



The Key Notes

National Active and Retired
Federal Employees Association
Chapter No. 409 Frederick, Maryland

April 2018
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net

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NARFE 409 LUNCHEON MEETING

Friday, April 20th

Doors open at 11:00 a.m.

The Notables, a choral group from Homewood.

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Tax Overhaul Now Tax Law

Congress has approved a major federal tax overhaul and the President has signed it into law with most provisions starting in January, 2018. Many individuals are concerned and confused about how these changes will impact their tax situation.

For individuals, lower tax rates will combine with changes to deductions, exemptions, and credits, which will affect each individual and family differently. The major change is the increase in the standard deduction, from \$6,350 to \$12,000 for a single filer and from \$12,700 to \$24,000 for a married couple filing jointly. This immediately reduces the taxable income, resulting in a lower tax for most filers. As a result some taxpayers will no longer do itemized deductions (Schedule A, "long form"), which is said to simplify the process of filing a return.

Gone with the new tax law is the \$4,050 personal exemption for each family member. Along with this is an increase in the child tax credit from \$1,000 to \$2,000 per child, which gives some offset to the loss of personal exemptions. Large families will be affected by this personal exemption loss. This credit ends when the child turns 17, so families with older teens, college students, and young adults living at home will certainly feel this impact.

Itemized deductions are where there are still questions. Generally it is to the benefit of the taxpayer to use the higher of either the standard deduction or itemized deductions. Schedule A deductions are still present with

limitations added. Medical expense deductions must exceed 7.5% of the adjusted gross income for 2018, but will increase to 10% of the AGI in 2019. SALT (state and local taxes) deductions are capped at a total of \$10,000 of combined income, property, and sales tax payments, an impact felt more heavily by those with larger incomes. Mortgage interest deduction is limited to the first \$750,000 of home loan value, again an impact on larger incomes. Charitable contributions have no changes. What to do next year? If you have itemized in past years, gather all your information and do your tax return both ways, comparing to see which gives the lower tax or higher refund on combined federal and state returns.

Maryland taxpayers will have an increased tax burden due to the federal changes. Three significant bills have been introduced in the MD General Assembly to address this problem and are currently in the hearing stages. SB 191 seeks to permit taxpayers to claim itemized deductions even if they filed federal returns claiming the standard deduction; current MD tax code does not allow this separation. SB 318 seeks to increase the allowed MD standard deduction. MD tax code ties the number of personal exemptions to the number claimed on the federal return. SB 184 seeks to break that tie, thus allowing MD taxpayers to claim personal exemptions even though the federal exemption for this is zero.

Shall we say that preparing 2018 tax returns will be a bit challenging?

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

On March 14th fellow advocates from across the state attended Maryland Alzheimer's Advocacy Day in Annapolis to ask our Maryland officials to support the passage of the FY 2019 Operating budget that includes an additional \$2.5M for the Department of Aging's budget for nursing home diversion, which include additional funds for Senior Care, Senior Assisted Living

Group Homes (SALGH), and Congregate Housing programs. This will enhance supports for individuals living with Alzheimer's and their families to keep their loved ones in home and community-based settings for as long as possible, reduce the cost of care, and ensure the best quality of life possible for individuals living with Alzheimer's.

PROFILES IN CIVIL SERVICE

The MD Federation is requesting additional bios from members who live in Congressional District 6, (John Delaney) and District 8, (Jamie Raskin) to include in the 2018 booklet of "Profiles in Civil Service." The booklet's intention is to showcase the many years of dedicated service that federal civil servants have contributed to our nation. Please share your story and tell us where you worked, how many years, and what impact your career had on our nation. Here is an example taken from the 2017 booklet to use as a guide: "I served in the Social Security Administration for 38 years. I dealt with the American public, assisted them in applying for all types of benefits, and performed my job with compassion ... I knew the livelihood of many was dependent on our Agency, so I went the extra mile." Profiles can be sent to Elinor Abrell abrellem@comcast.net or Kathy Siggins siggimax@mindspring.com and thank you for your submission.

LEGISLATIVE

David Carmack (240-578-4965)

As reported in the March edition of THE KEY NOTES, the President recommended, among other things in his budget proposal, a pay freeze for federal employees for 2019. NARFE is encouraging its members to contact their members of Congress to support a pay raise for federal employees through the fiscal year 2019 appropriation process.

The most recent development on Maryland income tax changes for 2018 is the approval by the Maryland Senate of a bill to increase the standard deduction. So far, no bill has been approved by either chamber that would allow itemization of deductions in computing Maryland taxable income where a taxpayer has not itemized deductions in computing his/her federal income tax.

2018-2019 NOMINATING COMMITTEE REPORT

The Nominating Committee presents this slate of officers for the May 2018 – May 2019 term.

Co-President	Elinor Abrell
Co-President	<u>Vacant</u>
VP-Membership	Dennis Vernon
VP-Legislative	David Carmack
Recording Secretary	Margaret Hawker
Corresponding Secretary	Lynn McKnight
Treasurer	Jerie O'Connor
Luncheon Coordinators	Gale Vernon and Carolyn Francis
Service Officer	Chuck Caloia
Chaplain	Gil Monck
Assistant Chaplain	Earle Browning
Newsletter Editor	Scott Darby

Members-At-Large:

Linda Adams	Delores 'Dee' Dorman
Linda Johnson	Walter Rabbitt
Kathy Siggins	Vicki Yanez

We will be voting on this proposed slate of Officers at the April luncheon meeting and Installation takes place in May. A special thank you to the new people who have stepped up and said yes to participation in the leadership of this chapter.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Did you know that you can get a NARFE membership card by calling Member Services at 1800-456-8410? Well, I didn't know that either until Ed Leatherman called and asked me that question. Ed was planning to take advantage of some of the NARFE member discounts that are advertised in the back of the NARFE magazine and wanted to have proof of his NARFE membership in the event that he was challenged. Great question so I called NARFE HQ with it and they sent the membership card out within a week; thought this is worth sharing in case someone else would like a card. In February, we had 32 members pay their annual chapter dues of \$9 in addition to their annual NARFE national dues of \$40. Terrific!! The previous three months, 67 members (14 in Jan., 38 in Dec., 15 in Nov) had paid their chapter dues. Progress on chapter dues payments is being made! NARFE HQ listed 6 chapter members in February as being "Transferred Out of the Chapter" and they are: Kathy Frazier (who now has a Texas address), Claudia Hennigan (now has a Cocoa

Beach, FL address), Carey Linton, M.R. Oldach, Brenda Swiger, and, George Walton. If you didn't wish to be "transferred" out of our chapter, call NARFE HQ (telephone number listed above) to make financial arrangements to pay your chapter dues in addition to your national dues. (NOTE: NARFE HQ automatically changes your membership status to a National member if you don't pay your chapter dues) NARFE HQ reports that second renewal notices had been sent to: Charles Burns, Timothy Cannon, Helen Chase, Frances Dougherty, June Egan, Barbara Gwinn, Jamie Hall, Pamela Kelmer, Kay Kennedy, Adelaide McCallum, Cynthia Roper, Stephen Seffens, C. L. Taylor, and, Wayne Yonekawa. Three members have been dropped from chapter rooster for non-renewal – Ross Bainbridge, Karen Ann Croyle Fiscer, and Curt Marshall. If you know anyone on this delinquent dues list, please remind them as they probably just forgot and would appreciate the friendly reminder. Happy to report that Charles Summers has had his membership reinstated. Please welcome the following prospective chapter members: Ralph Kurtzman, Tom Mechanick, Jerome Miller, Gregory Smith, Skip Young, Joseph Barchi, Mark Damico, Karen Haines, Kim Loll, Arthur McClarty, John Rosarius, Cynthia Speller, and Thomas Stackhouse. Please try to assist them if they have any questions.

SECRETARY'S REPORT
Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on Tuesday, March 13, at the American Legion. The minutes were approved. The Treasurer's report was given and approved. Legislative, Newsletter, Membership, Public Relations, Service, and Luncheon reports were given. The Nominating Committee report was given and approved for presentation to the Chapter. There will be a regional training session on June 11 and 12 in York, PA.

TREASURER'S REPORT
Jerie O'Connor (301-845-7964)

BALANCE as of January 31..... \$4,352.62
 Receipts for February..... \$1,098.67
 Expenditures for February..... (\$1,073.27)
 TOTAL FUNDS available as of 2-28-2018... \$4,378.02

We are saddened to report the following Chapter 409 related deaths.

Members
 None Reported

Relatives of 409 Members
 None Reported

Chapter 409 members and relatives sick and or shut-ins needing our prayers and concerns:

Bill Davis, Ruth Davis, Betty Dean, Joyce Gregoire, Howard Lutz, Lynn Mc Knight, Mary B. Miller, Anne Niemiec, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor

Please contact Gil Monck (1-717-762-7484) with any information for this section of the newsletter.

Date: April 20, 2018

Location: American Legion, 1450 Taney Ave., Frederick, MD 21702

Time: Doors will open at 11 AM. Lunch served at 12 noon. Program starts promptly at 1 PM.

Menu: Roast beef w/mashed potatoes and salad

Program: The Notables from Homewood

We must receive your mail reservation or cancellation no later than Friday **April 13, 2018.**

Call with any questions.

MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, April 20, 2018 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$16.00** per person. Mail both to **NARFE CHAPTER #409, 4006 Carriage Hill Dr. Frederick, MD 21704**

We need to reserve the number of meals by Friday, April 13, 2018 so PLEASE MAIL AS EARLY AS YOU CAN.

<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>	<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Telephone Number: _____

Frederick Chapter 409, Inc. Of NARFE
12280 Rosswood Dr.
Monrovia, MD 21770-9400
ADDRESS SERVICE REQUESTED

APRIL 2018

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Some of you will find a (P) following your name on the mailing label. This means you are a "prospective" member.
Please consider joining NARFE by contacting Dennis Vernon at 301-694-8003 for membership information.

APRIL 2018 NEWSLETTER

CHAPTER 409 NARFE

Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.

Visit us at our website: <https://sites.google.com/site/narfe409/>
Linda Adams-Webmaster 301-253-4740

CALENDAR 2018

- April 17** Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.
- April 20** Chapter 409 Luncheon
June 11-12 Region II Training Academy
August 26-28 FEDcon18, NARFE's National Conference
Hyatt Regency, Jacksonville, Florida