



NARFE

Calvert County Chapter 1466

Oct 2018

P.O. Box 1314, Lusby, MD 20657 or email NARFE1466@gmail.com

Membership Meeting

Oct 18th 1:00pm
@Adams Ribs
Prince Frederick

2019 Federal Health Benefit Programs

Lunch @ 1130
@Adams Ribs

Executive Board Meeting

Oct 22th 10:30 am
@Southern Pines SC
Lusby

Future Member Meeting

Nov 15th 1:00pm
Southern Pines SC
"Retirement Facilities"

Active and Retired Federal Employees are invited!
Come to a Local Chapter Meeting Or Luncheon

Change of Address?
Winter Address?
Email Newsletter?
Membership?

(410) 326-9024
MAXMUNGER@VERIZON.NET

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

NARFE Officer Voting Results

A National HQ election was held in June with insufficient votes for any one candidate for national office. Member votes were again needed on the National HQ candidates (see August or Sept edition of NARFE magazine). For final voting results, see the October issue.

Come to our meetings

Greg

Your Calvert County NARFE Chapter is dedicated to provide our members programs that are of benefit to federal retirees and to the Calvert County Community. Our meetings begin at 1:00 pm on the third Thursday of each month and are normally held either Calvert Pines Senior Center in Prince Frederick or at Southern Pines Senior Center in Lusby.

Our guest speakers are the first item on the agenda. Our format encourages questions and answer exchanges with the speaker and amongst our members. We also normally gather for an informal luncheon at various restaurants before the meetings.

Guest Speakers in past years have included staff from our Congressman and Senator's offices, Delegates to the MD General Assembly, MD Attorney General's Office, and Calvert County Commissioners. Speakers from the Calvert County Chamber of Commerce and Calvert County government have addressed plans for Prince Frederick Armory Square development and the ongoing Calvert Strategic Development plan and zoning revisions. We have had speakers that addresses senior health, investment, estate planning, and retirement issues.

We have had talks on senior vacations, gardening, meditation, and technologies to keep you living in your home. We schedule our meetings along with tours of microbreweries, wineries, and museums. We have held presentations on retirement steps, the War of 1812, Civil War, often in conjunction with the Calvert County Library. Our Chapter also has a picnic every June and a Holiday luncheon and gift exchange each December.

Our recent September meeting was a discussion on Need for Wills and Estate Planning. Our combined October luncheon and meeting will be at Adams Ribs presenting the

2019 Federal Health Benefits programs. And November at Southern Pines in Lusby will be a question and answer session with Asbury Solomon's on Retirement Facilities. We are interested in what topics and speakers you are interested in hearing. Guest speakers take up about 45 minute- hour of our monthly meetings.

So please come to lunch, attend one of our upcoming meetings, and enjoy some social time with your fellow retired feds and community leaders. You don't have to be a NARFE member to attend our monthly meetings; so bring your friends and neighbors if they are interested in our speakers.

Voter Information

Calvert League of Women Voters Candidate's Forums Oct 11 Candidates for State Delegates, Senators, Congressional District 5 and state referendums will be at Saint John Vianney Catholic Church between 5:30 pm - 8:45 pm.

Calvert League of Women Voters website : <https://lwvcalvert.org> The League of Women Voters has a 54 page "Calvert County Voters Guide to the 2018 General Election" which lists the offices up for election and the background and answers to stock questions supplied to them by the candidates.

Tax Time is Coming

Just a reminder if you have not adjusted your federal and state income tax withholdings or estimated quarterly payments. The 2018 Federal Tax Act canceled your personal exemptions, but significantly increased the standard deduction. That may actually save you some money via a larger refund in April. Your employer or the IRS.gov has updated withholding calculators.

However, Maryland did not accommodate those changes. If you were a federal Schedule A itemizer, but cannot match the increased deduction amounts, you may end up owing quite a bit more to Maryland come April. Again, check with your employer or use a computer tax program to estimate your new state tax. You can also check with your local tax advisor.

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LEGISLATIVE UPDATE *Shelly Ziman*

The Office of Personnel Management (OPM) announced the average Federal Employees Health Benefits (FEHB) Program premium for America's retired and active federal workers will increase 1.3 percent in 2019, with the average enrollee's share rising 1.5 percent.

Even with this very modest premium increase, federal employees still face the prospect of their take-home pay decreasing due to the proposed federal pay freeze. It is up to Congress to step up to prevent that from happening. Unfortunately, it appears House and Senate negotiations have stalled on the appropriations bill that, if passed, would provide a 1.9 percent average pay increase, and the decision on federal pay likely will be delayed until after the election.

Open Season, the annual period when eligible federal employees, retirees and survivors can make changes to their health benefits coverage for the following year, will be held November 12 through December 10, 2018.

Pension Income Tax Treatment by State Governments

There is a pending Supreme Court ruling involving West Virginia which will determine whether federal retirees throughout the country may be subject to a different set of state tax rules than state government retirees.

NARFE HQ has argued that State governments must not be permitted to carve out exemptions to the existing general rule that state and federal government pension income must be subject to the same tax treatment.

If this permission is granted, more and more states will follow the lead of West Virginia, and it is likely that other states will eventually be allowed to tax federal pensions while exempting State pensions.

So stay tuned.

Secretary *Bob Oszajca*

Meeting Minutes – Sep 20, 2018
The location was the Harriet Brown Community Center on Dares Beach Road. There were 13 members in attendance.

The speaker, Andrea Baddour was from the Law firm of Striegel and Baddour. She gave a presentation on, "Preparing a Will 101." The main topics were Estate Planning, the Probate Process, inheritance and estate taxes and the Top 5 reasons to have a will or trust. Also enclosed is a link to a "Letter of final instructions"

<http://www.extension.uidaho.edu/publishing/pdf/CIS/CIS0958.pdf>

Membership report: There are presently 116 members. Since January 1st there have been 16 perspective members. Five members were dropped for non-renewal, one transferred into the Chapter and 7 transferred out. 9 members were sent 2nd dues notices and 8 have paid. Three members passed away in 2018.

The 50/50 raffle was held at the end of the meeting. A total \$32 was raised from the raffle. The prize of \$5 was won by Harry with the remainder \$27 dollars going to the Alzheimer's Fund.

Executive Board– for Sep 24, 2018

-Oct- FEHP-The combined lunch (@1130) and meeting (@1300) will be at Adams Rib. The speaker is Mary May from Blue Cross/Blue Shield.

-Nov- The speaker will be Diane Jones from the Asbury Solomon's retirement home. The location will be at the Southern Pines Community Center in Lusby.

-Dec- Holiday Party – Possible locations are: Mama Lucia, the Tap House or the Brick oven, all in Prince Frederick.

-Jan – AARP or Alzheimer's – Location would it be in Southern Pines Community Center in Lusby.

Ideas for the upcoming year are encouraged. *Please e-mail Barry with your suggestions....and contact information*

A suggestion was made to have a speaker every other month with just lunch at the alternative months.

Help Wanted: Sgt @ Arms to maintain custody of flags and banners and set up at meetings! Contact Max.

A volunteer is needed for participation with United Seniors of MD and also the MD Federations Legislative Committee. Contact Shelly.

Consumer Guide for Marylanders

The Office of the Maryland Attorney General has recently produced a "Consumer Guide for Marylanders", a 36-page booklet on avoiding scams and fraud. [Read it online \(PDF\)](#). It covers Financial Exploitation, Telemarketing Fraud, Sweepstakes scams, Medicaid Fraud/Physical Abuse, End-of-Life Care, and Nursing Homes.

2018 Membership Drive

Recruiters will receive \$10 for each new member, who joins between September 1 and December 31, 2018. (Applications must be postmarked, and calls or website joins must be received no later than December 31, 2018.)

- GRAND PRIZE: **Bose SoundLink Revolve+ Portable Bluetooth 360 Speaker**
- MONTHLY PRIZES: \$25 Amazon.com gift card.

Practice Your Pitch:

A sample "Elevator Speech," or summary of our focused sales pitch, is available online at www.narfe.org. Once logged in, go to Officer Resources, "Tips, Tools and Templates," and you'll find it under Recruiting tools. Get familiar with all the benefits of NARFE. The Federal Benefits Institute hosts live and recorded webinars that are of critical interest to the federal community. Members have FREE access to all programs and information in the Institute.

Familiarize Yourself With All the Ways to Join:

- Mail in the F-135 brochure;
- Go online to narfe.org and click the Join link;
- Call us at 800-456-8410; or
- Use the application that appears in every issue of *NARFE Magazine*.

Don't Forget Your Recruiter ID (NARFE Membership ID #, which can be found on the label of your NARFE Magazine)...

All Saints' 12th Annual Christmas Market.

Expert craftsmen with sensational gifts for your holiday giving, homemade gourmet cocoa and Glühwein, music and home-baked goods make the Annual Christmas Market the place to be Sat, 8 Dec, from 10 a.m. to 4 p.m., at All Saints' Episcopal Church Parish Hall, corner of Rts 2 & 4, Sunderland, MD. Bring your red or green boot mug from previous years to buy refills. Rain, snow or shine! Free admission & parking. Proceeds benefit parish & community projects.

PRINCE FREDERICK COALITION

The next meeting of the Coalition for Development of Prince Frederick is scheduled for **December 3rd** at the H.E.Brown (temporary) Community Center (HEBCC), at 901 Dares Beach Road. Contact Shelly for details or to be added to the mailing list.

Treasurers Report *Bob Oszajca*

	Treasury	(Alzheimers)
Bal Jun 30	1988.30	0.00
Narfe Dues	198.88	
Post Office Box	(62.00)	
50/50	27.00	27.00
Newsletter	(46.98)	
Bal Aug 29	2106.16	27.00

Membership

Prospects	16
New	1
Dropped	5
Transferred	7
Total Voting	116

OPM Retirement Services

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

NARFE Federal Benefits Institute

Useful Webinars on timely subjects
www.narfe.org/member/FederalBenefitsInstitute

Federal Services and Benefits

800-FED-INFO (1-800-333-4636)

NARFE Store - Apparel, Badges

www.narfe.org

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.

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 of Maryland seniors.

www.unitedseniors.net

NARFE Legislative Action Center review Congressional legislative details, quickly and easily send letters to members of Congress on a variety of NARFE issues, sign up for action alerts, and track NARFE-related bills and votes.

ACCESSING THE FEDERAL LEGISLATIVE ACTION CENTER -- NARFE members are urged to 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.

UPCOMING CALENDAR EVENTS

- Oct 26 -Maryland Federation Training day, Comfort Inn Conference Center Bowie
- Nov 6 – Local, State and National Elections -- PLEASE VOTE!
- Dec 20 - Holiday Luncheon, members, family and guests TBD
- **May 2019** MD Federation Convention, Dunes Hotel, Ocean City MD
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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 Maryland Chapter 1466 Calvert County](#)

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