



# NARFE MARYLAND FEDERATION

## Spring 2026 Newsletter

### EDWARD HOLLAND Maryland Federation President

Let me start by saying that I'm grateful for decent weather! It took Melanie and me about 2.5 hours to dig out of our driveway during the brutal snowstorm. Yes, I've got a snowblower, but it cut out on me literally 10 minutes after I got it going. Heck, I even bragged to a next-door neighbor that I'd take care of his driveway after I finished mine.

There are many wonderful initiatives brewing from fellow Executive Officers. If you know me, I don't put my thumb or stamp on fellow officers' initiatives. I believe in letting peers blossom and breathe under their own air. So, there's not much for me to report as I'm now sort of a choir leader. More importantly, I no longer do the running listing of events I presided over or attended as when I was the 1st and 2nd Vice President.

If you are a veteran and you're interested in joining the Veterans Directorate, feel free to contact me as I'm looking for a few good persons.

The next NARFE MD event will be a mini conference to be held on Tuesday, May 5 and Wednesday, May 6 at the Bowie Comfort Inn. On May 6, there will be a special gathering of candidates seeking to replace U.S. Representative Steny Hoyer. We hope that Congressman Hoyer will join us to close out his tenure.



St. Mary's Chapter 969 Secretary **Donna Voithoffer**, Treasurer **Nettie Harding**, 1<sup>st</sup> VP **Geneva Leon**, President **Joe Moffatt**, President Maryland Federation **Ed Holland**, 2<sup>nd</sup> VP **Dale Taylor**, and State Legislative Officer **Ed Stilwell** at Chapter 969's holiday party on December 19, 2025.

## TERESA BAKER

Maryland Federation 1<sup>st</sup> Vice President, Legislation

### NARFE Needs Member Input on Advocacy Positions!

One of the most highly prized benefits of NARFE membership is advocacy. After I retired from the U.S. House of Representatives in 2007, I joined NARFE, because I knew the value of an effective team of allies to anticipate opportunities and threats to our benefits and to ensure our priorities are heard at every level of government.

Since 2026 is an election year, Americans across the nation will vote to send a new U.S. Congress to Washington, DC in 2027! Anticipating the 120<sup>th</sup> Congress, NARFE sent out a [call for Advocacy Position proposals](#), which is still open for your input. Advocacy Positions detail NARFE's specific policies to direct and guide NARFE leadership and staff on whether to support a position when actions are taken by Congress or the administration. An Advocacy Committee, appointed by NARFE's national president, will consider proposed changes to NARFE's Advocacy Positions and recommend a final product for adoption by the National Executive Board.

If you'd like the Advocacy Committee to consider a proposal, you or your chapter may submit it via a webform at [www.narfe.org/narfes-advocacy-positions-for-the-120th-congress-proposal-process/](http://www.narfe.org/narfes-advocacy-positions-for-the-120th-congress-proposal-process/). You may request a hard copy form by calling NARFE's advocacy department at 1-800-456-8410, option 3, or via e-mail at [advocacy@narfe.org](mailto:advocacy@narfe.org).

Proposals submitted by chapters must be certified as supporting the proposal via a majority of those voting and present. You may also certify an endorsement from your federation if the proposal receives support from a majority of those voting and present at a federation board meeting. These proposals will be posted on [FEDHub in the Advocacy Positions for the 120th Congress community](#).

The deadline for submissions is **June 1, 2026**, and you can find more information on the process [here](#). To review the Advocacy Positions for 2025-2026, you can find them [here](#). If you have any questions, please contact the Advocacy Department at [advocacy@narfe.org](mailto:advocacy@narfe.org).



Teresa Baker and Maryland Comptroller Brooke Lierman who will speak to us in Bowie in May.

### Mark Your Calendars!

**Federation Mini Conference on May 5-6, 2026**

All members are welcome and encouraged to attend.

Day One speakers are Maryland Comptroller **Brooke Lierman**, NARFE National Secretary/ Treasurer **Cindy Blythe** and League of Women Voters of Maryland President **Linda Kohn**. Day Two is a *Congressional District 5 Meet & Greet* with leaders and candidates.

If you would like to attend please reach out to your Chapter President who will have details to assist you in registering for the conference. National Only Members should email the Federation Registration Chair **Lillie Watson** and Vice-Chair **Rhonda Hackley** at [narfemd22@gmail.com](mailto:narfemd22@gmail.com) to register.

**Registration deadline is April 10th.**

**PAUL SCHWARTZ**  
NARFE Region 02 Vice President

**Membership:** 2025 saw the most positive year of membership counts since 1999! New membership totaled 16,206; however, membership losses totaled 17,808 for a net loss from 2024 to 2025 of only 0.12%. Compared to the usual 5% loss in previous years, we are at, basically, a breakeven point. Standing still is better than falling backwards. The focus on maintaining our membership numbers centers on maintaining a high percentage of renewals. Stemming the tide of not losing members to death, while laudable, is a bit more challenging. So, the message here to chapter presidents is to try to reach out to members coming up for renewal to renew.

**Chapters:** This brings us to NARFE Chapters. As many of you may be aware, I recently submitted a bylaws amendment currently under review by the Bylaws Committee to change the bylaws for new members. Instead of giving new members the option of joining a chapter when they become new members and know little about chapters, they will, instead, be placed in a chapter when they become a member and will have the option of dropping out of the chapter when the chapter dues are due a year later.

The pushback by some on the Bylaws Committee is twofold. It involves, first, what change in the system will be needed due to this change. According to HQs, this change to the database would make it easier because the choice/option for new members would be eliminated. Rather, the option to pay chapter dues will continue to be placed on renewal notice, as is currently the case, and they would be able to drop the chapter membership by declining to pay the chapter dues. Where the cost factor does come into play is the additional cost to Headquarters for covering the chapter dues for new members who in previous years had opted for National Only for that first year. Since National Only members account for some 54% of our membership, the calculation would be 54% of new members multiplied by the chapter dues due. If that cost becomes prohibitive, chapters could waive the reimbursement from HQs for the benefit of additional members in the short term with the hope of continued membership in the long term.

**Chapter Engagement of Legislators:** Chapter involvement brings us to NARFE engagement with legislators. Legislators attend NARFE chapter functions because that is where they find constituents a.k.a. voters. As a direct result of State Senator Jim Rosapepe's visit to the Laurel Chapter a few months ago, I have been actively engaged in development of state legislation to provide Maryland consumers with the impact of tariffs on the imported goods they purchase. I will keep you posted on progress on this issue.



RVP Paul Schwartz (second from left) testifying to Maryland General Assembly in Annapolis.



## STEVE GROOM

Maryland Federation Second Vice President, Membership

NARFE's membership growth has halted, the Federation's membership has dipped slightly (2.6%) since our last newsletter – from 10,139 (4,564 Chapter and 5,575 National only) to 9,876 (4,443 Chapter and 5,433 National Only). Not good news, given our earned benefits are in just as much jeopardy as this time last year. We must share with active and retired federal employees we know reasons to join!

First, at the state level, our State Legislative Committee is engaged at this time of the year while Maryland Legislation is in session. One recent win was passage of a tax deduction for seniors (\$1,000 for singles and \$1,500 for couples, dependent upon income). Next, at the national level, NARFE was part of the successful coalition to overturn the Government Pension Offset and the Windfall Elimination Provision that had an enormous impact on many federal retirees. It is amazing how many individuals are still unaware of this change. Finally, NARFE was continually active in 2025 to prevent the federal government from changing their portion of our healthcare premium from a percentage of premiums to a stipend. This would have created a huge financial burden on retirees as premiums increase over time.

On a more day-to-day basis, the NARFE magazine has timely, in-depth articles on issues that impact us as well as an excellent Q&A section each month. Additionally, NARFE headquarters is staffed with in-house experts who are only a phone call away.

## BOB DOYLE

Maryland Federation State Legislative Committee Chair

The NARFE Maryland Federation's State Legislative Committee monitors bills before the Maryland General Assembly related to NARFE member interests. Here are the bills on which we have testified as of mid-March.

**[HB 124](#)** – Income Tax – Subtraction/Modification – Losses from Fraud or Theft

**[HB 323/SB 291](#)** – Income Tax – Credit for Income Tax and Penalties Due for Financial Exploitation

These bills would allow victims of fraud and theft from qualified retirement plans to subtract those losses from their taxable income, and help recover what they lost.

**[HB 152](#)** – Consumer Protection – Regulations (Elder Fraud Prevention Act of 2026)

This bill requires the Maryland Commissioner of Financial Regulation to adopt consumer protection rules against unauthorized wire transfer taken out of their account.

**[HB 278/SB113](#)** – Department of Aging and Commission on Aging – Longevity Ready Maryland Act

These bills authorize the multisector plan on aging to address the growing population of older adults in the State known as the “Longevity Ready Maryland Plan.”

**[HB 484/SB 987](#)** – Corporate Income Tax – Direct-To-Consumer Pharmaceutical Advertising

These Bills would eliminate a state corporate tax deduction for direct-to-consumer pharmaceutical advertising and redirect the resulting revenue to protect health care coverage for Marylanders.

**[HB 707](#)** – Income Tax – Retirement Income to phase-in a state income tax pension exclusion on retirement income as follows: 30% in 2026, 60% in 2027 and 100% in 2028 and beyond. It will also expand the sources of retirement income that are eligible for the exclusion.

**[HB 745](#)** – Income Tax – Senior Tax Credit to make the State income tax credit for certain taxpayers who are at least age 65 refundable.

**[SB 757](#)** – Consumer Protection – Disclosure of Tariffs and a searchable database, to be known as the Maryland Local Sourcing Portal, to connect businesses with local sources for tariff-impacted goods and other supplies.

**[HB 1008/SB 753](#)** – Fiduciary Institutions – Vulnerable Adults Banking Protection Act to give fiduciary institutions the authority to delay or deny a financial transaction requested by a senior or vulnerable adult if there is a reasonable belief that the requested transaction could result in financial exploitation, to allow for an investigation to take place to ensure that the adult was not being coerced into making a transaction because of a criminal act.

**[HB 1437/SB 973](#)** – Income Tax – Credit for Long Term Care (LTC) Premiums to allow certain LTC insurance holders to take an annual tax credit of \$250 on an annual basis for as long as the holder keeps the policy.

**[SB 73](#)** – Election Law - Polling Place Procedures - Accessible and Expedited Voting Act of Maryland 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.

**[SB 382/HB 902](#)** – Retire In Maryland Tax Relief Act to establish a tax credit for seniors with these income caps: federal adjusted gross income less than \$175,000 for an individual return and less than \$250,000 for a joint or surviving spouse or head-of-household. The credit is 25% of MD tax at age 77; 50% of MD tax at age 78; 75% of MD tax at age 79; and 100% of MD tax at age 80 and older.

**[SB 555/HB 446](#)** – Brain Health Program and Clinical Tool Kit to establish the Dementia Services and Brain Health Program in the Maryland Department of Health to lead the State’s public health efforts relating to brain health and dementia, including establishing and maintaining a Clinical Toolkit for dementia care.

**[SB 57](#)** and **[SB 150](#)** –Licenses and Public Profiles – Notification of Veteran Status are similar veterans bills to authorize several Maryland agencies to provide the means for veterans to indicate their veteran status on applications to these agencies for licenses, certificates, security identification cards, and other provisions.

**[HB 761](#)** – Income Tax – Military Retirement Income (Keep Our Heroes Home Act) to increase to \$25,000 for tax year 2026 and \$40,000 for tax year 2027 and beyond the current military retirement income tax subtraction modification, regardless of the individual’s age.

**[HB 977](#)** – Veterans Benefits Matters – to require a person not accredited by the U.S. Department of Veterans Affairs seeking to receive compensation for preparing, presenting, or prosecuting a veterans benefit matter to enter into a written fee agreement that must be signed by both parties. The fee agreement must adhere to all specified criteria and must also provide specified information that indicates that free services may be available.

### VIRGINIA BENDER

Maryland Federation Alzheimer’s Chair

### Causes of Alzheimer's

The main underlying cause of memory loss and confusion is the **[progressive damage to brain cells](#)** caused by Alzheimer's disease. While **[current medications](#)** cannot stop the damage Alzheimer's causes to brain cells, they may help lessen symptoms for a limited time. Certain situations — such as a change in living arrangements, switch in routine or certain infections — can cause symptoms to worsen. Any time there is a sudden change in behavior, it is important to have a medical evaluation to rule out other causes.

### Memory Loss and Confusion in Alzheimer's

In the later stages of the disease, a person with Alzheimer's may not remember familiar people, places, or things. Situations involving memory loss and confusion are extremely difficult for caregivers and families, and require much patience and understanding.

### How to respond

- Stay calm.
- Respond with a brief explanation.
- Show photos and other reminders. Use photographs and other thought-provoking items to remind the person of important relationships and places.
- Offer corrections as suggestions. Avoid explanations that sound like scolding.
- Try not to take it personally. Alzheimer's disease causes your loved one to forget, but your support and understanding will continue to be appreciated.
- Share your experience with others. Join **[ALZConnected](#)**, our online support community and share what response strategies have worked for you and get more ideas from other caregivers.

This information is included on the Alzheimer’s website. **[www.ALZ.org](#)**

## MARYLAND CHAPTER NEWS



### Hagerstown Chapter 306

Chapter 306 President **Patricia "Pat" Nix** received a framed collage from Chapter 306 official photographer, **John Hess**. The framed collage of pictures features many guest speakers who spoke at Chapter membership meetings. Mr. Hess agreed to be the Chapter photographer a few years ago and has himself been a guest speaker talking about how to take great pictures.



### Chapter 1734 Talk on America 250

On March 18, Melanie Smith Dzwonchyk, COL Thomas Dorsey Regent for DAR, spoke to Chapter 1734 about the Daughters of the American Revolution and America 250. She outlined their mission as patriotism, education, and preservation. Today's DAR celebrates diversity, especially in finding information on patriots that were African American, Native American, and women. Patriotism is exemplified by service to veterans and current. Education is supported by providing support to American history education in schools, to local ROTC groups, and to essay competitions on patriotic American topics. Local celebrations of America 250 include the Howard County festivities at Belmont Manor in Elkridge, Maryland on April 19, and the local chapter of DAR planting of a Liberty Tree at the Benjamin Banneker museum on October 17, 2026 at 300 Oella Avenue, Catonsville. Both events are open to all.

Belmont Manor in Elkridge, Maryland on April 19, and the local chapter of DAR planting of a Liberty Tree at the Benjamin Banneker museum on October 17, 2026 at 300 Oella Avenue, Catonsville. Both events are open to all.



U.S. Rep. Sarah Elfreth, a champion for federal employees and our merit based civil service, will speak at the Chrysalis stage in Merriweather Park on March 28.



As of: June 2025  
 Maryland Federation of NARFE  
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#### CALENDAR *(subject to change)*

Apr 10	Team Registration Deadline for Mini-Conference
May 4	Executive Committee Meeting (3-6pm)   Comfort Inn Hotel, Bowie MD
May 5-6	Mini-Conference   Comfort Inn Hotel, Bowie MD
July 24	Deadline to submit Fall Federation Newsletter Items to Editor
Aug 24-26	NARFE FEDcon26   Hyatt Regency, Indianapolis, IN
Sep 18	Board Registration Deadline for Board Meeting – October
Oct 5	Executive Committee Meeting (3-6pm)   Comfort Inn Hotel, Bowie MD
Oct 6	Board Meeting   Comfort Inn Hotel, Bowie MD
Oct TBD	Region 2 Training Academy   TBD
Nov 23	Deadline to submit Winter Federation Newsletter Items to Editor

\* The Board consists of officers, chapter presidents and an at-large national-only member.