

## December 9 Program: Montgomery County Public Schools

| Dr. Thomas W. Taylor, the new MCPS Superintendent of Schools, will speak to us of his goals and vision | [P. 3](#)

## Special MCCF Meeting on Property Tax Assessments

| Join us on Monday, December 16, for a discussion of problems with the real property tax assessment procedures (Zoom link at right) | [P. 4](#)

## Legislative Breakfast a Success

| Hundreds—including numerous political luminaries—attended the 7:00 a.m. legislative breakfast hosted by the Committee for Montgomery on November 22 | [P. 10](#)

## Civic Fed Rolls into a Thanksgiving Parade

| MCCF had a presence at the annual November event in downtown Silver Spring | [P. 12](#)

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**TO PRINT, USE [PRINT VERSION](#)**

## of note

### Next MCCF Meeting #958

Monday, December 9, 2024, 7:00 p.m. online via Zoom. Topic: "Montgomery County Public Schools."

| [Join the Zoom Meeting Here](#)  
[AGENDA, P. 2](#) • [PROGRAM, P. 3](#)

### Special Tax Assessment Meeting

Monday, December 16, 2024, 7:00 p.m.

| [Join the Zoom Meeting Here](#)

### Meeting Minutes

November 14 Meeting #957 [P. 13](#)

Executive Committee Meetings

NOVEMBER [P. 16](#)

### Membership Application

[JOIN ONLINE](#) | [MAIL-IN FORM](#)

## Federation Meeting #958

Monday, December 9, 2024

7:00 p.m.

Online Zoom Meeting

### AGENDA

1. Call to Order/Introductions
2. Approval of Agenda
3. Approval of Minutes: November General Mtg. [P.13](#)
4. Treasurer's Report
5. Announcements
6. December Program: Dr. Thomas Taylor, Superintendent of Schools, MCPS [P.3](#)
7. Committee Reports
8. Old Business
9. New Business
10. Adjournment

## About MCCF Meetings

*All monthly MCCF meetings are open to the public.* They are held on the second Monday of each month, September through June.

**The December meeting will be held online via Zoom** (see page 3 for program) at 7:30 p.m.:

| To be part of the video conference, first [visit the Zoom website](#) to download the program for your phone or computer.

| Date and Time: Monday, December 9, 2024, 7:00 p.m. Eastern Time.

| To [join the Zoom meeting from your browser, use this link.](#)

| To participate by phone (audio only), call 301.715.8592. The meeting ID is 824 3420 0537. No password is required.

We hope you will join us! ■

The **Montgomery County Civic Federation, Inc.**, is a county-wide nonprofit educational and advocacy organization founded in 1925 to serve the public interest. Monthly MCCF meetings are open to the public (agenda and details at left).

The *Civic Federation News* is published monthly except July and August. It is emailed to delegates, associate members, news media, and local, state, and federal officials. **Recipients are encouraged to forward the *Civic Federation News* to all association members, friends, and neighbors.** Permission is granted to reproduce any article, provided that proper credit is given to the "*Civic Federation News* of the Montgomery County (Md.) Civic Federation."

### Civic Federation News

civicednews AT montgomerycivic.org

**TO SUBMIT AN ARTICLE, [SEE PAGE 17](#)**

## Letter from the President: Dear Delegates and Members

### DECEMBER MEETING

Mark your calendars for our December 9 meeting, which will feature the new MCPS Superintendent of Schools, Dr. Thomas W. Taylor. He will speak on his near term and long-term goals for the school system, and what he sees as the challenges faced by MCPS. This is a great opportunity to hear directly from the new Superintendent and offer your suggestions and raise concerns after recent turbulent years for the school system. Feel free to invite interested residents from your civic association.

Dr. Taylor has more than 25 years of experience as an educator, with more than 12 years in district level leadership and six years as a superintendent. Prior to MCPS, he served as superintendent in Stafford County Public Schools in Virginia

where he was named Virginia Region III Superintendent of the Year in 2024, honoring the student-focused work he led.

During his tenure in Stafford County, Dr. Taylor implemented various noteworthy initiatives, including the development of specialty centers focused on in-demand career opportunities and expanded work-based learning career credentialing. Dr. Taylor led the work to offer a comprehensive approach to student learning, effective teaching methods, top-notch curriculum, active engagement, fair assessment, high standards, and tailored support for all students. He also secured a partnership with the Jed Foundation to address student mental health.

Prior to his service in Stafford, Dr. Taylor was Deputy Superinten-

dent in Chesterfield County, the Region III Superintendent of the Year (2016) in Middlesex County, and UVA's Alumni Outstanding Principal (2012) in Charlottesville City.

### JANUARY MEETING

Our January 13, 2025, meeting will focus on the county budget. The budget touches every aspect of life in our community—health, the environment, affordable housing, transportation, economic development, and many other areas. We have invited the County Executive Marc Elrich to preview his budget submission and hear his thoughts on the challenges we face, particularly considering the state budget struggles. As part of the budget process, we hope the County Executive will include funding for

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## President's Letter, cont.

our existing People's Counsel statute and we will continue our long-standing efforts to reinstate a People's Counsel for land use in Montgomery County.

### AHSI RESOLUTION

Finally, thank you to all delegates who worked through the process of arriving at a **consensus resolution on the Attainable Housing Strategies Initiative**. The process began with presentations from proponents of the proposal—Gwen Wright, former planning director, briefed us in February 2024 and then senior Planning staff briefed us in April 2024. In September, we heard from the County Executive on his perspective.

Our delegates spent many hours reading and listening and weighing the arguments pro and con. The

Executive Committee, including our Housing Committee Co-Chairs, worked hard to craft a resolution that reflected community and member concerns. Please watch for alerts and suggestions for grassroots action

on this and other issues.

As always, we thank you for all you do for the MCCF and your neighborhood.

—Cheryl Gannon  
President, MCCF ■

## Problems with Real Property Tax Assessment Procedures

*By Jerry Garson, Treasurer*

There are a number of problems with the methods used by the State Department of Assessments and Taxation (SDAT). First, the methods used by the SDAT do not appear to be in compliance with the Maryland State Constitution. One of the other problems is that Heating Ventilation Air Conditioning units (HVAC) and houses are expected to have a life-span of 190 years.

Article 14 of the **Maryland Constitution Declaration of Rights** states

“that no aid, charge, tax, burthen [burden], or fees ought to be rated or levied, under any pretense, without the consent of the Legislature.” So the consent of the legislature is needed to levy taxes.

Article 15 of same says **“that the General Assembly shall, by uniform rules, provide for the separate assessment, classification and sub-classification of land, improvements on land and personal property, as it may**

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## Tax Assessments, cont.

deem proper; and all taxes thereafter provided to be levied by the State for the support of the general State Government ... **shall be uniform within each class or sub-class of land, improvements on land and personal property** which the respective taxing powers may have directed to be subjected to the tax levy....”

My reading of these Articles taken together is that legislature’s explicit consent is required before any tax (which must include the computation of the amount which is subject to tax) is levied, and that the General Assembly has no authority to delegate the creation of “uniform rules” (i.e., how real property assessments are calculated). To put it another way, these rules, like those for income tax, must be established

directly by the legislature and not delegated to the Director of a State Agency.

I have not found evidence of legislative action related to, or oversight of the real property assessment rules, and in my view, the consequence can be seen clearly in the example of the depreciation policy that I have provided, below. There are other examples of unsupported aspects of the Worksheet that I would be happy to share.

**Land does not seem to be valued uniformly; see items below.**

The only authority that is General Assembly provides is as follows:

*Article - Tax - Property  
§8-202*

*Except as provided in §8-201 of this subtitle, all property that is subject to property tax shall be assessed*

*by the supervisor for the county where the property is located.*

*§8-201*

*The Department shall assess:  
(1) operating property of a railroad or a public utility;  
(2) business tangible personal property that is subject to property tax; and  
(3) distilled spirits, as set forth in §8-112 of this.*

*§8-202*

*Except as provided in §8-201 of this subtitle, all property that is subject to property tax shall be assessed by the supervisor for the county where the property is located.*

*§8-203*

*An assessment or value of real property continues in effect from*

MORE

## Tax Assessments, cont.

*year to year until changed as provided by this title.*

*§8-205*

*(a) When a property assessment is changed as the result of an appeal of its value, the supervisor or the Department shall consider the facts and reasons stated in the decision on the appeal when next reviewing the assessment of the property.*

*(b) When conducting subsequent reassessments of the property, the supervisor or the Department:*

*(1) may not automatically eliminate a reduction in the assessment of the property that was granted by a property tax assessment appeal board or the Maryland Tax Court; and*

*(2) may eliminate a reduction in the assessment of the property*

*granted by a property tax assessment appeal board or the Maryland Tax Court if the specific reason for the reduction no longer applies.*

*(c) If the value or classification of real property is appealed as provided by Title 14, Subtitle 5 of this article, the appeal shall be noted in the assessment worksheet or card that relates to the property whose value or classification was appealed.*

The Depreciation life should be spelled out by the legislature for Single Family Houses.

SDAT depreciates a property by 1% each year for the first ten years of the life of the dwelling and 1/2% thereafter. Depreciation of a single family house over 190 years is longer than most houses will last. As such, SDAT does not follow the generally accepted accounting principles ap-

proach to depreciation in its assessment for residential properties. I have been unable to find where this depreciation policy is codified in Maryland law.

Depreciation expense is used in the world of accounting to allocate the cost of a tangible asset over its useful life. In other words, it is the reduction in the value of an asset that occurs over time due to usage, wear and tear, or obsolescence.

There are only a few proscribed (forbidden) methods of applying depreciation, the simplest and most common being the “Straight Line Method.” With the “Straight Line Method,” the depreciation expense amount is the same every year over the useful life of the asset. For example, if an asset costs \$10,000, has an estimated useful life of 10 years, and no residual value at the end this

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## Tax Assessments, cont.

period, it will be depreciated at 10% (i.e., \$1,000) per year.

There are two other relevant aspects of depreciation:

▮ Accumulated depreciation is never reduced. If the estimated useful life of an asset is extended, then the remaining net cost is depreciated over that revised useful life.

▮ The cost of each improvement to an asset should be depreciated individually based on the lower of either its estimated useful life from the date it is available for use, or the remaining estimated life of the asset.

My house was built in 1965. According to the SDAT Worksheet, it has been depreciated by 34.5% (10% for the first ten years, then 24.5% for the following 49 years). In practice, this means SDAT represents that my house has a total life span

of 190 years, with an anticipated remaining lifespan of 131 years, (i.e., until 2155). This is obviously a totally unrealistic life for a residential property that is already 59 years old. The house is not compliant with current building codes and practices (for example, electric wiring, fire protection, insulation) and shows its age in other ways, like foundation cracks. The wiring was installed in 1965 and the original certification is still on the box. If I wanted to have a 220-Volt line for an electric vehicle, I would have to remove my electric stove and replace it with a gas stove or else disconnect my electric drier. There are no available electric circuits on the junction box.

SDAT also does not comply with the principle that individual assets should be depreciated over the lower of their useful life or the life of the property. A Heating Ventilation and

Air Conditioning (HVAC) system is a good example. HVAC systems can last up to 25 years. But with the approach to depreciation applied by SDAT, my HVAC system is also expected to last 190 years! Why is an HVAC system regarded as an improvement in the first place as no property would be built today without one?

When a significant improvement is made to a dwelling—for example, finishing a basement—the improvement “cost” is added to the assessment value and SDAT will lower the accumulated depreciation by some percentage based on the judgment of the assessor. A reduction in depreciation is not only contrary to generally accepted accounting practices, but it also does not reflect the reality of the situation: that most improvements will not extend the life of the

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## Tax Assessments, cont.

dwelling itself.

While State Income Tax is codified in the Code of Maryland Regulations (COMAR), I have been unable to find the equivalent codification of property assessment calculation rules (which are analogous to the rules for determining income subject to tax on an income tax return). The only reference I can find to assessments is in [Annotated Code \(Tax-Property\) § 2-202, Additional Responsibilities of Director](#), which, under Section (4), states that one of the duties is “to set standards or units for assessing various types of property.”

We see that land is significantly undervalued and buildings are overvalued. This leads to a reduction of income taxes collected in houses that are rented since the depreciation is

greater than it should be. Land costs are not subject to depreciation but remain as part of the cost basis.

Depreciation reduces the taxable income on the property. If the valuations are based on lower land values and the same ratio is used for Maryland income taxes, the depreciation on the structure using the ratios will be higher and will reduce the Maryland income collected on income from rental houses.

The land valuation used by SDAT in some neighborhoods shows the following:

Land is valued at:

Land Type	Size	Rate/SqFt	Land Value
Primary Improved	8,000	47.32	379,040
Secondary	2,000	8.60	17,200
Tertiary	10,000	4.54	45,400
			441,640

For land over 20,000 square feet,

the following values are used.

Primary Improved 20,000	21.90	438,000
Over 20,000 Sq Ft	2.43	

Larger lots are more valuable since McMansions can be built on larger lots, but this is not recognized by SDAT. Large lots can also be subdivided.

We see commercial property a few hundred feet away valued between \$17 and \$23 per square foot of land. This is not “uniform value of land” since we do not have various classifications like 1- to 3-family buildings, apartment houses, or commercial property like some other states.

I do not understand that the land value of my house has gone down by 8.62% from 1/1/2006 to 1/1/2024, but the building value increased by 155.83%

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## Tax Assessments, cont.

The other question is, should Maryland have a similar classification of property similar to New York State, which allows each county to use four classifications of properties if they adopt the regulations.

Property in New York City is divided into 4 classes:

- Class 1: Most residential property of up to three units (family homes and small stores or offices with one or two apartments attached), and most condominiums that are not more than three stories.

- Class 2: All other property that is not in Class 1 and is primarily residential (rentals, cooperatives, and condominiums). Class 2 includes:

- | Sub-Class 2a (4 - 6 unit rental building);

- | Sub-Class 2b (7 - 10 unit rental building);

### COMMERCIAL PROPERTY VALUES

Commercial property land a few hundred feet from single-family houses is valued at:

Address	Type	Sq Ft	Assessment	\$ per Sq Ft
7817 TUCKERMAN LN	commercial	490,921	8,866,000	18.06
7817 TUCKERMAN LN	commercial	574,992	12,768,800	22.21
7817 TUCKERMAN LN	commercial	570,846	12,741,200	22.32
11325 SEVEN LOCKS RD	commercial	344,995	6,047,700	17.53
11325 SEVEN LOCKS RD	commercial	280,526	4,919,600	17.54

- | Sub-Class 2c (2 - 10 unit cooperative or condominium); and

- | Sub-Class 2d (11 units or more).

- Class 3: Most utility property.

- Class 4: All commercial and industrial properties, such as office, retail, factory buildings and all other properties not included in tax classes 1, 2 or 3.

Land values for Commercial Property within a few hundred feet

of houses in my neighborhood, shown in the box above, are assessed at a lower value than residential properties—in violation of the Maryland State Constitution Articles 14 and 15.

Maryland can change the law to allow Class 2 and 4, since Maryland already has a separate class for Utility property. Marc Elrich has proposed a similar system.

MORE

## Tax Assessments, cont.

**On Monday, December 16, at 7:00 p.m., our Treasurer Jerry Garson will host a Special Meeting on real property tax assessments.** About one-third of county properties will be reassessed as of January 1, 2025. Residents may challenge assessments, and this meeting will explain the assessment process and how to proceed with a challenge if you so desire. Speakers from State Department of Taxation: Ava McIntyre-Garvey (SDAT, Supervisor of Assessments, Montgomery County), and SDAT staff Bryan Levenson. There will be a powerpoint presentation. *Forward questions in advance to Jerry Garson at treasurer@montgomerycivic.org.*

To join the virtual meeting, use the Zoom code [here](#). We hope you will join us. ■

## Committee for Montgomery Hosts Legislative Breakfast

On November 22, 2024, the Committee for Montgomery hosted its 36th annual Legislative Breakfast, marking the unofficial start of the Maryland General Assembly session. The event brought together key political figures, including Governor Wes Moore (shown at right), Senator Chris Van Hollen, Congressman Jamie Raskin, Montgomery County Executive Marc Elrich, and Montgomery County Council President Andrew Friedson. A panel discussion that included Maryland State Senator Will Smith, Jr., State Delegates Jheanelle Wilkins, Lily Qi, and Marc Korman was featured (see photo on next page). Maryland's Lieutenant Governor Aruna Miller and Maryland Comptroller Brooke Lierman also attended.

The breakfast provided a plat-



Maryland Governor Wes Moore

form for elected officials and community leaders to discuss pressing issues facing Montgomery County and Maryland. This year's event focused on post-Presidential elections concerns, including future federal government support for State transportation, education, and economic development issues. Attendees

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## Legislative Breakfast, cont.

had the opportunity to engage in thoughtful conversations and explore potential solutions to these challenges.

Among those attending the 36th annual legislative breakfast were Civic Federation president Cheryl Gannon, vice president Elizabeth Joyce, treasurer Jerry Garson, secretary Alan Bowser, MCCF Executive Board member Dan Meijer, and Federation Delegate Jeff Griffith. Alan Bowser is the Vice Chair of the Committee for Montgomery and will assume the role of Chair for the upcoming year.

The Committee for Montgomery is a nonpartisan organization dedicated to promoting the interests of Montgomery County. The organization was established by a coalition of business, labor, and community-



MCCF Secretary Alan Bowser, President Cheryl Gannon, and Veep Elizabeth Joyce attended.



A panel discussion included Maryland State Senator Will Smith, Jr., and State Delegates Marc Korman, Lily Qi, and Jheanelle Wilkins.

based organizations, including the Montgomery County Civic Federation, which remains a founding member. Through advocacy, education, and community engagement, the organization strives to improve the quality of life for all residents. The annual Legislative Breakfast is just one of many initiatives undertaken by the Committee for Montgomery to advance its mission.

By bringing together elected officials, community leaders, and concerned citizens, the Committee for Montgomery plays a vital role in shaping the future of Montgomery County. The organization's commitment to collaboration and advocacy ensures that the county's voice is heard at the state and federal levels. Learn more about the Committee for Montgomery and how you can get involved on its website at [committeeformontgomery.org](http://committeeformontgomery.org). ■

## Civic Federation Rolls into Thanksgiving Parade

The Montgomery County Civic Federation, Inc., joined the annual Montgomery County Thanksgiving Day Parade, adding a touch of community spirit to the festive event. Federation Treasurer Jerry Garson took the wheel of the MCCF car,

along the parade route of Ellsworth Drive and Georgia Avenue. The event was a great opportunity for the Federation to connect with the community, promote civic engagement, and spread holiday cheer. MCCF

[MORE](#)



## Silver Spring Parade, cont.

member Park Hills Civic Association also participated in the parade.

The Parade announcers said, “The Montgomery County Civic Federation is the countywide advocacy organization for civic associations and homeowner associations in the County. Founded in 1925, the Civic Federation advocates for transparency in local government, public and pedestrian safety, environmental sustainability, and affordable housing.” ■



## MCCF General Meeting #957, November 14, Minutes

By Alan Bowser, Secretary

**1. Call to Order.** The meeting was called to order at 7:05 p.m. by President Cheryl Gannon.

**2. Approval of the Agenda.** The agenda was approved.

**3. Approval of the Minutes.** The minutes of the October General Meeting were approved.

**4. Treasurer’s Report.** Treasurer Jerry Garson reported a bank balance of \$7,012.00.

**5. Announcements.** Secretary Alan Bowser reported that the Civic Federation would participate in the November 16th Montgomery County Thanksgiving

Parade and that members interested in joining the Parade should meet at the corner of Ellsworth Drive and Veterans Place at 10 a.m.

■ He also reported that the Committee for Montgomery annual Legislative Breakfast would take place on Friday, November 22, 2024, and invited members to attend.

■ Jerry Garson reported that the Civic Federation would hold an online meeting on December 16 to discuss property tax assessment and the appeal process.

**6. November Program: The 2025 Maryland General Assembly Session.** President Gannon introduced the evening’s speakers: State Senator Jeff Waldstreicher, Vice Chair, Senate Judiciary Com-

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## November Minutes, cont.

mittee, House Environment and Transportation Committee Chair Delegate Marc Korman, and Delegate Julie Palakovich-Carr, Chair of the Montgomery County House Delegation.

**a.** Senator Waldstreicher commented on the possible impact of the 2024 Presidential election on the State of Maryland with regard to federal government support for the State’s budget. He discussed in detail recent General Assembly action with regard to juvenile justice issues, commenting that there needed to be more accountability throughout the system. He favorably noted that MCPS is taking the issue seriously, and that drug and alcohol abuse treatments were getting higher priority.

**b.** Chair Palakovich-Carr also

discussed fiscal challenges facing the State of Maryland, following statutory increases in several programs and the decline in pandemic federal funding for states. She said that the State’s Spending Affordability Committee recently reported that there would be large budget deficits in the coming years, requiring budget cuts and/or tax increases to balance the budget. She said that the State continued to give priority to the Blueprint for Maryland’s Future education initiatives, and that there had been good results with pre-K education. She said that her legislative work would focus, in part, on creating affordable child care.

**c.** Environment and Transportation Committee Chair Korman also discussed the pressures on the State budget, and particularly how they would impact programs for transportation and the environment.

He noted that, in transportation, declining transportation resources were tied to increases in EV use and increased gas efficiency in cars. He said that overall inflation related to construction and maintenance costs in the transportation segment was increasing costs in that sector, and would affect Metro and big construction projects. He commented that there was no new money for new projects, with serious impacts on projects like the reconstruction of the American Legion Bridge or the construction of the Baltimore Red Line light rail project. He also commented on WSSC’s billing problems that need to be addressed.

**7. Questions from Members.** Members raised a variety of issues of concern to their associations.

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## November Minutes, cont.

**a.** Ken Markison, co-chair Planning and Land Use Committee, expressed concern about 2024 legislation (MC 225) sponsored by Delegate David Moon that would void HOA agreements dealing with accessory dwelling issue and said that such a bill was unnecessary. Delegate Korman said that State law could preempt local laws and regulations, but did not know about the bill or if Moon would resubmit it the new session. Delegate Palakovich-Carr said MCCF could testify about the issue at the November 18, 2024, State Priorities Hearing.

**b.** A speaker discussed problems with the State's property assessment process. Delegate Palakovich-Carr acknowledged that there had been problems with the State agency handling assessments.

**c.** Several speakers expressed concern with the Delegation's handling of a bill that would provide Montgomery County with a People's Counsel via M-NCPPC.

**d.** A speaker asked a question about funding the reconstruction of the American Legion Bridge, noting that the traffic congestion in the area was hampering economic development in the County.

**e.** Another speaker asked about the parking situation at the Silver Spring Post Office, inquiring if there were plans to move the Office to another location with sufficient parking.

**f.** A speaker asked if the State could restrict private equity funds from buying up local real estate. Delegate Korman expressed interest in the issue.

**8. New Business.** President Gannon reported that the

Federation's recent **Resolution on the Attainable Housing Strategies Initiative** and accompanying letter had been transmitted to the County Council, and she encouraged member associations to send the Resolution on their own behalf to the Council indicating their support. She asked Delegates to send MCCF information about the number of households included in their associations. A speaker asked if the Resolution had been sent to the media. Regarding an Office of the People's Counsel, members discussed ways to bring the issue back before the General Assembly and the County Council. A speaker commented that there would be a large community meeting on November 17, 4-6 p.m., at B-CC High School, and that members should attend.

**9. Adjournment.** The meeting was adjourned at 8:15 p.m. ■

## MCCF Executive Committee Meeting Minutes, November 21, 2024

*By Alan Bowser, Secretary*

**Members Present:** Cheryl Gannon, Alan Bowser, Jerry Garson, Joyce Gwadz, Ken Markison, Jacquie Bokow, Brenda Freeman, and Jay Elvove.

**Call to Order.** The meeting was called to order at 7:05 p.m. by President Cheryl Gannon.

### Announcements

■ Members discussed the Civic Federation's participation in the Montgomery County Thanksgiving Parade.

■ Members noted the Committee for Montgomery's annual Legislative Breakfast on Friday, November 22, 2024, at the Bethesda Marriott. MCCF was sponsoring a table at the

program.

**Treasurer's Report.** Treasurer Jerry Garson reported a bank balance of \$6,694.

**Discussion of Montgomery County Council Meeting.** Members discussed the County Council meeting that reviewed the community feedback to the Planning Board's Attainable Housing Strategies Initiative.

**MCCF Website Update.** The MCCF website will be updated to add a "news and announcements" box on the home page to help members find timely information quickly.

**December General Meeting.** The MCPS Superintendent of

Schools will be the featured speaker at the December General Meeting. 1st Vice President Joyce Gwadz will chair the meeting.

**Special MCCF Zoom Meeting on Property Tax Assessments.** On December 16 at 7 p.m., Treasurer Jerry Garson will host an online discussion of property tax assessments and the appeals process. **The Zoom link is here;** see story on page X.

**MCCF Newsletter.** The deadline for newsletter articles will be November 30, 2024.

**Adjournment.** The meeting was adjourned at 7:45 p.m. ■





**Montgomery County Civic Federation**  
[www.montgomerycivic.org](http://www.montgomerycivic.org)

*info AT montgomerycivic.org*  
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**Submit contributions for the next issue by the 26th of the current month.** Send to CFN at *civicednews AT montgomerycivic.org*.

**Send all address corrections to membership AT montgomerycivic.org.**

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