



National Active and Retired Federal Employees Association

NARFE

CHAPTER 1122 NEWSLETTER

Northern Prince George's County Maryland

www.mdnarfe.org/chapter1122

May 2013

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HELP IN MAKING IMPORTANT RETIREMENT DECISIONS

Dr. Howard Waterworth, 1st Vice President and Legislative Chair

Throughout one's career and well into retirement, there are many decisions that should be made in order to maintain maximum benefits as political and personal situations change. Failure to keep abreast can and often does result in costly mistakes. For example, how well I remember when FERS became available in 1984. My wife and I were offered the opportunity to switch to FERS which included a deadline to do so. This deadline arrived but was extended at least once—maybe more. Some in our Agency made this switch, but as I recall not many did. It now appears that the CSRS option is the more generous of the two options.

There is little reason to fail to select from the numerous options available today that best fit one's changing circumstances. Furthermore, some offerings change from year to year so that keeping on the outlook is important. Fortunately, there are many sources of information available nowadays. Some are on the web; others are books or subscriptions to periodicals and newspapers with up-to-the-minute information for active and retired Feds. Some require a fee for a daily email summary; other sources are free.

The Federal Daily e-newsletter is a free email summary of news available at FederalDaily.com. It includes quick updates on government policies, staffing, pay, retirement benefits, discounts available to Feds, and more. Special issues include specific retirement, pay and benefits, and financial planning coverage. Information is sent to your mailbox every Friday. Among recent articles is one "OPM seeking feds to help in STEM initiative, Telework week: Now is your chance and

sequestration cut." Another newsletter, Healthy Fed, is a free quarterly email promoting a healthy lifestyle regarding diets, stress management, weight loss, family time, etc. Each issue offers updates on federal health policies and discounts available to Feds.

One can also subscribe to Federal Employees News Digest (FEND) on line for \$99 (or 2 years at \$159), a weekly that includes the latest ruling and reports that may impact on career and benefits, TSP share prices, Q & As, advice on protecting career and retirement plans, and legal matters. Recent articles include: Insight by Mike Causey, GI Bill now VA-owned trademark, employees can use capital losses to lower taxes, and defense workforce cuts appear more likely.

Finally, there are two paperback books titled: "Your CSRS Retirement" and "Your FERS Retirement" at \$22.95 each. Both includes sections such as: Calculating your basic annuity, determining your amount of creditable service, annuity commencement dates, lump-sum payments and COLAs, maximizing your TSP investments, health insurance benefits during retirement, life insurance options, dental and vision insurance, spousal survivor annuity benefits, death benefits, effect of part-time service, annual leave lump sum payments, long-term care insurance and effect of part time service. Also included is an Easy 8-step action plan for the year before retirement, 20 reference tables and charts, many worksheets and samples & explanations of forms. The CSRS book also has a section on "Voluntary Contribution Program," and the FERS book has a section "Special retirement supplement annuity."

**PAST CHAPTER
PRESIDENTS****Chapter 1122**

Robert Doyle
Robert F. Haas
John Fleming

Chapter 2146

Irwin Neveleff
Marty Eiband
Emma E. Barnett



**Total Chapter
Membership
March**

550

Chapter Corner

Chapter 1122 welcomes the following members who joined in April.

New Members:

Darryl Mahoney

Reinstated Members:

John Kelly

Derek Stewart

Members Transferred Out:

Christopher Johnson

Julio Melendez

New, reinstated, transferred and prospective members your attendance would be greatly appreciated at the monthly meetings. Come hear interesting speakers and meet fellow members.

IN MEMORIAM

It is with sadness that we extend condolences to the family and friends of:

Daniel Embody

Benjamin Petkof

Janice Slifer

H. Ronald Surgen

Franklyn Taylor

The Chapter is honored to have as our guest speaker at the June luncheon **Barry Grier**, 2nd Vice President and Membership Director of the NARFE Maryland Federation. Make reservations now. You will enjoy Barry's presentation and have a fun filled and informative afternoon.



Barry Grier

MPO **Kelly Lawson** of the Greenbelt Police Department presented some timely crime prevention tips at the April meeting. We thank her for all the information she gave us and being patient with the many questions we had for her during the session. We learned a lot.

Chapter President **Richard Bennof**, **Barbara Barron** and **Melinda Scott** represented the chapter at the Maryland NARFE Federation Convention in Ocean City, MD last month. Report forthcoming on the event.

Robert Haas has been nominated for the BlueCross/BlueShield Distinguished Annuitant Award for his service to the chapter.

The 50/50 winner at the April meeting was **Barbara Smith** who donated her winnings to the chapter's general fund.

We wish all sick and shut-in members a speedy recovery and look to see you at the meetings soon.

To all May Birthday Members "HAPPY BIRTHDAY" from all of us!

SPRING LUNCHEON MEETING - JUNE 12 AT SIR WALTER RALEIGH INN

Make your reservations now and join your fellow chapter members at the annual spring luncheon meeting.

Wednesday, June 12, 2013 at 12 Noon
Sir Walter Raleigh Inn,
6323 Greenbelt Road
Berwyn Heights, MD 20740,
(301) 474-6500

Guest Speaker

Barry Grier, 2nd Vice President
Membership Director
NARFE Maryland Federation

Door Prizes!

Cost: \$25 per person
includes Tax & Gratuity

Choice of Entree, Open Soup & Salad Bar
Chocolate Mousse Dessert, Coffee, Tea &
Soft Drinks
(Alcoholic Beverages Not Included)

Entree: (Circle One)

Prime Rib

Hawaiian Chicken Breast

Crab Cake

Beer Battered Shrimp



Reservations by: June 7, 2013

Make check payable to:
NARFE Chapter 1122

Send to:

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Greenbelt, MD 20770
Phone: 301-345-7437
Email: wcwilcox@juno.com

Have chapter news or articles to share? Email the editor: bsg.smith@verizon.net

ALZHEIMER'S REPORT - A NEW HOPE
Creavery Lloyd, Alzheimer's Chair

Dementia is the second largest contributor to death among older Americans, with one in every three seniors dying of Alzheimer's or another dementia. And despite reliable diagnostic tests, evidence shows over half of those with Alzheimer's do not know they have the disease.

Facing these harsh realities, it is crucial that those battling Alzheimer's and their caregivers have access to diagnosis and care planning services. Today our efforts to improve diagnosis care planning, and medical record documentation move forward with the reintroduction of the Health Outcomes, Planning and Education (HOPE) for Alzheimer's Act. This legislation is one of the Alzheimer's Association's most important legislative priorities in the 113th Congress.

HOPE for Alzheimer's Act focuses on three key areas by:

- * Creating a package of services aimed at a formal and documented diagnosis.
- * Ensuring that comprehensive care planning services are provided after a diagnosis to Medicare beneficiaries and their caregivers.
- * Requiring documentation of a diagnosis and any care planning services in the beneficiary's medical record.

In the last session of Congress, the HOPE for Alzheimer's Act garnered 173 co-sponsors and wide, bipartisan support in both the House and Senate. We need your help to build and maintain bipartisan support for passage of this critical legislation!!

Please ask your Members of Congress to co-sponsor the HOPE for Alzheimer's Act and let them know how important it is to American families facing Alzheimer's. To become an advocate visit the web site, scroll down the page, and fill in the form: <https://act.alz.org/site/Advocacy?>

NARFE Chapter 1122 Treasurer's Report for March 2013	
Balance as of 2/28/2013	\$2,492.24
Income:	
NARFE (2/22 Dues)	<u>221.44</u>
Total Income	221.44
Expenses:	
CHI Centers Inc. (Printing Feb Newsletter)	113.34
B. Barron (3/9 NARFE Training / Hotel)	185.90
W. Wilcox (Gift Card NARFE Meeting)	28.95
US Postal Service (Mailing Apr Newsletter)	<u>42.63</u>
Total Expenses	370.82
Balance as of 3/31/2013	\$2,342.86
Submitted: Warren C. Wilcox, Treasurer	

Recent Activities by our Federation
Legislative Committee

The Maryland legislative committee, chaired by Ed Bice, met several times this year to monitor what our state politicians are doing for us this year and to encourage legislation on our behalf. Among the bills under consideration are Senate Bill 23 and House Bill (HB) 578 dealing with income tax credit for long term care (LTC) insurance premiums. These bills have now been heard by committees, but no votes have been taken as of yet. HB 578, sponsored by Delegate Jim Hubbard (Dist 23), would replace the one time \$500 tax credit with an annual \$200 credit on payments for LTC insurance beginning in 2014 on new policies. Bice reports that both bills have strong support by the SLC based on the number of co-sponsors on the bills, but getting money bills out of the Ways and Means Committee has been problematic.

The SLC is also encouraging passage of at least 3 other bills important to NARFE folks. Among them is HB 422 that would allow a subtraction of up to \$8,000 on State Income tax for retirement income from an IRA retirement account or annuity. House Bill 509, False Claims Act of 2013 prohibits specified actions against the government, provides penalties for making false claims and authorizes a person or government to file a civil action against a person who makes a false claim. NARFE also supports HB 1044, Public Funding and Small Donor Act for General Assembly Elections which creates a commission to study public financing of elections and authorizes the Counties to enact laws to regulate campaign finance activities for some county offices.

In other areas, our NARFE representative to the United Seniors of MD (USM) Chuck Thomas, reports that its legislative committee has reviewed and testified on a wide variety of proposed legislation that impact MD seniors. A listing of these bills and USM's position can be viewed on USM website www.unitedseniors.net. Click on Legislation on the home page for more details.

Get A Little Exercise
 Smile At Someone Today!

Presidential Quote
Salute To
Armed Forces Day

"Their contribution to our freedom and safety is measureless. Our national security depends on the maintenance of alert military forces as a deterrent to any possible aggressor."

Lyndon B. Johnson
U.S. President
(1964 - 1969)



What's Your E-Mail Address?

If you are not currently receiving the newsletter monthly by e-mail and you would like to -- we probably don't have your correct e-mail address.

Please update your e-mail address by notifying Membership Chairperson Elaine Cameron: elainecameron@aol.com

TIME SENSITIVE MAIL DO NOT DELAY DELIVERY

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Chapter 1122 Website
www.mdnarfe.org/chapter1122

MD Federation Website
www.mdnarfe.org

NARFE National Website
www.narfe.org



Armed Forces Day - May 18

Upcoming Events

- May 12 Mother's Day
- May 18 Armed Forces Day
- May 27 Memorial Day
- October 1 Federation Board Meeting, Bowie
- October/November TBD Federation Training

NARFE National Headquarters
(Direct Line)
1-703-838-7760

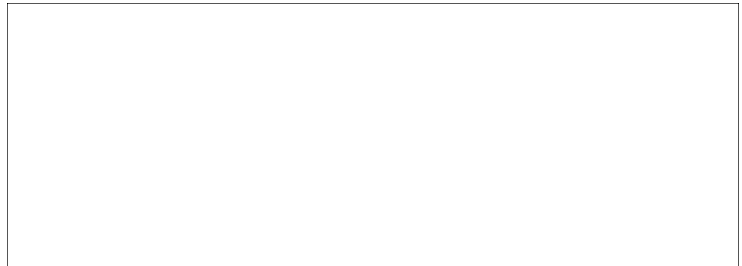
NARFE Sponsored Line
to Congress
1-866-220-0044

To contact Maryland Delegates
and Representatives

Call 301-858-3000
or visit the NARFE Web Site
www.mdnarfe.org

To reach the Governor call
1-800-811-8336
or visit the Web Site
www.gov.state.md.us/mail

RETURN SERVICE REQUESTED



CHAPTER 1122 MONTHLY MEETING

MAY 8, 2013 at 1:30 PM

Greenbriar Community Center, Terrace Room
7600 Hanover Parkway, Greenbelt, MD 20770



Speaker

Nilou Mohazzabi, Coach

Ideal You Boutique

Health and Wellness Education Seminar
(Cooking demo on fun and healthy eating)

Call the office for directions 301-441-1096 Dial 0

Executive Board Meeting immediately follows

**All are
Welcome**

**Refreshments
Served**

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