



# The Key Notes

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

April 2019  
Newsletter

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

Editor: Scott Darby 14 S. Pendleton Ct.  
Frederick, MD 21703 301-662-7123 (sdarby1601@gmail.com)

**NARFE Chapter 409 Luncheon**  
**Friday, April 19th Doors open 11:00 a.m.**  
**Dr. Sara Via**  
**U. Of MD Extension – Climate Change**

**SERVICE OFFICER**  
**Chuck Caloia (301-938-2000)**

At a hearing before a committee of the state legislature on March 13, a representative from the NARFE Maryland Federation testified in favor of a bill to benefit Maryland taxpayers, including members of NARFE. Senate Bill 906 (like a companion bill in the House of Delegates) would allow an individual to itemize Maryland income tax deductions, whether or not the individual itemizes deductions on the individual's federal tax return. The legislation would apply to all taxable years after 2018.

The NARFE representative who testified at the hearing was Mr. Paul Schwartz, Maryland Federation State Legislative Committee Chair. He explained that the bill is intended to correct a situation in which many Maryland taxpayers are now required to annually pay hundreds -- perhaps even thousands -- of dollars more in state income tax than would not have been the case before changes were made to the federal income tax code. The current situation is an unintended consequence of the changes at the federal level.

NARFE's Maryland Federation also sent out a "Call To Action" asking NARFE members to attend the hearing as a show of support for SB 906.

Had NARFE not risen to advocate for this bill, there would have been no other witness at the hearing to speak in support of it, despite its significance to many Marylanders. Many of the seats in the hearing room probably would have been vacant as well, sending a false signal to the committee that this bill is not very important to us taxpayers.

I'm glad to know that NARFE "has our backs" on issues like this one. To me, NARFE dues are not an "expense" so much as an "investment" in protecting our

earned benefits and providing fairness to federal employees and retirees.

## MARCH LUNCHEON



The highlight of our meeting was a talk by two officers of the NARFE Maryland Federation, Dr. Bruce A. Fowler, Chair, Federal Legislative Committee (left), and Dr. Sudha Haley, 1<sup>st</sup> Vice President / Legislative Director (right), pictured here with Chapter 409 President Elinor Abrell (center). The speakers discussed the various ways in which the Maryland Federation advocates for federal employees' and retirees' earned benefits.

## LEGISLATIVE

**David Carmack (240-578-4965)**

Early in March two bills were introduced in the House of Representatives that would have an impact on federal employees and federal retirees. The first bill is the Fair Cola for Seniors Act to change the annual cost-of-living adjustment for federal pensions, social security benefits, and for veterans' benefits from the present Consumer Price Index for Urban Wage Earners and Clerical Workers to the Consumer Price Index for the Elderly.

The effect of this proposed change is to reflect the real cost of living increases faced by retirees. The second bill is the Federal Employees Paid Leave Act that would provide, inter alia, 12 weeks of paid family leave for the birth, adoption, or foster placement of a child and for care of a family member suffering from a serious health condition.

The President has recycled in his proposed budget for the next fiscal year items that would negatively impact federal employees and retirees. Among those items are (1) freezing the salaries of federal civilian employees for 2021 while recommending a 3.1 percent raise for the military, (2) increasing the contributions by employees toward their retirement, (3) eliminating the COLAS on pensions under FERS, and (4) modifying the government contribution toward the Federal Employees Health Benefits Program.

In Annapolis, the legislature is considering a bill that would uncouple from federal law the manner in which one treats deductions in computing Maryland income tax. Currently, a Maryland taxpayer can itemize his/her deductions in computing Maryland income tax only if that taxpayer itemizes his/her deductions in computing Federal income tax. The aim of the bill is to allow Maryland taxpayers to itemize their deductions in computing Maryland income tax even though such taxpayers used the standard deduction in computing Federal income tax. NARFE has strongly supported this legislation.

### **ALZHEIMER'S REPORT**

**Kathy Siggins (301-829-2462)**

In March I joined approximately 250 fellow NARFE advocates from 48 states, the District of Columbia, and Puerto Rico, to attend the LEGcon19 Legislative Training Conference in Alexandria, VA. We learn about NARFE's legislative agenda for the 116<sup>th</sup> Congressional Session, learned how to be an effective advocate, and to lead the charge on Capitol Hill to protect the benefits that civil servants have earned through their many years of dedicated service to our country. Any changes that may occur to our benefits will set a precedence for active and future federal employees. One example: Originally, only new hires were required to contribute more into their retirement fund with no additional benefits, lowering the federal government's contribution to the retirement fund. Then, those with five years or lower, and now ALL federal employees are required to contribute more to

their retirement fund. Our benefits are under attack once more by this Administration and we must remain vigil.

This is my story:

I joined NARFE in 2001 as a surviving spouse of a retired Postal employee whose 23-year career was cut short when he began showing signs of dementia at the age of 57. He retired in 1988 at the age of 60 as Director, Office of Procurement for the U.S. Postal Service. After extensive testing at the National Institutes of Health he was officially diagnosed with Alzheimer's in 1990 at the age of 62. He had Alzheimer's for the last 13-years of our nearly 21-years of marriage. Twenty years younger I became his primary caregiver at the age of 37.

### **NOMINATING COMMITTEE**

**Mary Lou Blessing (240-651-1865)**



Mary Lou Blessing, chair of the chapter's nominating committee, is seeking candidates for the vacant positions of Corresponding Secretary, Assistant Chaplain and Member-At-Large. Chapter members who may be interested in volunteering are asked to phone Mary Lou at (240) 651-1865 before April 16th.

### **MEMBERSHIP REPORT**

**Dennis Vernon (301-694-8003)**

First, if you wish to pay your NARFE annual dues (national membership is \$40 and/or your \$9 annual chapter dues), please contact NARFE HQ at 1-800-456-8410. Also, NARFE HQ can make the necessary financial arrangements with OPM if you would like to have your NARFE dues deducted from your monthly annuity so you don't have to worry anymore about

paying your dues. The following listed personnel have been dropped from out chapter rooster by NARFE HQ for non-renewal and they are: Peter Hearn; James Marsh; Marian Pitts; John Turner; John Frank; and, John Willis. If you know any of these folks, you may wish to remind them to renew their membership and stay current on retirement subjects, as well as, proposed changes to our benefits. Next, please welcome new chapter members: Agnes Wronka and Jean Davis, who just transferred in from another NARFE chapter. The following individuals are prospective members: Mark Cheli; Gilbert Boggs; Tim Burns; DJ Groggin; Keith Leaman; Christine Pacula-Cox; Dean Blanken; Monica Bur; Julie Gourley; Mark Lewack; Janel Lobur; Ann Rickeros; Aaron Solich; and, Diana Takata. Please make them feel welcome at the luncheon if a prospective member decides to sit at your table.

The minutes for January were approved. The Treasurer’s reports for January and February were given and approved. (There was no meeting in February due to bad weather.) Membership, Legislative, Newsletter, and Luncheon reports were given. The Chapter needs you! Executive Committee positions available are President, Corresponding Secretary, Assistant Chaplain, Newsletter Editor, and Members-at-Large. Please consider volunteering for one of these positions.

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

BALANCE as of Dec. 31, 2018..... \$3,733.04  
 Receipts for Jan..... \$1,300.33  
 Expenditures for Jan..... (\$1,212.38)  
 TOTAL FUNDS available as of 1-31-2019.... \$3,820.99

BALANCE as of Jan. 31, 2019..... \$3,820.99  
 Receipts for Feb..... \$1,242.68  
 Expenditures for Feb..... (\$1,304.38)  
 TOTAL FUNDS available as of 2-28-2019... \$3,759.29

**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:**

**Ruth Davis, Betty Dean, Howard Lutz,  
 Mary Miller, Ann Niemiec, Jaimie Pugh,  
 Joe Shrader, Donald and Nadia Taylor**  
**Please contact Gil Monck (1-717-762-7484) with  
 any information for this section of the newsletter.**

**Date: April 19, 2019**

**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: Meatless Lasagna and salad**

**Program: Dr. Sara Via  
 U. Of MD Extension - Climate Change  
 Election of Officers**

We must receive your mail reservation or cancellation no later than Friday **April 12, 2018.**  
**MAILING ADDRESS: NARFE Chapter 409,  
 P.O. Box 1716, Frederick, MD 21702**  
 Luncheon questions, please call:  
 Gale Vernon 301-694-8003

**SECRETARY’S REPORT**  
**Margaret Hawker (301-874-8409)**

The Executive Committee of NARFE Chapter 409 met on Tuesday, March 12, 2019, at the American Legion.

**Reservations for April 19, 2019 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, P.O. Box 1716, Frederick, MD 21702**

We need to reserve the number of meals by Friday, April 12, 2019 so PLEASE MAIL AS EARLY AS YOU CAN.

Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon	Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon
_____	<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  
2458 Five Shilling Rd.  
Frederick, MD 21701  
**ADDRESS SERVICE REQUESTED**

**APRIL 2019**

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APRIL 2019 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 2019

- April 16**                      **Chapter 409 Executive Committee Meeting**  
   **10:00 AM at American Legion (Same location as our luncheon)**  
   **All are welcome to come.**
- April 19**                      **Chapter 409 Luncheon**
- May 5-7**                      **Maryland Federation Biennial Conference, Ocean City**