



The Key Notes

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

November 2016
Newsletter

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

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NARFE 409 LUNCHEON MEETING

Friday, Nov. 18. Doors open at 11:00 a.m. Program will be Mr. Bill Gray, Account Manager, FEHBP Account Management & OPM Relations from BlueCross/BlueShield speaking on changes in the FEHB program. Mr. Gray expects that representatives from Kaiser, Aetna, Unitedhealthcare (includes MD-IPA) and GEHA will attend the November luncheon.

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Last year Senator Ronald Young (District 3-Frederick) introduced into the Maryland General Assembly a bill titled "Income Tax - Subtraction Modification - Retirement Income" (2016SB005) for the purpose of altering the subtraction amount allowed on the State income tax return for certain retirement income of individuals at least 65 years of age or totally disabled, or whose spouse is disabled. This bill would have repealed and reenacted with amendments, portions of the existing MD Tax Code. The bill never made it to the floor of the General Assembly and Sen Young plans to reintroduce it in the 2017 session.

For 2015 MD tax returns, the allowable pension exclusion was \$29,200, and has historically increased by \$700 annually for a number of years. Should Sen. Young's bill pass in the 2017 Assembly, allowable pension exclusion would increase to \$33,000 in 2018, and then in \$7,000 annual increments for six more years, capping out at \$75,000 allowable exclusion in 2024. Generally speaking, retirement income that can be excluded is defined as income derived from a qualified employee retirement system and does not include IRAs and annuities. This bill would definitely benefit Maryland retirees, many of whom move out of state upon retiring, complaining that MD taxes are

simply too high and they can live cheaper elsewhere. Sen. Young is reaching out to all retiree groups to garner support for this bill. Phone calls, emails, and letters to his office are needed—numbers are so important when trying to get any legislation passed. More information on this bill will be coming in the near future, and most definitely a large contingent of supporters present when he does introduce the bill in the General Assembly would carry a strong message for its passage.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

A total of 75 organizations sent a letter to lawmakers on September 27, 2016, asking them to find a solution to the sharp expected increase in Medicare Part B premiums that was forecast in the 2016 Medicare Trustees report. The letter cited a figure from the report suggesting that premiums could rise by as much as 23% for nearly 30% of beneficiaries. This, coupled with the likelihood of little to no COLA next year, means that retirees could be facing a difficult situation. In the letter, the organizations state that "According to the 2016 Medicare Trustees Report, Part B premiums will increase significantly for nearly 30 percent of beneficiaries. It is estimated that 2017 Part B premiums could increase to an estimated \$149 per month, which is a significant increase over the standard 2016 Part B premium of \$121 per month. The trustees also predict that this increase will be accompanied by a hike in the Part B deductible—up to \$204 from \$166."

Last year's Bipartisan Budget Act of 2015 allowed the Part B monthly standard premium to increase by 16 percent to \$121.80 for those Part B enrollees whose premiums were not deducted from their Social Security benefits, but that increase was far less than the \$159.30 amount initially projected by Medicare actuaries. The legislation also said that there would be

no increase in premiums in 2017 provided that there was no COLA, but a small COLA, which could be as little of 0.2 percent, would allow Medicare trustees to impose at least a 22 percent increase in the standard premium for those not protected by the hold harmless clause.

The letter asks that Congress support an extension of the solutions included in the Bipartisan Budget Act of 2015 and extend the protections of the hold harmless provision to all beneficiaries. While most CSRS retirees are affected, other groups feeling the impact include individuals turning 65 this year, state and local government retirees not covered by Social Security, and state Medicaid programs. Groups signing the letter include AARP, AFL-CIO, America's Health Insurance Plans, the National Active and Retired Federal Employees Association, and many public sector unions.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

NARFE launched its National Walk to End Alzheimer's Team this year and has recruited 220 teams to take part in some of the 600 walks nationwide. NARFE's goal is to raise \$50,000 in 2016, to support families in local communities who are living with Alzheimer's. Donations will continue to be accepted through the end of November which is National Alzheimer's Disease Awareness Month.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Please welcome Karen Urchasko of New Market and Roberta Fowler of Middletown as the newest members to our chapter. Mary Lee of Frederick has her membership reinstated – nice to have you back, Mary. NARFE Headquarters dropped the following individuals from our chapter membership roster for non-renewal: Caroline Fink; Barbara Hartley; and, Ronnie Osterman. Headquarters has sent second renewal notices to the following personnel: C. Oscar Baker, William Grove, Donald Hunt, Joe Jones, Betty Magaha, Gay Mullican, Janet Nave, David Rhoderick, Faine Rodgers, Al Smith, Judith Templeton and Dan

Vangilder. If you know of these people, please encourage them to pay their dues. **IF** you receive notice from Headquarters, please do not put it to one side as you may forget to renew your membership as our memories are not as good as when we were younger. With 3 additions and 3 losses, our membership roster remains at 662 members.

Please continue to notify me of any changes of address, phone numbers and/or email addresses so the National membership and our chapter newsletter databases are updated – email notifications of any changes are preferred and especially appreciated to ensure that I accurately record your corrected information (remember what I said about our memories?)

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

Members

Leroy E. Hartswick, age 92, died September 16, 2016. No widow.

Orville Clifford Bowersox Jr., age 91, died, September 18, 2016.. Widow is Eleanor Bowersox.

Ralph F. Knisely, age 89, Past President of Chapter 409 from 1995-1997, died October 1, 2016. No widow.

Relatives of 409 Members

Ruben Burnett, age 96, died September 19, 2016. His longtime companion member was 409 **Gloria Weedon**.

Mr. Tommy Gibson, age 43, died October 8, 2016. His grandmother-in-law is member **Mary Miller**.

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

Joyce Gregoire, Donald R. Hunt, Mary B. Miller,
Anne Niemiec, Dorothy Piper, Jaimie Pugh,
Ann Simon, Donald and Nadia Taylor, Sisty Vincent,
Doris Walter

Gil Monck (1-717-762-7484)

**Please contact Gil with any information for this
section of the newsletter**

RIDE SHARING TO OUR LUNCHEONS
Chuck Caloia 301-938-2000
SERVICE OFFICER

Do you need a ride to our monthly luncheon meetings? Send me a "RIDE REQUEST" and I'll do my best to connect you with a chapter member who could give you a ride. Please include your name, contact information, address with ZIP Code, and the name of the cross-street nearest to your home.

If you frequently drive to our luncheons and you'd like to help the chapter launch this new service, please send me a "RIDE OFFER" that includes the above information. If a chapter member living near you -- or along your route to the luncheons -- needs a ride, I'll put you in touch with them.

Please contact me as soon as possible with your requests and offers.

Here's how to reach me:

By **email** (preferred method):
Chuck_Caloia@yahoo.com (Note the underscore after my first name.)

By **text message** to (301) 938-2000 (No phone calls or voicemail, please!)

By **postal mail** addressed to:
 Chuck Caloia c/o Long & Foster Realtors
 5301 Buckeystown Pike #250
 Frederick, MD 21704

If I can't fulfill a Ride Request from one of the Ride Offers I receive, I'll ask for the help of other chapter members who live near the member requesting a ride.

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

The Executive Committee of NARFE Chapter 409 met on October 11, 2016, at the American Legion. The minutes were approved. Treasurer's report for September was approved subject to audit. Legislative, Newsletter, Alzheimer, Membership, Luncheon, and Service Officer reports were given.

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

BALANCE as of 8-31-2016.....\$4,675.82
 Receipts for August..... \$1,587.00
 Expenditures for August..... (\$1,859.65)
 TOTAL FUNDS available as of 9-30-2016.... \$4,403.17

NOTICE: If your address, telephone number, email address changes, or to receive the E-version of the newsletter and booklet please remember to notify me, Dennis Vernon, by telephone at 301-694-8003 or email knight21702@yahoo.com . This will assure you will continue to receive our chapter newsletter and the NARFE Magazine and we will be able to contact you if necessary.

Date: November 18, 2016
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: Turkey Dinner
Program: Federal Employee Health Benefits Program

We expect representatives from BC/BS, Kaiser, Aetna, Unitedhealthcare (includes MD-IPA) and GEHA to attend.
 We must receive your mail reservation or cancellation no later than Friday November 11, 2016.
 Call Susan Janssen at **301-695-1785** with any questions.
MAILING ADDRESS: NARFE CHAPTER #409
P. O. Box 1642 Frederick, MD 21702

Reservations for November 18, 2016 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$14.00** per person. Mail both to **NARFE CHAPTER #409, P.O. Box 1642, Frederick, MD 21702**

We need to reserve the number of meals by Friday, November 11, 2016 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

NOVEMBER 2016

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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.

NOVEMBER 2016 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
2016**

- November 14** Rep. Van Hollen's FEHB Forum, 9 a.m.,
Holiday Park Senior Center, Wheaton, Md.
- November 15** Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.
- November 18** Chapter 409 Luncheon
- November 21** Rep. Van Hollen's FEHB Forum, 7 p.m.,
Executive Office Bg., Rockville, Md.

2017

- January 25** USM Legislative Forum, Annapolis, Md.
- February 7** Federation Board Meeting, Bowie, Md.
- March 12-15** National Legislative Training
- March 15** NARFE Day on Capitol Hill