



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

Membership Meeting

Jan 17th 12:00pm
CCHS
Brown Bag Lunch

Meeting 1:00pm

Joint w/ Calvert County
Historical Society

Executive Board Meeting

Jan 28th 10:30am

Southern Pines SC

Future Member Meeting

Feb 21st 1:00pm

AARP "Senior Friendly
Homes"
Calvert Pines PF

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.**

January Calvert County Historical Society

Greg Stottlemyer

The January presentation will be a talk by local historian Kenneth A. Schaaf on the research he did for his book "In Peril on the Sea, the Forgotten Story of the William and Mary" – an account of Dutch/Frisian immigrants coming to the US in 1853.

This joint session with the CC Historical Society will be located at 70 Church Street, next to Trinity United Methodist Church. The Historical Society has its own parking area but visitors can also use the Church's parking spaces. Bring your own lunch.

The Brown Bag session will be held in the 'Archive room' at 12:00. - the modern addition to the original Linden mansion that is full of books and computer scanners. Lela suggested that we set up for the NARFE meeting in one of the adjacent rooms in the house and thus have our **usual meeting at 1:00 at the conclusion of the Brown Bag.**

The Historical Society has undertaken a major digitization of Calvert County historical documents. Our members can talk with CCHS staff and volunteers who can help them research their family, home church, high-school, community history, and CCHS community activities after our meeting.

LEGISLATIVE UPDATE

Shelly Ziman

MARYLAND STATE TAXES [excerpted from Winter Federation Newsletter, by Paul Schwartz]

- Maryland is a high tax state.
- Nine states have no income tax.
- Nine other states exempt the total amount of civil service annuities.
- Five additional states exempt certain Federal civil service annuities.
- Seniors receive a relatively minor tax break in Maryland.

Are you angry yet? Well if you are a Maryland taxpayer who ordinarily had **itemized deductions** on your Maryland state tax returns, then you should be!

Who should you be angry with, you ask?
With your elected officials in Annapolis who

failed to protect you from the tax hike imposed on your 2018 state income taxes resulting from the federal tax plan passed last year and effective on your 2018 taxes.

There were bills that called for decoupling state deductions from federal deductions that never made it out of committee. As in the past years, itemization at the state level is linked to the Federal Schedule A; if you take the new increased standard deductions on your Federal return, you are precluded from itemizing on your Maryland state return.

Failure to act is costing MD taxpayers an estimated \$500 million! Until it is addressed, Maryland taxpayers will continue to experience the state tax hike year after year after year. Moreover, the longer it takes to fix the injustice, the more used to the windfall and the spending ability that comes with it will be our elected officials.

Why, then, did your legislators really fail to correct this easily correctable problem? The Ways and Means Committee received guidance from Comptroller Peter Franchot's office and the Maryland Association of Certified Public Accountants (CPAs) who warned that there are administrative complexities in doing so. Thus, the Committee did not pass the bill.

Bottom line? There is power in numbers and if you want this injustice fixed, every one of you must make your concern heard by the very elected officials who turned a blind eye to fixing it last year.

How do you make your concerns raised to your legislators? Google "MD NARFE", click on the "Maryland Federation of NARFE" and then click on "Legislative - State Page" in the upper right-hand corner. You will then have access to "What you can do about it." **Click here** This link will enable you to directly contact your elected officials in Annapolis, as well as provide you with a sample letter that can be used in the process.

It is REALLY user friendly. Time to get angry and time to express that anger in a productive manner. Go for it! The money you save will be your own.

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NARFE/MD NEW VOTING PROCESS

MD Federation Newsletter

One Member – One Vote (OMOV) Starts in 2019. The approval of the Federation Bylaws changes at the 2017 MD Federation Mini-Convention ended delegate voting for transacting the business of the MD Federation. OMOV provides each member of the MD Federation and National Only members who live in Maryland the opportunity to cast a ballot for election of officers, bylaws changes and resolutions.

To implement this change, 2019 voting will be done by paper ballot. **For members who have email**, the ballot will be sent by email to print, fill out, stamp and return by postal mail, based on instructions on the ballot. **Non-email voters** will need to request a paper ballot be sent to you for voting. To request your ballot, please send a self-addressed, stamped envelope to: Maria Ray, Ballot Coordinator, P.O. Box 47097, Windsor Mill, MD 21244.

In order for your vote to count, you must sign the ballot and provide your NARFE member ID number. These ballots must be returned in a timely manner and postmarked no later than April 15, 2019 for your vote to count. Detailed instructions will be included in the ballot you receive.

An Election 2019 Page has been set up on the Maryland Federation's website www.mdnarfe.org for information about the election and balloting. See NEWS AND EVENTS and click on the Election 2019 link. The slate of candidates, proposed bylaw changes and resolutions will be available by March 1, 2019 and published by March 22, 2019. All ballots will be distributed by March 25, 2019.

Proposals for amendments to the Maryland Federation Bylaws or proposed Resolutions for Federation should be sent to the Bylaws/Resolutions Committee Co-Chair John Stackpole at jstackpole@alum.mit.edu by the deadline of Feb. 1, 2019.

Nominations for officers of the Maryland Federation, should be sent to Nominating Committee Chair Larry Walton, lwalto@yahoo.com by the deadline of Feb. 15, 2019.

Medical Marijuana in Calvert County

Greg Stottlemeyer

I contacted the Calvert County Health Department of 'Community Health'. The Health department is not involved in medical marijuana nor had any summary of what was legal. It is still unlawful to possess or use marijuana under federal law.

I called the Sheriff's Office who informed me verbally that 1- you had to get a prescription from a doctor and 2- a registration card since use of marijuana would be prescriptive. You should use it at home, keep your supply at home and avoid using it in public. Always keep your patient registration card with you.

The best run down on MD Marijuana laws I found was in a Baltimore Sun article: [click here](#). And the MD State Medical Society site: [click here](#). There is also a site listing MD doctors who prescribe marijuana: [click here](#). The closest one is Greenway Health Services in Dunkirk: [click here](#) or call 410-774-5454. This private practice provides comprehensive medical marijuana evaluations and certifications for eligible patients seeking to legally use cannabis.

Patients will be seen by Dr. Naomi Ihedioha, a state approved certifying physician for the Maryland Medical Cannabis Commission (MMCC). The physician will assess whether or not the use of medical cannabis may be an effective alternative to traditional modes of treatment, as well as discuss its associated risks and benefits.

Gateway Healthcare Services also offers assistance with completing the Patient Registration Process to obtain the MMCC Patient ID Number. Any approved patients will be issued a written certification for medical cannabis, permitting the legal purchase of the medicine from a Maryland licensed dispensary. A \$200 fee is required.

February Meeting

AARP will present "Senior Friendly Homes" at Calvert Pines PF.

As a bonus, the AARP will recognize any of our veteran members that were on active duty 1955- to 1975. If you qualify, please give your name to Greg so you can be included.

Help Wanted: Sgt @ Arms to maintain custody of flags and banners and attend 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 Greg.

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.

2019 Budget Proposal

Bob and I reviewed the expenditures for 2018 and compared to the 2018 Budget. Chapter spent less than 2018 budget allowed and income was also less. Net gain for year was \$99.

Proposed 2019 Budget includes increase in Newsletter expense during to pending increase in postage costs and possible increase in printing cost. Federation head tax was retained even though the Federation chose not to collect it in 2018. Chapter Administration was scaled back while meeting expense was doubled (as this includes cost of speaker gift mugs). Small amounts of money were added to the Convention and Meeting/Training attendance categories to make the budget budget-neutral.

Item	2019	2018 Actual	2018 Budget
Newsletter (Printing & Postage)	\$600	\$517	\$700
Maryland Federation Per Capita Dues	60	0	65
Chapter Admin (Non newsletter postage & supplies)	25	0	150
Liability Insurance	100	100	100
Chapter Post Office Box	65	62	65
Meetings (Refreshments, Speaker Gifts & Picnic)	200	202	100
Convention (Ad, Gift & some Delegate expense)	25	25	0
Meeting / Training Attendance	<u>45</u>	<u>20</u>	<u>0</u>
Expenditures	\$1,120	\$926	\$1,180
Income from All Sources	\$1,120	\$1,025	\$1,180
Budget Surplus (Shortfall) (= Income – Expenses)	\$0	\$99	\$0

Notes:

- 1 Alzheimer's contributions are not shown, as they are budget neutral.
2. Conventions: 2019 – Maryland Federation, 2018 - Federation mini-
3. 2018 Income: All from Chapter Dues
4. 2019 Income based on chapter dues for 112 members at \$10/year.
5. 2019 newsletters will cost approximately \$1.05 per address per month.

Treasurers Report *Bob Oszajca*

	Treasury	(Alzheimers)
Bal Nov 26	\$2242.26	89.00
Narfe Dues	79.84	
Newsletter	(46.98)	
50/50	36.00	36.00
Alzheimer's	(125.00)	(125.00)
Bal Dec 20	\$2186.12	0.00

Membership

Prospects	17
New	1
Dropped	5
Transferred	8
Deceased	3
Total Voting	109

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

- Feb PF – TBD AARP Speaker and Veterans recognition
- Mar SP – TBD Chris Van Hollen or medical marijuana or the new Hospital
- Apr PF – TBD
- **May 2019** MD Federation Convention, Dunes Hotel, Ocean City MD
- Jun SP – Chapter Picnic!

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 Government is closed.**

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