



FEDERAL BENEFITS EXPERTS

DOVER, DE
CHAPTER 1174

NARFE National - www.narfe.org
NARFE DE Federation - www.narfe-de.org

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NOTICE: THE NARFE MEETINGS HAVE BEEN CANCELLED DUE TO THE CORVID -19 VIRUS. Your executive officers felt this action is needed due to the severity of the virus. We want to ensure you; we hope to return in the near future to our meetings.

Little Bit of Information to keep you informed

Dear Members,

I hope this newsletter finds you all doing well. Things may not be back to normal but at least we can see the light at the end of the tunnel. Having three covid vaccines available is quite an achievement in just a year. Of course, getting an appointment for one is another story but stay positive.

If it's March it must be NARFE-PAC month. The elections may be over but your help is still needed to support those members of Congress that support us. Please consider making a donation today.

Although we may not be able to meet our fellow members on the National Level are still working hard for us and keeping us informed as you can see from the wonderful articles in our NARFE magazine. Please be sure to read it and the email NewsLine to keep up on the most recent NARFE happenings.

Stay safe,

Elizabeth

BIRTHDAYS:

March: Ray McCloskey
Connie Reichardt
Donna Lamos

April: Kathleen Cooper
Vivian Ginn

Isobel Montgomery

May: I Letitia (Tish)
Thornton, Kathy Adams

June: Margot Ostrusk, Marge Bodner

**ANNIVERSARY:**

March: Nancy & Ted Story,
Alan & Donna Lamos

April: None

May: Marlene & Fred Lake

June: Simon & Lani Lowe,
Mr. & Mrs. Robert Spragg,
Jim & Wendy Schilling, Tish & Leroy Thornton



NARFE is the only membership organization solely dedicated to protecting and preserving the benefits of all Federal workers and retirees.

This is information is useful for your taxes. (I am able to provide this information since I volunteer as a Volunteer Income Tax Advisor (VITA) representative)

Tax Tip 1: Beginning with the 2020 tax year, the CARES Act **is allowing \$300 of cash contributions** to be deducted on **a tax return** without having to itemize other deductions for taxes, medical expenses, etc. A joint return is only eligible for one \$300. Non-cash donations, such as to Goodwill, do not qualify. “Cash contributions” include donations to charities by check, credit card, electronic transfers, or payroll deductions. This tax law change was made to encourage charitable contributions after enhanced standard deductions eliminated many taxpayers from “Itemizing” their deductions on their federal tax returns. Delaware permits itemized deductions, even if not used on federal returns.

Tax Tip 2: No retirement plan Required Minimum Distributions (RMD) are required in 2020 from retirement plans or individual retirement accounts. If

you have not taken your Required Minimum Distribution for 2020 yet, and do not presently need the funds, please contact your plan administrator for procedures to omit them. The federal Thrift Savings Plan website states that they will not automatically distribute 2020 Required Minimum Distributions, to participants who have no installment payment method in place. RMD’s will resume in 2021, assuming the law is not extended. This provision was implemented when the stock market was declining to preserve retirement account balances.

Tax Tip 3: The SECURE Act of 2019 **delayed the start of Required Minimum Distributions from retirement plans to age 72** for persons turning 72 after December 31, 2019. The previous mandatory age to begin RMD’s was 70 ½.

Tax Tip 4: The stimulus money received (April and December) need to be added to your return on worksheet 8. However, it is not taxable and is only used to ensure you received your stimulus. Please check to amounts you received because everyone did not receive the full amount at that time.

Tax Tip 5: General Assembly has passed a law that will exempt **UNEMPLOYMENT benefits received in 2020**. The amount of unemployment compensation included in your federal adjusted gross income (AGI) should be included on line 36 on form 200-01. This will reduce your Delaware adjusted gross income by that amount.

REPORTS OF THE OFFICERS:

Note: per Roberts Rule of Order reports such as those given by the Secretary and Treasurer do not need a motion.

SECRETARY: The December Newsletter with birthdays and anniversaries listed for January and February was mailed & emailed to all members. Hopefully everyone is enjoying the information I am trying to keep everyone updated. I would like to be able to provide everyone’s names and date to the birthday and anniversary monthly listing. I would like to have everyone’s date of birth and anniversary so we can do a shout out to wish you a happy celebration.

I decided to add a new little section called “Getting to Know you”; since we are not having meetings. I thought it would be fun to learn a little bit about our members. If you have any other questions or corrections. Please email me at somaldonn@comcast.net.

TREASURER: Since Phyllis has been unable to provide a monthly treasure report do to extended stay in rehab center. Rumor has it; the tentative discharge date is 12 March. It has been a long, long year. (Information has been provided by Ilona Gechter)

VICE PRESIDENT: No information provided since everything is on hold until further notice.

PRESIDENT: The Executive Board met over Zoom and decided to cancel the 2021 State Conference. The next Conference will be held in 2023 and the chapter responsible as host will lead the next conference. So presently, the Dover chapter will not have to coordinate the conference in 2021.

COMMITTEE REPORTS:

Information provided by Regional President

Vinnie: An easy way to promote the PAC and raise funds by directing members to the online contribution page. If you intend to send your own email, please include a link to NARFE-PAC’s [online contribution page](#) where members can select a one-time contribution or sign up to become NARFE-PAC sustainers. Below is the direct contribution link you should share.

Contribution link: <https://members.narfe.org/Support-NARFE>

The following is the registration information for the next virtual/electronic meeting of NARFE’s National Executive Board (NEB):

Friday, March 12, 2021, from 1 to 4 p.m ET
Registration is required. Please [click here to register](#) and view the agenda for the meeting. After

registering, you will receive a confirmation email containing information about joining the meeting.

Future NEB meetings will be held electronically, unless a determination is made that meetings are safe enough to be held in person. Electronic access will be provided in either event. Member comments can be received by email to NARFE Headquarters staff through March 19, 2021 by emailing hq@narfe.org.

Minutes of the meeting will be available on the [NARFE website](#).

NARFE Applauds Long-Sought Postal Reforms

Alexandria, Va. —NARFE National President Ken Thomas issued the following statement in response to the House Committee on Oversight and Reform’s hearing to review legislative proposals to improve the finances of the U.S. Postal Service: “The U.S. Postal Service is one of the nation’s oldest, largest and most iconic civilian federal agencies, but one that has long run in the red. Previous attempts to shore up financing have only resulted in unwise cost-reduction measures, lack of investment in innovation, a steady decline in service standards and erosion of public trust in this venerated institution. These efforts are in large part due to the disastrous prefunding mandate to ‘protect’ retiree health benefits. “NARFE has long fought for the repeal of the overly burdensome mandate to prefund future postal retiree health benefits. Rather than protecting health benefits, the requirement has threatened them by undermining the financial stability of the Postal Service, leading to cost reduction measures targeting those benefits. “As a result, previous legislative efforts to reform USPS have included onerous provisions that would require postal retirees to pay additional premiums for mostly duplicative health insurance coverage through Medicare—or else lose their earned retiree health benefits. NARFE consistently and strenuously objected to such requirements. “The current draft under discussion

would preserve choice for current postal retirees regarding whether to enroll in Medicare Part B, without requiring it as a condition for receiving their earned retiree health benefits. After years of advocating for this exact change, NARFE is pleased to learn that the discussion draft maintains choice for current retirees. Specifically, current retirees age 65 and older would have the option to enroll in Medicare Part B without penalty; retirees ages 55 to 64 would be automatically enrolled at age 65 but would have a three-month window to opt-out. With these critical improvements, NARFE supports the Medicare integration construct of the discussion draft. “Together, repeal of the prefunding mandate and inclusion of optional Medicare coverage for retirees significantly improve upon past postal reform bills, and we thank Chairwoman Maloney for her efforts in this regard. The discussion draft as written would provide much needed financial relief to the U.S. Postal Service. NARFE urges members of Congress to maintain these improvements as debate continues. We look forward to reviewing the final bill and hope to support the committee’s postal reform bill once it is introduced.” NARFE submitted a statement for the record in advance of the hearing. # # # As the only organization solely dedicated to the general welfare of all federal workers and retirees, NARFE delivers valuable guidance, timely resources and powerful advocacy. For a century, NARFE has been a trusted source of knowledge for the federal community, Capitol Hill, the executive branch and the media. CONTACT: Jenn Rafael, NARFE Director of Communications and Marketing jrafael@narfe.org | (571) 483-1270

MEMBERSHIP: Effective January 1, 2021, annual National dues is \$48. Dover Chapter annual dues remains the same at \$6. (For new members the first year of Chapter dues is free!)

40 members have their dues withheld from their annuity. This is a payment method giving NARFE members (retirees) the option of having their annual

dues automatically deducted from their annuities on a monthly basis at a savings of 15% off the National dues and also saves time & effort of future renewals.

5 members are Life Members. Life membership whose cost (for National membership) is actuarially based on a member’s age.

**HAPPY BIRTHDAY
NARFE...100 YEARS!**



If you have questions or would like informational brochures, please contact Nancy Story.

BOARD MEETINGS: Both regional and our executive board meetings are cancelled for in-person gatherings until further notice.

Hope everyone is doing well and getting out of the house. During these past several months, Alan and I have been exploring Delaware and have seen places we never knew existed in Delaware. It appears there are still places to explore in the next several months.

Still would like to have everyone’s birthday and anniversaries, so we can wish you “happy birthday/anniversary”. All members

Respectfully submitted,
Donna M Lamos
Secretary

GETTING TO KNOW YOU

Name: Thelma O. Gabrielson

Birthday: 8 July

Anniversary: 19 Aug 64

Where Did You Work: Hired as a clerk typist at Keesler AFB, MS, from 1964 – 1970. Worked as a clerk typist at Dover AFB, DE, 1970 – 1971 and again from 1973 – 1977. Worked in Contracting at Dover AFB, DE, 1977 – 2007.

Where Were You Stationed: Accompanied my husband while he was stationed at Keesler AFB, MS and Cannon AFB, NM.

How Long In The Position: Working in Contracting at Dover AFB, I procured supplies from 1977 – 1981. Worked Contract Administration (CA) as a Contracting Officer while awarding, monitoring and amending contracts from 1981 – 1986. Promoted to Branch Chief of CA from 1986 – 1998. Promoted to Deputy & Small Business Specialist in 1998 – 2007.

What is your Best Memory: President Carter started a program called Upward Mobility giving people working in dead-end jobs a chance to progress in their career. A buying position came open in Contracting in 1977 and I applied along with 75 other people. Met a panel of six people who selected the top five who were then interviewed by the supervisor who made the final selection. Talked to numerous people who applied for the job who said they didn't have a chance of being selected. I told them if you go into the interview with that attitude you won't get the job. Must have done something right during those interviews – I was selected for the position that went from a GS-4, GS-5, to a GS-7 in three years with room for advancement in other positions in the squadron.

Least Thing You Liked About the Job: Supervision! My first day as the Contract Administration Branch Chief, I went from being friends with my co-workers to a leadership role where I had to make sure everyone was treated the same. Critiquing unacceptable daily and annual performance was never enjoyable. Reporting an individual to the Commander for drinking on the job was unbearably difficult but required for everyone's sake. You would think telling a person to eat breakfast and read the paper before coming to work would not be required but it happened.

Family: I married Edward in 1964. We have three daughters: Kathy, Pam and Martha, four grandchildren, and six great-grandkids.

Where Are You Originally From: I was born in Kent General, Dover, DE, along with my twin brother. I was raised on a dairy farm near Marydel and have an older brother, John. Attended Caesar Rodney all 12 years, graduating in 1964.

GETTING TO KNOW YOU

Name: Roderick Warr

Birthday (no year):

Anniversary:

Where did you work: Dover AFB in Transit Alert as a civilian. Before that I was active-duty AF for 24 years.

Where were you stationed: I was stationed in Taiwan, California, Texas, Germany and then Dover in 1979.

What is Best memory: I ended my military career as an "undershirt" which is the unofficial name for an Acting First Shirt for the L G. I'd have to say that was my best job.

Least thing you liked about your job: My least favorite task was working on C130s that we're returning from Vietnam, covered in Agent Orange.

Family: Vinnie and I have been married for 44 years. We met in Austin, TX. I have a son who lives in Colorado, a step son who was also career AF. He lives in Missouri. He has a daughter who will be leaving for college at UNLV this month. He lost his wife to cancer. He is a Real estate broker and Mayor of his town so he keeps quite busy. We have a daughter who lives in Newark and is a Message Therapist. She has one child who is a constant source of joy. She is also co-owner of a bar in Wilmington and is kept way too busy to call her poor, empty nest parents.

Where were you originally from: I was born in California near LA. The West Coast is the Best Coast. I had three brothers growing up. My mom turned 91 in December and lives in Las Vegas.