Olney-Laytonsville Road, Olney, MD 20832
[In shopping center at intersection of Rt. 97 (Georgia Ave.) and Rt. 108]
301-570-0202

Presenters from March 25th Meeting



Bonita Condon, Master Gardener



*Caren Madsen, Co-Chair,
Board of Directors Conservation Montgomery*

NEXT MEETING: - Join us, Tuesday, May 20, at 1 PM – Local History Re-enactment- See Page 3.

NATIONAL LEGISLATION

NARFE Bill Tracker (from *NARFE Magazine*, May 2025, Page 15)

Federal Benefits (H. Con. Res. 14)

Establishes Congressional Budget for US Government for fiscal Year 2025; sets budget levels for fiscal years 2026 –2034. The Committee on Oversight and Government Reform, which has jurisdiction over federal employment benefits, will be instructed to reduce deficits by \$50 billion. (House Passed 2/25/25)

Federal Personnel Policy (HR 492/S 134)

Saving Civil Service Act of 2025. Prohibits establishment of Schedule F of the excepted service, to ensure merit-based hiring and firing of civil servants. (Referred to committee 1/16/25)

Federal Compensation (HR 493/S 126)

The Federal Adjustment of Income Rates (FAIR) Act. Provides federal employees with a 3.3 percent across-the-board raise in 2026, plus a 1.0 percent average increase to locality pay rates. (Referred to two committees 1/16/25)

Federal Annuities (HR 491)

Equal COLA Act. Provides full cost-of-living adjustments, based on the relevant change to consumer prices, to Federal Employees Retirement System annuities. (Referred to committee 1/16/25)

Sharpener Article – April 2025 End of Session Report

I am pleased to report to you that the State Legislative Committee (SLC) was part of teams which supported several successful bills in the 2025 session. Here our successes:

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

As I have discussed before, the SLC made a concerted effort this year to support Veterans bills during the session, reflecting the significant percentage of MD NARFE membership who are Veterans. This included HB 699/SB491, which 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.

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 in 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."

HB 1423 and SB 683. Catastrophic Event Account and Federal Government Shutdown Employee Assistance Loan Fund - Alterations (Protect Our Federal Workers Act) (House Sponsor – Delegate Jazz Lewis, D – District 24, Prince George's County; Senate Sponsor – Senator Nick Charles, D – District 25, Prince George's County)

This bill renames and repurposes the existing Catastrophic Event Account and the Federal Government Shutdown Employee Assistance Loan Fund to the Federal Government Employee Assistance Loan Fund. The funds in the Account may be used to provide financial assistance (an interest-free short-term loan) to former Federal employees facing financial hardship from the closure, relocation, or mass layoff of a unit of the Federal government, or other similar circumstances.

NARFE appreciates the efforts of the Assembly to help adversely affected Federal employees. NARFE President William Schackelford has stated "the administration's act first, think later mentality in reducing the size of the Federal workforce will lead to disruption of critical government operations as they chart an aggressive path towards firing hundreds of thousands of dedicated public servants. In some—or many—cases, that may be intentional and counter to the directives of Congress, seeking to simply undermine the missions directed by bipartisan legislation and appropriations by gutting the Federal workforce. Whether that's about preserving national parks, caring for veterans or upholding consumer protections, the mission of our federal government should be decided by the legislative body, representing a range of ideological and regional backgrounds, not by a single executive."

Unfortunately, several other bills we supported with testimony were not successful. These included the tax credit or exemption bills (for retirement income, including military retirement income, long term care insurance premiums and caregiver tax credits). These bills faced little chance of success in a year when bills resulting in less revenue for the state had almost no chance because of the budget deficits. Unfortunately, some other good bills, including protections for seniors in nursing homes, increased penalties for theft from seniors by caregivers or family members, procedures to help seniors in the voting

process, and increased protections for Veterans from unscrupulous claims preparers (aka “Claim Sharks”) generally got out of their Committees but ultimately failed to get a vote on the floor.

There also were some changes in taxes resulting from the budget legislation which passed at the end of the session. This compromise spending plan for the coming budget year includes more than \$1 billion in tax increases, including a proposal to let local governments increase the maximum local piggyback tax rate.

The new revenues, coupled with an estimated \$2.5 billion in budget cuts, are designed to cover a projected \$3 billion deficit in the fiscal 2026 budget, and leave a reserve for fiscal 2027. The budget will also include “federal government spending triggers” that would activate in response to likely federal budget cuts.

Marylanders with higher incomes will bear the brunt of the tax increases. The state will raise \$344 million from changes in the tax code, from two new tax brackets: Those earning \$500,000 to \$1 million would pay 6.25%; those above \$1 million in earnings would pay a rate of 6.5%. Another \$367 million would come from a 2% surcharge on capital gains income over \$350,000. Most of the tax would land in the state’s general fund, with about 40% earmarked for the state’s Transportation Trust Fund. These new brackets are needed, according to Governor Wes Moore “(to ask) those who have done exceptionally well to pay slightly more so we can have the best schools in the country, so we can support law enforcement and our firefighters, so we can make sure we are growing our economy.”

There will also be a 20% increase in the standard deduction, but itemized deductions will be phased out (and caps imposed) for incomes over \$200,000.

And here are other tax/fee increases **effective on July 1, 2025** (and the revenue they will raise):

- Vehicle excise tax: From 6% to 6.5% (\$158 million)
- Rental vehicle tax: 3.5% (\$47 million)
- Cannabis sales tax: From 9% to 12% (\$39 million)
- Sports betting tax: From 15% to 20% (\$32 million)
- New tire fee: \$5 per tire (\$24 million)
- Vehicle emissions inspection fee: From \$14 to \$30 (\$20 million)
- Extension of 6% sales tax to vending machine sales
- Changing the definition of vehicles eligible for historic tags by defining eligible cars as vehicles older than model year 1999 (current definition of older car is any car 20 years old. (\$9 million)
- Doubling titling fees on new and used cars to \$200 (\$80 million)

Submitted by Bob Doyle

April 23, 2025

Sources

<https://marylandeducators.org/house-passes-budget-based-on-fairer-income-tax-code-senate-to-weigh-in/>

<https://marylandmatters.org/2025/03/20/budget-agreement-could-generate-more-than-1-billion-in-new-revenue/>

<https://macpa.org/news/20896321-marylands-final-fiscal-2025-budget-key-revenue-changes-2025-04-11>