



Membership Meeting

LUNCH
Mama Lucia PF 11:15

Mar 21st 1:00pm

“Federal Issues for
Seniors and Feds”

Prince Frederick Library

Executive Board Meeting

Mar 25th 10:30am

Southern Pines SC

Future Member Meeting

Apr 18th 1:00 pm

Southern Pines SC
Lusby

**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.

LEGISLATIVE UPDATE

Shelly Ziman

Discriminatory State Taxation

From NARFE HQ: “The Supreme Court’s unanimous decision in *Dawson v. Steager* protects federal employees and retirees from unfair, discriminatory tax treatment by state governments. It makes clear that states may not grant special tax treatment to some of its current and former employees without providing the same tax treatment to similarly situated federal employees and retirees.

This decision prevents states from carving out one exemption after another for its own employees, only to shift that tax burden to federal employees and retirees. ... This sends a strong signal to state governments that discriminatory tax treatment of federal employees and retirees is not permitted.” Stay tuned for action from the Maryland government.

Pay Raise

The FY 2019 omnibus legislation passed in February by the President included a 1.9 percent average pay raise for federal employees. NARFE HQ responded with, “... Providing federal employees with a modest increase in pay is long overdue common sense. Lagging behind the private sector for decades when it comes to competitive salaries, the federal government needs to maintain a well-qualified and high-performing workforce now more than ever. This average 1.9 percent pay increase is a small, yet positive, step to ensure the federal government can recruit and retain the best of the best for the benefit of the American people.”

Federal Real ID Act Required Documentation for Security

The Federal REAL ID Act requires Maryland drivers to bring in documentation of age and identity, social security, and two proofs of Maryland residential address to meet federal security standards for state-issued licenses and identification cards. Meeting this requirement will give them the ability to visit federal government facilities **and fly on airplanes using a state issued Driver’s License or Identification Card.**

To avoid long lines, **appointments** can be made at the offices of counties adjacent to

Calvert, but not at the Prince Frederick satellite office (open M-T-W only).

All MD drivers will be notified ON A STAGGERED BASIS sometime before October 2020, based on their license number. A single date for all would presumably have created chaos at the MVA offices. Some details:
-- No additional license fee
-- No additional eye test
-- New photo may be required
-- Your current expiration date will be unchanged

Maryland Tax Bills Effecting You *Greg*

These bills were briefly discussed at our Feb 21 Chapter meeting. All of these bills have been through their initial hearings and will be pushed forward or not pushed forward by the Ways and Means and Budget and Taxation Committees

HB0327 Allowing an individual to itemize deductions to compute Maryland taxable income whether or not the individual itemizes deductions on the individual's federal income tax return; ... applying the Act to taxable years after 2018.

HB0271/SB0087 Increasing the minimum and maximum limitation amounts of the standard deduction allowed under the Maryland income tax; ... applying the Act to taxable years beginning after December 31, 2018.

HB0609 Altering a limitation on claiming the income tax credit for eligible long-term care insurance premiums by allowing the LTC credit to be claimed for every taxable year in which the insurance policy is in force; applying the Act to taxable years beginning after December 31, 2018

You can contact your delegate or senator to show your support for these bills by calling their office or going to the Maryland General Assembly website: mgaleg.maryland.gov and sending them an email: Voice your support ASAP. Committee meetings take place in rapid fashion during March. Most are open to the public-but their scheduling is frantic as March proceeds.

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Calvert County Delegates are:
Michael Jackson (27B) 1-800-492-7122X3103
Mark Fisher (27C) 1-800-492-7122X3231
Jerry Clark (29C) 1-800-492-7122X3314

Calvert County Senators are:
Mike Miller (27) 1-800-492-7122 X3700
Jack Bailey (29) 1-800-492-7122 X367

REAL ID and MD DRIVERS LICENSE

Post 9/11, Congress passed legislation that requires enhanced security standards for all state issued drivers licenses and identification cards. REAL ID requires that each state and their ID cards be compliant prior to October 1, 2020 in order for individuals to travel by commercial aircraft or to have access to federal facilities.

One time only, REAL ID requires all ID/license holders to submit proof of identity documents to the state DMV. This includes proof of any name changes, proof of age and state residency. Typically, U.S. birth certificates, or passports, social security cards and two examples of MD residential address will suffice. There may be a \$20 charge.

For more details and a handy checklist and to make an appointment visit www.mva.maryland.gov/realid.

CHAINED CPI CUTS EARNED BENEFITS

NARFE HQ When you measure costs experienced by Americans age 62 and older, as the BLS does when calculating an experimental price index for elderly consumers, the CPI-E, inflation is actually greater than what the CPI-W (wage earners) reflects; a clear sign that switching to the Chained CPI is a move in the wrong direction.

Using the Chained CPI instead of the current CPI-W would reduce COLAs by an estimated 0.3 percent per year. Because this difference would compound over time, it would result in estimated yearly benefits 3 percent lower after 10 years, 6.2 percent lower after 20 years and 9.4 percent lower after 30 years.

Federal retirees under the Civil Service Retirement System (CSRS), which does not provide Social Security benefits, often rely solely on their federal annuity as their source of income. Therefore, a switch to the Chained CPI would have a particularly acute impact on their retirement benefits. The median CSRS annuity is \$35,600 annually. By using the Chained CPI, someone earning that annuity would lose, in total actual dollars, an estimated:

- \$6,969 after 10 years;
 - \$32,306 after 20 years;
 - \$87,203 after 30 years;
- and, if lucky enough to enjoy a long life, \$188,190 after 40 years

SECRETARY NOTES

Bob Oszacja

Member Meeting Minutes – Feb 15, 2019

John Henkel from AARP made a detailed presentation on Senior Friendly Home Modifications. Max and Greg discussed several tax issues in the Maryland legislature. (See article above)

A special ceremony followed in “Commemoration of the Vietnam War”. Chapter members Max Munger, Barry Greer, Don Kilpatrick, Bob Priddy and Everett Blakley were individually recognized, sworn to a citation from President Obama and presented a distinctive lapel pin.

The members approved the proposed 2019 Budget with no questions.

Executive Board Meeting - Feb 25, 2019

The Maryland Federation board meeting was held on February 5th in Bowie. Barry attended and reported on the meeting as the representative for the chapter.

A list of suggested program topics:

1. Alzheimer’s, arthritis, heart disease, cancer, medical marijuana and pain management.
2. Yoga, exercise and health issues.
3. Greg Bowen from “Keep Calvert County”.
4. TSP program changes.
5. SMECO - energy survey.
6. Calvert Hospital changes.

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

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.

NARFE/MD NEW VOTING PROCESS One Member – One Vote (OMOV) provides each member of the MD Federation the opportunity to cast a ballot for election of officers, bylaws changes and resolutions. **For members who have email**, the ballot will be sent by email to print, fill out, stamp and return by postal mail. **Non-email voters** will need to request a paper ballot by sending a self-addressed, stamped envelope to: Maria Ray, Ballot Coordinator, P.O. Box 47097, Windsor Mill, MD 21244. 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.

PRINCE FREDERICK COALITION The next general meeting of the Coalition for Development of Prince Frederick is scheduled for **April 1st** at the H.E.Brown (temporary) Community Center (HEBCC), located at the old SMECO building at 901 Dares Beach Road. Contact Shelly to be added to the mailing list.

SHELLY ATTENDED THE 'FINAL' PUBLIC HEARING ON THE CALVERT COUNTY COMPREHENSIVE PLAN ON FEB 26. THERE WAS STANDING ROOM ONLY IN THE CALVERT PINES AUDITORIUM AND ABOUT 30 PEOPLE SPOKE ABOUT THINGS THAT SHOULD BE PART OF THE COMPREHENSIVE PLAN. THERE IS A DETAILED ARTICLE IN BAY NET/CALVERT RECORDER. *(The Planning Commission has extended the deadline for further inputs until their next meeting during the last week of March. Another public hearing then is possible.)*



Treasurers Report Bob Oszajca

	Treasury	(Alzheimers)
Bal Jan 30	\$2265.96	20.00
Narfe Dues	56.64	
Newsletter	(47.16)	
50/50	25.00	25.00
Bal Feb 28	\$2373.60	45.00

Membership (2019)

Prospects	10
New	0
Dropped	2
Transferred	0
Deceased	0
Total Voting	113

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

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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.

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.

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.

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

- Mar PF Library - A speaker from Chris Van Hollen's office.
- Apr SP Lusby - Calvert Dietician: "Senior Nutrition"
- May PF - A representative from Rep Michael Jackson's office. **Chapter elections**
- **May 2019** MD Federation Convention, Dunes Hotel, Ocean City MD
- Jun SP Lusby – 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