



**Next luncheon / meeting is on Tuesday, May 10 at 11:00 AM**

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**President’s Message** (Elinor Abrell • 301-831-8753)

Finally, Maryland retirees are to receive the benefit of tax relief with the bipartisan tax cut bill signed into law by Governor Hogan. This \$1.86 billion bill will provide relief for retirees, working families, and small businesses. Combined with the recent 30-day gas tax suspension of about \$100 million, this legislative session will deliver nearly \$2 billion in tax relief. David Carmack details this in his Legislative Report. The State Legislative Committee of the NARFE MD Federation has worked on promoting and lobbying for a tax relief bill for retirees for several years. While Governor Hogan openly favored this, any proposed bill never got out of committee to the legislative floor for a vote. Finally, in this session, all leaders came together in agreement to pass this bill, thus providing economic relief to those who need it most.



Photo by Dan Grauman

The 37 Chapter 409 members and guests who attended the April luncheon meeting heard a great presentation from David Campbell, a master gardener, who is an expert on bees. He talked about the importance of bees in pollination of both flower and food plants, and how to enhance bee habitats by choosing attracting plantings. The attached *Application for Frederick County, Maryland Pollinator Friendly Garden Certification* includes a list of these plants.

The attendance for this meeting was the largest seen since we moved to the Golden Corral. Perhaps the spring weather combined with the increased comfort level and reduced risk of venturing out explains this, along with a program of interest.



Photo by Dan Grauman

There are several agenda items that are to be included in the upcoming May meeting. **First**, there is installation of the newly elected officers and members of the Executive Committee. We welcome the addition of two new members, J.D. Brooks and Jeanine Young, and we thank Dennis Vernon for his years serving as 1<sup>st</sup> Vice President and Membership Chair. **Second** is presentation of the annual Chapter charity donation, which this year goes to **Partners in Care**, as announced by the Charity Committee Chairman, Earle Browning. Partners in Care Executive Director, Hongwei Xiu, was to be the speaker at our in-person January meeting, which was cancelled due to COVID, but her presentation was given via Zoom. **Third** and last, we will remember our members whom we lost in the past year. All of this will be followed by the program. Therefore, to allow ample time, we will follow this format:

**Buffet and socialization 11:00 AM – 12:15 PM. At 12:15 PM doors close to start agenda items. Program will start at approximately 12:45 PM. Please help maintain schedule, come a bit early!**

**Financial Report** (Kathy O’Connor • 301-845-7964)

Balance available to Chapter 409 as of Mar 17, 2022 . . . \$6,890.22  
 • Income . . . . . \$543.34  
 • Expenses . . . . . \$276.52  
 Balance available to Chapter 409 as of Apr 20, 2022 . . . \$7,157.04

**Chaplain’s Report** (Earle Browning • 301-831-5355)

**The following NARFE members have passed away**

- Patricia Shaefer – 2021
- Joseph Dominick – 7/29/21
- Dorothy DeGrange – 8/22/21
- Ruth Davis – 3/20/2022
- Jane Shoemaker – 4/5/22
- Harry Wellener – 4/13/22
- Thomas Wiley – 4/17/22

**The following are the names of our shut-ins**

- Betty Brewer
- Richard and Lynn McKnight
- Kathy Kusel Patrick

Please let the Chaplain know if there are other shut-ins. God Bless everyone.

**Alzheimer’s Report** (Kathy Siggins • 301-829-2462)

In March, the President signed into law the FY22 appropriations omnibus bill, which contained our ask of an additional \$289 million for Alzheimer’s and dementia research at the National Institutes of Health (NIH), bringing the total for Alzheimer’s research at NIH to \$3.4 billion. In addition, the package included \$25 million to implement the **BOLD Infrastructure for Alzheimer’s Act** (<https://www.cdc.gov/aging/bold/index.html>). The Act directs the Centers for Disease Control and Prevention (CDC) to create a uniform national public health infrastructure across the country with a focus on public health issues such as increasing early detection and diagnosis, risk reduction, prevention of avoidable hospitalizations, and supporting dementia caregiving. Advocates are now focusing on the FY23 budget.

Medicare & Medicaid Services (CMS) released its final decision on coverage for aducanumab or Aduhelm, a new class of drugs addressing the underlying biology of Alzheimer’s disease. CMS will stand with its original decision of limiting access to only those individuals diagnosed with Early Onset Alzheimer’s or Mild Cognitive Impairment (MCI) who are currently enrolled in clinical trials. Although disappointing, the Alzheimer’s Association will continue its fight to give access to all patients who are willing to take it.

**Legislative Report** (David Carmack • 240-578-4965)

The Federal budget for Fiscal Year (FY) 2022 is now in effect and raising the debt-limitation ceiling will not have to be revisited until sometime in 2023. On April 6, the Postal Service Reform Act of 2022, discussed in a recent edition of *THE KEY NOTES*, became law. Among other things, this legislation protected the health benefits of active and retired Federal employees.

On March 29, the House of Representatives, with overwhelming bipartisan support, passed The Securing a Strong Retirement Act of 2022, H.R. 2954, which would, among other things, increase the age at which

minimum distributions would start to 75 in 2033 and increase the limit for those aged 62-64 on catch-up contributions to qualified employer-sponsored retirement plans, such as the Thrift Savings Plan, from the current \$6,500 to \$10,000. In an effort to address Federal employees' growing student loan debt, H.R. 2954 also allows employers to make matching contributions toward qualified student loan payments. NARFE strongly supports this legislation and believes that many of the provisions will become law this year.

The House Committee on Oversight and Reform and the Senate Homeland Security and Government Affairs Committee advanced two NARFE supported bills that would improve Federal employee death benefits and reform hiring practices, respectively. The Honoring Civil Servants Killed in the Line of Duty Act, H.R. 7376, would increase death benefits and funeral allowances for Federal employees who lose their lives in service to the nation. Death benefits would go from \$10,000 (last set in 1997) to \$100,000. Funeral allowances would go from \$800 (set in 1966) to \$8,800. The Chance to Compete Act, H.R. 6967, would change how Federal agencies evaluate job applicants and would make the Federal jobs process more efficient. NARFE is hopeful that these two pieces of legislation will become law.

In his proposed budget for FY 2023, President Biden included a 4.6% raise for Federal employees in 2023.

On March 22, 2022, Rep. Hue (R-GA), ranking member of the House Oversight and Reform Subcommittee on Government Operations, introduced H.R. 7095, the Accountable Federal Employees Act, which would codify several changes made by former President Trump and rescinded by President Biden, to create, among other things, an expanded excepted service category (Schedule F), that, according to NARFE, threatens the integrity of a professional, nonpartisan Civil Service.

As a result of action in the recent session of the Maryland legislature and approval by the Governor, some relief from Maryland income tax for retirees 65 and older will go into effect for 2023 and will continue through 2027. This relief will reduce Maryland income tax for single filers having up to \$100,000 in retirement income and for married persons filing joint returns having up to \$150,000 in retirement income. (For other filing statuses, one must see the legislation.) This relief would come through an income tax credit of between \$1,000 and \$1,750. If a person (or persons) makes more than the amount for his/her (their) filing status, the reduction in Maryland income tax would not apply.

### Service Officer's Report (Chuck Caloia • 301-938-2000)

#### • Call for Blood Donors!



The Red Cross is experiencing the worst blood shortage in over a decade. Blood donations save lives. The Frederick Blood Donation Center is at **141 Thomas Johnson Drive, Suite 120**. If you'd like to schedule an appointment to donate, or if you have questions, please visit <http://redcrossblood.org> or call 1-800-733-2767 (1-800-RED-CROSS).

#### • Election Judges Needed!

The Frederick County Board of Elections still needs many more election judges to staff polling sites for this year's primary and secondary elections. Election judges make sure that elections are fair and accessible for all voters. They make sure the voting place, ballots, and equipment are secure and working properly; check voters' eligibility; assist those wishing to use Same Day



Registration; explain the voting process; provide voters with the appropriate ballot; and perform related duties. Election judges receive training and are paid for their work, including the training time. More information can be found at Frederick County's Board of Elections website <https://frederickcountymd.gov/1198/Board-of-Elections>, or by phoning Theresa Church at the Board of Elections, 301-600-4141.

### Editor's Notes (Dan Grauman • 301-806-5999)

#### • Frederick County COVID-19 community level is LOW!

Please consider attending the May luncheon / meeting, now that the Frederick County COVID-19 community level is low. Meet fellow Chapter 409 members, enjoy the large variety of quality foods that are freshly prepared throughout the day by Golden Corral staff, and listen to what should be a very interesting presentation by author Dr. Mark Kortepeter.

You can get up-to-date information about COVID-19 in Frederick County, at <https://frederickcountymd.gov/8094/COVID-19-in-Frederick-County>.

#### • Consider NARFE's Dues Withholding Program

Perhaps the time has come to give some consideration to the NARFE's **Dues Withholding Program**, which is a dues payment method available to retired members, spouses, and annuitant survivors giving the option to have their annual NARFE membership dues deducted each month from their annuities. Chapter dues can be included, if desired. NARFE annual dues are \$48, and a 12.5% discount given for signing on to withholding reduces dues to \$42. Chapter 409 dues are \$9. National and chapter dues now at \$51, would be a monthly withholding of \$4.25 from your annuity check. Once this is set up, you no longer need to remember whether or not you have paid your dues, and the monthly withholding is certainly affordable and convenient. An application form for dues withholding can be found on page 35 of the March 2022 NARFE magazine and is also attached to this newsletter.

*We wish all the mothers among our members a  
Happy Mother's Day!*



Frederick Chapter 409, Inc. of NARFE  
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Frederick, MD 21701

May 2022

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May 2022 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

NARFE Chapter 409 luncheons take place at the Golden Corral Buffet & Grill  
5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922

**2022 luncheon schedule • buffet starts at 11:00 AM, program starts at 12:30 PM**

**If you have not been fully vaccinated, or if you are not feeling well on the day of the luncheon, please do not attend.**

Boosters are now available and encouraged but are not required for luncheon attendance.

Date	Speaker	Presentation Title
May 10	Dr. Mark Kortepeter, author of the book "Inside the Hot Zone"	Dr. Kortepeter was in charge of the Fort Detrick lab, where they work with bacteria like anthrax and viruses like Ebola. You can learn more about the book at <a href="https://www.youtube.com/watch?v=rOk0qjrovcw">https://www.youtube.com/watch?v=rOk0qjrovcw</a>
Jun 14	<b>BINGO</b>	<b>BINGO</b>

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