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**MORE FLEXIBILITY IN RETIREMENT OPTIONS**

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

For many years there have existed many ways in which Federal Employees could retire; most of us simply changed abruptly from a full 40 hours/week to 0 hours. But many other options such as medical, disability, mandatory, deferred, and postponed are among the options that have been available for many years. Most include various levels of benefits available upon changing employment status such as insurance, investments, transferring benefits to others, the option of returning to work, etc. Two that have been increasing in popularity are "Deferred" and "Postponed" but the differences between them are not obvious to many employees.

A **deferred** retirement is payable to one who left federal service with at least 5 years of civilian service and before being eligible for immediate retirement and must not have applied for a refund. CSRS employees can apply with at least 5 years of service with payments beginning at age 62. Under FERS one can apply with between 5 to 10 years of service. Many factors are considered in arriving at eligibility and annuity amount. About 3,000 deferred applications are processed annually. **Postponed** retirement is available only to FERS employees, with 10 years of service and already at minimum age. One gets immediate but reduced basic benefits that are cut by 5% for each year the individual is under age 62.

The primary purpose of this article is to describe a **new** retirement option, known as **Phased Retirement**. Its purpose is to encourage experienced employees to work at least part time to mentor and train their replacement as a tool to ensure continuity of operations while earning additional retirement benefits based upon the additional less than full-time employment. To qualify

the individual must have been employed on a full-time basis for the preceding 3 years; and be eligible for immediate retirement with at least 30 years of service at age 55 or 20 years of service at age 60.

The purpose of Phased Retirement is to encourage the most experienced Federal Employees to extend their contributions to facilitate continuity of operations. Participation is voluntary and requires the mutual consent of both the employee and employing agency. A phased retiree can return to full time employment if the employing agency agrees. He or she will earn additional retirement benefits proportionately based upon the less than full-time work. No unused sick leave can be used in the computation of the Phased Retirement annuity. Initially, individuals will be able to transition only to a half-time schedule but this could change to other work/retirement proportions. Health and group life insurance will remain available to those working less than full time. An important consideration is how his/her pay vs partial retirement annuity is figured.

The phased retirement program is a new human resource management tool made possible by Public Law 112-141 and will become effective at the time set in the regulations to be issued - "an important goal of OPM."

NARFE pushed the Office of Personnel Management to complete the regulations to include this option which OPM finalized on August 7. It's not clear when it will be implemented.

**SPECIAL \$20  
RECRUITMENT INCENTIVE !**  
See Membership Drive, Page 3

**PAST CHAPTER PRESIDENTS**

**Chapter 1122**

Robert Doyle  
Robert F. Haas  
John Fleming

**Chapter 2146**

Irwin Neveleff  
Marty Eiband  
Emma E. Barnett

**Chapter 264**

Tom LoJacono



**Chapter Corner**

The June luncheon was enjoyed by all the smiling faces shown below. The Mayor of Greenbelt, Emmett Jordan, was the guest speaker and officiated at the swearing-in of officers.

**A BIG THANK YOU !**

We thank Mayor Jordan for the information he gave about the various activities offered to seniors in Greenbelt and the surrounding areas. He also spoke of the many amenities that Greenbelt has to offer, parks, aquatic center, shopping malls, movie theaters, restaurants and friendly citizens.

Good speaker, good food and if you weren't there you missed a good time.

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

To July and August Birthday Members  
"Happy Belated Birthday"

To September Birthday Members  
"Happy Birthday"  
from all of us!



**Officers Take Oath of Office at June Luncheon**

Shown Elaine Cameron, 2nd Vice President; Warren Wilcox, Treasurer; Delores Green, Secretary; Richard Bennof, President and Emmett Jordan, Mayor of Greenbelt. Not present Howard Waterworth, 1st Vice President

Photos by Melinda Scott



Have chapter news or articles to share? Email the editor: [bsg.smith@verizon.net](mailto:bsg.smith@verizon.net)



**SEPTEMBER 2014 MEMBERSHIP DRIVE - Special Recruitment Incentives Are Being Offered for the Month - Calling All Members! Be a Recruiter!**

**And the Incentives Are...**

- Recruiters will receive \$10 for each new member, current OR retired, who joins in September 2014. (Applications must be postmarked, and calls or website sign ups must be received by September 30.)
- All September recruiters will be entered into a drawing, once for each new member they have recruited. A Kindle Fire tablet will be awarded to a recruiter randomly selected from this pool.
- Go online to [narfe.org](http://narfe.org) and click the Join link; Call us at 800-627-3394; or use the application that appears in every issue of narfe magazine. Don't Forget Your Recruiter ID (NARFE

Membership ID # can be found on the label of your narfe magazine)... Credit for recruitment is given only if the ID number of the recruiting member is provided upon joining.

**The Maryland Federation will also award an additional \$10.**

That's \$20 for the recruiter of each new member and the chance to win a Kindle tablet. Quite an incentive!! Get out there and recruit, recruit, recruit.

Make September a terrific recruitment month – one that will reinvigorate all the would-be recruiters among us!

**Presidential Quote In Observance of Labor Day**

*"Labor is prior to, and independent of, capital. Capital is only the fruit of labor, and could never have existed if Labor had not first existed. Labor is superior to capital, and deserves much the higher consideration."*

**Abraham Lincoln  
U.S. President  
1861 - 1865**

**Facebook and Twitter**

Did you know that NARFE is now on Facebook and Twitter? On Facebook, our username is [NARFE National Headquarters](https://www.facebook.com/NARFENationalHeadquarters). Our Twitter handle is [@narfehq](https://twitter.com/narfehq). Don't miss out. Like us on Facebook and follow us on Twitter to keep informed every day.

**Alzheimer's Donations**

Alzheimer's changes the lives of everyone it touches. Please send your tax deductible contribution to help find a cure for this dreaded disease.

Make check payable to:

**NARFE Alzheimer's Research (note on check Chapter 1122)**

Send to:

**Creavery Lloyd, ALZ Chair 1122  
6725 Lamont Drive  
Lanham, MD 20706**

**PAID RESEARCH STUDY**

Participants needed for an NIH-funded hearing experiment conducted at the University of Maryland, College Park. We are seeking people ages 65-80 with hearing loss. Hearing evaluation included as part of the study. Participation time is 10-12 hours, with reimbursement of \$12/hour. Contact: Rebecca, Kerriane, or David at 301-405-7454 or email [hearingresearch@umd.edu](mailto:hearingresearch@umd.edu). Check out our website for additional information about the Hearing Research Lab: [www.umdhearinglab.com](http://www.umdhearinglab.com)



**What's Your EMail Address?**

If you are not currently receiving the newsletter monthly by email and you would like to -- we probably don't have your correct email address. Please update your email address by notifying Membership Chairperson Elaine Cameron: [elainecameron@aol.com](mailto:elainecameron@aol.com)

NARFE Chapter 1122 Treasurer's Report for May, June and July 2014	
Balance as of 4/30/2014	\$3,133.64
<b>Income:</b>	
50/50 Raffle (Jan-May)	56.00
Donation	3.00
June Luncheon	575.00
NARFE (Apr-Jun Dues)	<u>1,041.56</u>
Total Income	1,675.56
<b>Expenses:</b>	
CHI Centers (Mar-Apr Newsletter)	196.51
R. Bennof (Postage Stamps)	5.11
D. Green (Jan-May Printing)	39.32
Sir Walter Raleigh Inn (Jun Luncheon)	549.97
NARFE (10/2013-3/2014 Address Labels)	66.76
US Postal Service (Jun Newsletter Mailing)	60.25
US Postal Service (Annual Permit)	<u>220.00</u>
Total Expenses	1,137.92
Balance as of 7/31/2014	\$3,571.28
Submitted: Warren C. Wilcox, Treasurer	



NARFE Chapter 1122  
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Chapter 1122 Website  
[www.mdnarfe.org/chapter1122](http://www.mdnarfe.org/chapter1122)

MD Federation Website  
[www.mdnarfe.org](http://www.mdnarfe.org)

NARFE National Website  
[www.narfe.org](http://www.narfe.org)



**LABOR DAY**  
**September 1, 2014**

#### Upcoming Events

- September 1  
Labor Day
- September 10  
Chapter Meeting
- September 23  
First Day of Autumn

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

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

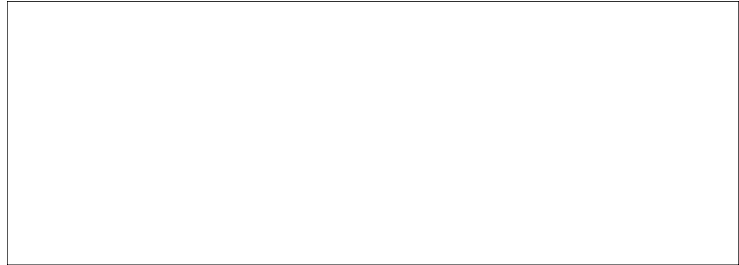
To contact Maryland Delegates and  
Representatives  
Call 301-858-3000  
or visit the NARFE Web Site  
[www.mdnarfe.org](http://www.mdnarfe.org)

To reach the Governor call  
1-800-811-8336  
or visit the Web Site  
[www.gov.state.md.us/mail](http://www.gov.state.md.us/mail)

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RETURN SERVICE REQUESTED



## CHAPTER 1122 MONTHLY MEETING

Wednesday, September 10, 2014 at 1:30 PM

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

Call office for directions 301-441-1096 Dial 0

### SPEAKER

**Alonzo T. Washington**  
State Delegate  
Maryland House of Delegates  
District 22



A proud supporter of legislation to  
raise Maryland's minimum wage,  
promote green energy, expand  
special educational programs and  
improve services for seniors.

All Are  
Welcome

Refreshments  
Served

#### PLEASE NOTE:

Executive Committee meeting will immediately follow regular meeting

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