

# National Active and Retired Federal Employees Association Northern Prince George's County Maryland Chapter 1122

*Beltsville, Berwyn Heights, College Park, Cheverly, Glenarden, Glenn Dale,  
Greenbelt, Hyattsville, Landover Hills, Lanham, New Carrollton and Seabrook*

Website: [www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)



NARFE is the only association solely dedicated to safeguarding and improving the earned rights and benefits of America's active and retired federal employees. A team of government relations professionals in Washington tracks congressional action and agency proposals that affect your federal retirement benefits. NARFE's Legislative Department works simultaneously to preserve and enhance civil service annuity and health care benefits.

## Some Federal Civilian Annuitants also Eligible For Social Security

Howard Waterworth, 1st Vice President and Legislative Chair

**F**ederal annuitants may also be eligible for monthly checks from the Social Security Administration (SSA). Many of us already do and others may not be aware that they too can get two monthly checks from Uncle Sam. Even if you qualify, checks from Social Security (SS) will not automatically be issued until you apply for them. The process is not complicated but is different for CSRS and FERS retirees. There are many variables that come into play in determining the dollar amount—far more than I have space to describe here. If you qualify for money from SS your Federal Civilian annuity is not reduced, but the reverse is not true i.e. your SS check will be much reduced from regular rates if you are getting a federal annuity based on work that was not covered under SS.

If you worked 40 quarters for a combined total of 10 years under SS you are eligible for reduced benefits at age 62 (up to 25% less for life) or full benefits at age 66. CSRS retirees are subject to the Windfall Elimination Provision (WEP) that reduces SS benefits for those with less than 30 years of coverage and who earned a retirement

benefit from employment not covered by SS. FERS retirees with 30 years of service can receive a Special Retirement Supplement, which is paid as an annuity until they reach age 62, and become eligible for SS. Another law known as Government Pension Offset (GPO) may also cause SS benefits to be reduced for a spouse who receives an annuity based on work that was not covered by SS. Spouses should apply for the benefit even if no payment might be received. The amounts of reductions are determined by a complex formula better left to the government to determine. Civilian retirees with active military time after 1956 but not receiving military pensions will not have the military time added to their service time unless they have paid a specific amount into the Federal retirement fund. That subject would have been covered if you worked for the government after 1982.

**How to Apply** - One can apply online at [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits) or by calling 800-772-1213 to make an appointment for your application to be taken by phone or at a SSA office. Find the nearest SSA office on the Web at: [www.ssa.gov](http://www.ssa.gov). You will need: your SS number, proof of date of birth, your W-2

Volume 6, Number 3

March 2012

2012 Upcoming  
Events

March is NARFE -PAC  
Month

- April 30 - May 1  
Maryland Mini  
Convention  
Bowie, MD
- August 26-30  
National Convention  
Reno, NV

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**Newsletters on Line  
John Lydon, Newsletter Distributor via Email**

Join your fellow members by receiving your newsletter on line. It typically arrives earlier than the one delivered by mail. This helps our chapter save on postage when you elect to receive the electronic version of the newsletter in pdf format and full color. To receive a monthly notice by e-mail that our Chapter News-

letter is available, send a message to: lydon.j@verizon.net. Please include your full name and address with a request to receive notification that the newsletter is on the web site at: [www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122).



**Chapter Membership**

Chapter 1122 welcomes the following members who joined in February:

**NEW MEMBERS**

- Shameka M. Quigley
- Mary Ann Wrigley

**REINSTATED MEMBERS**

- Marguerite P. Bostick
- Angela Jones
- Joan C. Poor
- Linda R. Tokarz

**TRANSFERRED MEMBER**

- Barbara Jean Barron

**NEW PROSPECTIVE MEMBERS**

- Joyce Brooks
- William Jefferson
- Patricia Mark
- Pamela Massie

New, reinstated, transferred and prospective members please attend the meetings. Come listen to a speaker, join a committee, socialize with your fellow members and enjoy the delicious refreshments served.

**NARFE  
Chapter 1122  
Total  
Membership  
As of  
January  
2012  
653**

**Next Meeting**

Wednesday, March 14, 2012  
at 1:30 pm

**Speaker**

**James Henderson, CFP®  
President  
Savant Tax & Business  
Services**

**“Tax Savings for Retirees”**



**Note - Executive Board Meeting**  
Immediately following the regular meeting

**Greenbriar Community Building  
Terrace Room  
7600 Hanover Parkway  
Greenbelt MD 20770  
Call the Office for directions  
301-441-1096 Dial “0”**

**Chapter Corner**

Bob Haas sends a HATS OFF and thank you to the following members that are doing dual jobs to keep our chapter running:

**Delores Green**, Secretary does an excellent job in her position and also serves as our Service Officer, by contacting the sick and bereaved and inviting new members to the monthly meetings.

**Warren Wilcox** has been a great Treasurer for many, many years and continues to handle the Chapter finances in an excellent manner. Warren also helps with the luncheon arrangements.

**Barbara Smith**, Editor contin-

ues to improve the newsletter with each issue. Look at the February edition! Plus she also provides the refreshments for our monthly meetings. A while ago the Maryland Federation congratulated us on our Newsletter, the only such recognition I have ever heard the Federation grant.

**Howard Waterworth**, 1<sup>st</sup> VP also serves as our Legislative Chair and his timely articles tell what NARFE is trying to do in Maryland. He also attends the Federation Meetings and keeps us posted.

**John Lydon**, e-mail distributor of the newsletter also furnishes a monthly membership report and prepares our mailing labels (all while being an active federal employee).

And then the working duo of **Lee & Bonnie Shields** who place address labels on 500 plus newsletters to send to us on time. Lee also has the task of picking up the newsletters from the printer and getting them to the bulk mail center each month.

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The winner of the 50/50 drawing at the February meeting was **Andrew James** who donated his winnings to the Chapter general fund. Many thanks to Andrew.

To all sick and shut-in members you are in our thoughts and prayers. We wish you a speedy recovery.

To all December Birthday Members a big Happy Birthday to you, from all of us.



Social Security page 1

forms or self-employment tax return for the last year, and your bank account information so benefits can be directly deposited. If your spouse is also applying, you will need the same information and papers for your spouse. Many spouses may be entitled on each other's accounts. If filing together or one has already filed, SSA will guide you through the complexity and compute the highest combination of benefits allowed.

**SS Earnings Test:** Retirees can continue to work but those between age 62 and full retirement age 65/66 may lose some SS financial benefits because they are subject to earnings limits by working. Wages received as an employee, bonuses, commissions, fees, vacation pay, cash tips, severance pay, etc. count for the earnings test. Income from investments and rental property is not included and do not affect SS payments. After reaching full retirement age there is no limit on the amount of earnings from any sources and no loss of benefits.

**Estimating Retirement Benefits:** Those not yet eligible for benefits can use the SSA's new on-line Retirement Estimator. Go to [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator) for an estimate or make a request in writing for a SS Statement which shows your SS earnings history and how much SS tax you have paid into the program. The SSA website provides an estimate of your monthly benefits and tells you how to qualify for those benefits. The SS Statement is a free service and can also be requested by phoning 800-772-1213.

CSRS and FERS active employees and retirees can obtain considerably more information on line such as: application procedures, eligibility, benefits, retirement forms, survivor's guide, FAQs, and ask the experts.

I thank Ron Bowers of the MD Federation for editing help.

**MARCH is NARFE-PAC MONTH**

Today, federal employees and annuitants have a sound retirement system and a model group health insurance program. We worked and paid for these benefits during our federal careers so we could depend on them in our retirement. But federal workers and retirees continue to be the target of more cuts in the coming years.

We must harness the full strength of NARFE to ensure that Congress does not unfairly single out federal workers and retirees by contributing to the NARFE-Political Action Committee (PAC).

NARFE-PAC provides NARFE members a stronger voice to oppose efforts to take away their earned benefits by allowing members to pool their political resources on behalf of U.S. House of Representatives and Senate candidates who support giving federal workers and retirees a fair deal. NARFE-PAC has consistently ranked among the nation's most important political action committees. It has given NARFE's members stature in the political arena.

With your help, it will remain a strong component of NARFE's political influence.

For NARFE-PAC donations see your NARFE Magazine for a coupon and information on giving which can be by cash, check or credit card. There are incentives being given for contributions of \$50 or more.

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For support of State Representatives send your donations to Maryland/PAC:

MARYLAND/PAC DONATION (MD/PAC)

Name \_\_\_\_\_

Address \_\_\_\_\_

Chapter No. \_\_\_\_\_

Amount Enclosed \$ \_\_\_\_\_

Make check payable to MD/PAC  
Note on check Chapter Number  
Mail to:

Dave Roseman, MD/PAC Chair  
6 Thorburn Rd  
Gaithersburg, MD 20878

**NATIONAL WOMEN'S HISTORY MONTH**

March is National Women's History Month. In honor of women in all walks of life below is a quote from Anna **Eleanor Roosevelt** the First Lady of the United States from 1933 to 1945.

**"You gain strength, courage and confidence by every experience in which you really stop to look fear in the face. You are able to say to yourself, 'I have lived through this horror. I can take the next thing that comes along.' You must do the thing you think you cannot do."**

**Eleanor Roosevelt**  
**US diplomat & reformer**  
**(1884 - 1962)**

**VOLUNTEER POSITION AVAILABLE**

A volunteer position is available as a teaching assistant for an adult English class.

Training is provided, this is a great opportunity for mature citizens as a second career exploration and provides a chance to lend a hand to new immigrants.

The hours are (6:30-8:30pm) 2 hours per week for 8 to 10 weeks at Northwestern High School in Hyattsville.

Please contact Meg Kalaczniak  
[mkalaczniak@yahoo.com](mailto:mkalaczniak@yahoo.com).

**NARFE Chapter 1122  
Treasurer's Report for  
January 2012**

**Balance as of 12/31/2011** **\$3,050.86**

**Income:**

**NARFE (Dec & Jan Dues)** **528.02**

**Total Income** **528.02**

**Expenses:**

**J. Lydon (Mailing Labels)** **28.61**

**CHI Centers Inc (Printing Nov & Dec Newsletter)** **188.88**

**Bank Service Charge** **5.00**

**U.S. Postal Service (Mailing Feb Newsletter)** **56.09**

**Total Expenses** **278.58**

**Balance as of 1/31/2012** **\$3,300.30**

**Submitted: Warren C. Wilcox, Treasurer**

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Chapter 1122 Website  
[www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)

MD Federation Website  
[www.mdnarfe.org](http://www.mdnarfe.org)

NARFE National Website



Daylight Saving Time Begins  
March 11

**CHAPTER OFFICERS**

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John Fleming

Chapter 2146  
Irwin Neveleff  
Marty Eiband  
Emma E. Barnett

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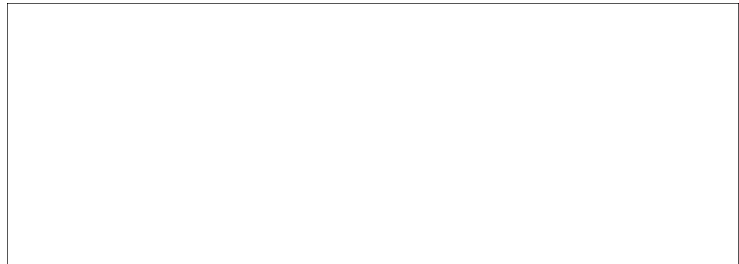
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RETURN SERVICE REQUESTED



**Important Telephone Numbers**

NARFE National Headquarters (Direct Line)  
1-703-838-7760  
NARFE Sponsored Line to Congress  
1-866-220-0044

To contact Maryland Delegates and Representatives  
Call 301-858-3000 or visit the NARFE Web Site  
[www.mdnarfe.org](http://www.mdnarfe.org)

To reach the Governor call  
1-800-811-8336 or visit the Web Site  
[www.gov.state.md.us/mail](http://www.gov.state.md.us/mail)

**MARYLAND OFFICIALS & MORE**

Martin J. O'Malley, Governor	1-800-811-8336
Anthony G. Brown, Lieutenant Governor	410-767-3125
Thomas Mike Miller, Jr., Pres./Senate	301-858-3700
Michael E. Busch, Speaker of the House	301-858-3800
Senator Barbara Mikulski (D-MD)	202-224-4654
Senator Benjamin L. Cardin (D-MD)	202-224-4524
Congressman Steny Hoyer (D-5th Dist.)	202-225-4131
Congresswoman Donna F. Edwards (D-4th Dist.)	202-225-8699
President Barack H. Obama	202-456-1111
White House Web Site:	<a href="http://www.whitehouse.gov/">http://www.whitehouse.gov/</a>

Inclment Weather Notice! When Prince George's County Schools are closed or opening late, the NARFE Chapter 1122 meeting will not be held.