



Membership Meeting

Oct 20th 1:00 pm

Bill Gray with BCBS etal

@ Southern Pines
Community Center
Lusby MD

Lunch 11:30am

Executive Board Meeting

Oct 24th 10:30 am

@ Southern Pines
Community Center
Lusby MD

Future Member Meeting

Nov 17th 12:00 pm

Legal advice and Trusts
for Seniors
Calvert Pines Senior
Center PF

Active and Retired Federal Employees!

Come to a Local Chapter Meeting!

Change of Address?
Winter Address?
Email Newsletter?
Membership?
(410) 257-6818
KATHYC47@YAHOO.COM

NOTE: You may double click on any highlighted internet address (URL) in the electronic version of the newsletter to connect directly to the internet.

Legislative

Shelly Ziman

FEDERAL LEGISLATIVE UPDATE

Avoiding a federal government shutdown, Congress passed and President Obama signed the bill containing the continuing resolution into law Sept. 29—just about 36 hours before the end of fiscal 2016.

The President's signature comes about 16 hours after members of the House passed a "clean" funding bill 342-85. Agencies now are funded at the most at 2016 levels through Dec. 9.

Despite avoiding a shutdown, Rep. Donna Edwards (D-Md.) said Congress has only delayed the work of passing a comprehensive budget deal for fiscal 2017. She said, "When we return in a lame-duck session after the elections, we must pass legislation that will keep the government open throughout FY17, which will provide federal agencies and businesses the long-term certainty to create jobs and grow our economy."

Update: **Medicare Part B** Beneficiaries and the 'Hold Harmless' Provision

- The 2017 cost-of-living adjustment (COLA) will be released October 18. The resulting COLA could have a significant impact on Medicare Part B premiums for those who are not held harmless, similar to what occurred when it was announced there would be no COLA in 2016.
- Those who are not held harmless include: federal retirees who do not have their Medicare Part B premiums deducted from Social Security, individuals who are currently paying higher income-related premiums and new Medicare enrollees.
- If there is a small COLA, such as 0.2 percent, those who are not held harmless, including many federal retirees under the Civil Service Retirement System, will be forced to shoulder the full amount of the premium increases, absent congressional action. In this situation, the Medicare Trustees Report estimated premiums will increase to \$149/month (from \$121.80/month).
- NARFE is working proactively with lawmakers to address this possible scenario.
- To make your legislators aware of this situation, an action letter is available at

<http://cqrceengage.com/narfe/app/write-a-letter?0&engagementId=238053> .

However, no legislation has been introduced at this point.

- For NARFE's legislative priorities, see our September newsletter.
- If you have Federal legislative questions, please contact the NARFE Legislative Department at 703-838-7760, ext. 201, or leg@narfe.org.

MARYLAND LEGISLATIVE

State-By-State Income Tax Treatment Report for Federal retirees. See

<http://www.narfe.org/pdf/StateTaxRoundupTaxYear2015.pdf> .

Secretary

Bob Oszejca

Combined Meeting Notes Sep 2016

The Sept presentation was from the President of the College of Southern Maryland and avid civil war author, Dr. Brad Gottfried. The topic was "Impact of the Civil War on Southern Maryland."

The author gave an overview on growing tobacco in southern Maryland, the 1860 election, the Union occupation of Southern Maryland, the curfew imposed on the counties, the end of "the Beacon" a historical Leonardtown newspaper, smuggling and the federal response, the confederate underground, armored exchanges and the Point Lookout prison camp. The Southern Maryland Civil War Roundtable meets on the La Plata campus of CSM on the second Tuesday of each month. More information is available at somedcwr.org

Suggested program topics for winter 2016:

1. Presentation on Alzheimer's
2. Boater safety (Coast Guard Auxiliary)
3. Master Gardener's presentation
4. A presentation from the Register of Wills
5. A Red Cross presentation
6. A State Highway presentation on improvements in Calvert County.
7. A local winery or brewery

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8. Legislative person such as Jerry Clark from Calvert County...
9. Various medical topics: including arthritis, heart disease, cancer and medical Marijuana.
10. Road scholars with presentation on educational travel.

Please e-mail Greg with your suggestions....and contact information

Old Business: In May: Max gave a brief report for the May 2nd and 3rd MD Federation Mini-Convention: The next MD Federation Convention will be in Ocean City starting on April 29, 2017. And in June: The Chapter held the annual picnic at the Cove Point Park pavilion, at noon on June 19th. Chapter members dined on fried chicken, beans, potato salad, soft drinks, water, and several deserts. Bob Priddy won the 20/20 raffle.

And in July-August: No one came forward to attend the National Convention in Reno. The board members assigned our proxy to Joe Luskus of Chapter 0969 St. Mary's County. Our chapter had four votes. **In addition to the one man one vote passage, see the outcome of various resolutions on pg 3!**

Service Officer*Kathy Cox*

FEHB Health Insurance premiums – OPM will post FEHB premium rates for 2017 in early October. Participants will find specific federal benefits open season information -- including 2017 FEHB health plan brochures -- on its website, <http://www.opm.gov/insure>, by the first week in November.

Be sure to attend the Oct 20th meeting with reps from BCBS and other FEHB insurers. And a report on LTC issue.

For current LTC insurance issues—see <http://www.narfe.org/member/articles.cfm?ID=4086> and <http://www.narfe.org/legislation/articles.cfm?ID=4087>

@ED. If you missed the Sept 30 deadline to make a decision on continuing your LTC, it's not too late! John Hancock will be sending out notices in mid-October for another chance to change your premium or benefits. You will then have another 30 days to make this (final) decision.

Membership

Our chapter needs more members. If you are in touch with active or retired Feds, sell them on NARFE goals and chapter benefits and get them an application. **Earn a \$10 recruiting bonus by the end of the year.**

RECRUITING AND RETENTION NEEDED

How do you show NARFE value to members? There is a need to remind and assure new and old members that NARFE is working hard to help protect their life long hard earned benefits.

1. The NARFE magazine, access to benefits experts, free resources on numerous issues, and member perks.
2. Current information and updates on progress NARFE is making in protecting retirement and health benefits.
3. Dependable guidance whenever regulations affecting our benefits should change.
4. Distribute a newsletter to all current, lapsed and prospective members. Fill it with the latest news from all sources.
5. Maintain a great website and have FACEBOOK presence.
6. Gain publicity by joining community programs and activities. Printed supplies are readily available.
7. Provide tangible literature, supplies and handouts.
8. Keep chapter contact information up to date on all media and closely monitor a dedicated email account.
9. Hold diverse and interesting programs in your meetings. Use different venues to attract different audiences.
10. Promote Life Membership, Dues withholding and Automatic renewals options.
11. Promote membership in chapters and via eNARFE

2016 National Conference Resolutions

Resolution	Amended/Effect	Action
16-01, 16-02, 16-04, 6-05: membership--Consolidated BC-03	allow children, caregivers, military, family members	Passed
16-06: Optional Chapter Membership	Adopted as written	Passed
16-12, 16-13, 16-14, 16-15, 16-16, : 16-20: Replaced with BC-02	Retain 10 Regions in by laws	passed
16-24: One member one vote	members have an equal vote and can run for national office	Passed
16-26: establishing Fed and State District Liaison Teams in all States	Focus on an advocacy structure	Passed
16-28: Support Locality Pay Legislation	for retirees from Alaska, Hawaii, and US Territories.	Passed
16-29: Support 'hold harmless" provision for Medicare Part B Premiums	For retirees who do not pay their Part B premiums via Social Security benefits.	Adopt
16-31: support Raising the Cap on Social Security Withholding as a means of increasing the Social Security Trust Fund	... and limiting benefits to those above a certain income level in addition to its current positions regarding support of CPI-E	Adopted
16-32: Locality pay legislation for certain annuitants in the non-foreign areas	for retirees from Alaska, Hawaii, and the US territories	Adopted
16-34: Health Care Insurance Premium Fairness	allow medical insurance premiums using pretax dollars	Adopted
16-35: Membership Eligibility	See BC-03	passed
16-36: 10 Regions	See BC-02	passed
16-39: Federation Structure	Reaffirms need for	Passed
16-42: the FEHBP Significantly overcharges retirees	Remove opposition to FEHBP's risk segregation of subscribers	Adopted
16-43: Congressional District Contacts in NARFE email system	Enable NES to contact all	Passed
16-44: NARFE ID Numbers for Survivor Annuitants	Assign a new member ID to surviving spouse.	Passed
16-45: Additional access to the NARFE email system (NES) for area/district officer/director	... within their geographic jurisdiction	Passed
16-46: Updating the NARFE mission statement	... to include all federal benefit issues, not just retirement	Passed

Prepared by Pamela McGrath Chapter #2274

@ED. Table simplified and reduced to only those resolutions which passed. All others either combined per above or were rejected entirely.

Treasurers Report		Harry Scott
	Treasury Alzheimer	
Prior Bal	1945.50	75.00
Reimbursements	354.02	
50/50	31.00	31.00
NARFE dues	79.88	
Bal Apr 28	2379.40	106.00

Membership		Kathy Cox
Prospects		6
New		0
Reinstated		0
Total Voting		159

OPM Retirement Services
www.opm.gov/retirementservices
 Email: retire@opm.gov
 Phone: 1-888-767-6738
 TTY 1-885-887-4957 (hearing impaired)
 TTD 1-800-878-5707 (hearing impaired)

NARFE Federal Benefits Institute
 Useful Webinars on timely subjects
www.NARFE.org/Institiue

NARFE Store - Apparel, Badges
 Order Online!
www.narfe.org/narfestore

NARFE's 24 x 7 Hotline 1-877-217-8234 -- You can call this number anytime to find out the latest news about what is happening.

Federal Services and Benefits
 800-FED-INFO (1-800-333-4636)

Maryland Community Services
 Over 9000 social, health and criminal justice resources.
<http://www.mdcs.org>

United Seniors of Maryland
 A coalition of individuals and organizations with a common interest in preserving and enhancing the mental, physical, and financial well-being. www.unitedseniors.net

All Saints' Christmas Market, Expert craftsmen with sensational gifts for your holiday giving, gourmet cocoa, Glühwein, and home-baked goods make the 10th Annual Christmas Market the place to be Sat, 10 Dec, from 10 a.m. to 4 p.m., at All Saints' Episcopal Church, corner of Rts 2 & 4, Sunderland, MD. Rain, snow or shine! Free admission & parking. Proceeds benefit parish & community projects. *Mary Ann Munn*

PRINCE FREDERICK ARMORY SQUARE The Prince Frederick Coalition for Development of Prince Frederick continues to meet every other month, with the goal of providing feedback to government officials. Meetings are held at the Harriet E. Brown (interim) Community Center, located at the old SMECO building at 901 Dares Beach Road. Please contact Shelly to be added to the email list, sgziman@comcast.net. The next public meetings are 7:00 on October 3 and December 5. For more details, see our September newsletter.

ACCESSING THE FEDERAL LEGISLATIVE ACTION CENTER NARFE members can use the [Legislative Action Center](#) (LAC) as the hub to send [letters](#) to members of Congress and track Federal NARFE-related [bills and votes](#). NARFE frequently updates the LAC, so check back often.

Chapter 1466 Meetings

Chapter meetings are on the third Thursday of each month (except July and August). A short business meeting follows our special program or guest speaker. Executive Board meetings are the fourth Monday. Active and retired federal employees, non-members, spouses and guests are always invited.

(See page 1 for actual meeting dates and locations)

Chapter Lunches and Meetings are canceled only when Calvert County Schools are closed all day.

See us on Face Book at
[NARFE-Chapter-1466-Calvert-County-MD](#)

About NARFE

Since 1921, the National Active and Retired Federal Employees Association is the only organization exclusively devoted to protecting the earned benefits of active and retired Civil Service employees and their annuitants and survivors. Membership is open to civilians in any agency of the Federal government, including retirees, current employees, spouses of current employees or retirees, and survivors of those eligible to join NARFE.

www.NARFE.org and www.mdnarfe.org