August Sun

An August sun can gently warm the early dewdrops, in the morn
and days of carefree, golden charms. An August sun can gently warm
the songs of whispered daydreams, torn from posies, sweet, among the thorns
An August sun can gently warm the early dewdrops, in the morn

by Carrie Richards

From the President...
I was looking out the window ready for leaves, green grass, lawn mowers, etc. in the last Newsletter. Now I am looking out the window at all the things that need to be done, but it will all have to wait until this eNews is published.

Greetings to all the BCRSPA members:
The past several months have been an exciting time as we have several fun events scheduled and a promising array of future activities.

Upcoming Events:
• September 26, 2015 - Crab Feast
• October 8 – Western MD Train trip/luncheon (sold out)
• October 20 – Fall Luncheon Meeting
• December 10 – Breakfast with Colleagues
• December 15 – Sight & Sound Show and Smorgasbord Lunch

Watch for information on these possible activities:
• Spring 2016 - D.C. Cherry Blossom Luncheon Cruise
• April 19 - Spring Annual Luncheon Meeting
• Spring – President’s Seminar on “Getting Your Paperwork in Order”
• May - Wine & Cheese Social at Boordy Vineyards

Your Executive Board is working diligently on the following:
• A committee is investigating the feasibility of obtaining Nonprofit 501c3 Tax Exempt status.
• The By-Laws Committee continues to make great progress with updates.
• The Scholarship Committee is formalizing the Matthew J. Tress scholarship to be awarded in 2016.
• The Membership Recruitment Committee continues to contact recent retirees and invite them to join BCRSPA.

If you are not receiving my monthly “Keeping You in the Loop” eNews, I invite you to share your email address (if you have one) with me so you can receive this valuable communication. It allows you to receive timely news, announcements, and advanced notice of BCRSPA events to come. If you don’t have an email address, you can still see the monthly “Keeping You in the Loop” by

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logging onto our Shutterfly website at https://bcrspaevents.shutterfly.com (password is lower case bcrspa). The Shutterfly site is quite informative. You can read the Update newsletter; see the “Keeping You in the Loop”, view pictures of events, and much more. I urge you to take some time to check out Shutterfly. Remember, the original BCRSPA website http://www.bcrspa.org/index.html has information and links to MRSPA as well. The two sites will provide a broader scope of opportunity for our membership to stay in touch and truly feel a connection wherever they may be.

Be sure to visit our Shutterfly website. There you can find the latest updates on activities and events, Executive Board meeting dates, newest Executive Board Directory, Board Minutes, trip reservations, and photographs of our previous member events.

On another note, please consider attending an Executive Board meeting, joining a committee, attending at least one activity/trip, or sharing an idea you have! Hope to see you at a meeting or activity and/or hear from you. I can be reached at cdavidcopenhaver@gmail.com. You can also stay informed by visiting our website at http://www.bcrspa.org/index.html or our “Shutterfly site” at https://bcrspaevents.shutterfly.com/.

Sincerely,
David

BTW: See attached trip and event registrations...

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**FYI... Retiree News and Notes**

Retiree’s July Benefit to Reflect COLA Increase

The cost of living adjustment referred to as COLA was reflected in the July check for all retirees who have been retired one full year as of July 1st. For retirees who retired under the Retirement System or retired on or before July 1, 2011, the COLA will be 1.622%. For Pension System retirees who retired on or after July 2011, this year’s COLA will be 1.622% on their benefit allowance based on service earned prior to July 1, 2011 and 1% on their benefit allowance based on service earned on or after July 1, 2011 since the Agency’s targeted rate of investment return for December 31, 2014 was not met.

(Source: State Retirement and Pension System, some changes were made.)

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Retirees Who Wish To Change Their Income Tax Withholdings or Mailing Address
Should file Federal and Maryland State Tax Withholding Request (Form 766) or Retiree Change of Address (Form 77), respectively...

Once filed with the Maryland State Retirement Agency, Form 766 revokes all prior federal and state tax withholding elections. For example, if you previously requested federal and state tax withholdings and now submit a new request indicating only state tax, your federal tax withholdings will be cancelled. You must fill out both sections of the form even if you wish to update only one portion of your withholdings.

If you are planning a move, make sure you continue to receive important retirement documents, such as your annual 1099-R tax form, by keeping your mailing address up to date with the Retirement Agency. Submit your address change in a signed letter to the Agency or use Retirees Change of Address (Form 77).

Both forms are available online at sra.maryland.gov or by calling or writing to the Retirement Agency

(Source: State Retirement and Pension System, some changes were made.)

**Make Sure Your Beneficiaries Know How to File For Survivor Benefits**

In The Event Of Your Death, will your loved ones know whom to contact to initiate any survivor benefits that may be payable? Although it’s something we don’t like to think about, planning ahead will help your beneficiaries avoid confusion and unnecessary delays. Make sure your survivors know to take the following steps at your death:

1. Contact the Maryland State Retirement Agency at **410-625-5555** or **1-800-492-5909** and follow the prompts to report the death of a retiree. A Retirement Agency staff member will ask for the name and Social Security number of the deceased retiree. After a retiree’s death is reported, the Retirement Agency determines what survivor benefit, if any, is payable to the retiree’s beneficiary or beneficiaries.

2. If a benefit is payable: The designated beneficiary will be mailed a claim packet containing written instructions and forms to complete to initiate the benefit. If a benefit is not payable: The designated beneficiary will receive written notice by mail.

3. If the beneficiary is eligible for continued health insurance through the State of Maryland, necessary forms will be included in the claim packet issued by the Retirement Agency. If the deceased retiree retired from a county government, board of education or other participating...
municipality, survivors should contact that employer to determine if continuing health benefits are available. As a retiree, you can help your loved ones avoid future confusion by keeping your beneficiary selection up to date. Remember, for most retirees, the designation of your spouse as beneficiary is not automatic. If you’ve experienced a marriage, divorce, the death of a spouse or the addition of a new family member since you retired, you may wish to update your beneficiary selection using the appropriate form available from the Retirement Agency.

(Source: State Retirement and Pension System, some changes were made.)

State Of Maryland Health Benefits Open Enrollment Slated For Fall 2015

Open Enrollment Packets for retired state government employees will be mailed late September 2015 and will include information for the new web-based enrollment system. All current benefits will rollover to the new plan year starting January 1, 2016, if no open enrollment changes are made. Visit the Employee Benefits Division website at www.dbm.maryland.gov/benefits for more information or call 410-767-4775 or 1-800-307-8283 after 9/1/2015.

(Source: State Retirement and Pension System, some changes were made.)

On the Horizon:

- Executive Board Meeting, September 15, 2015, 10:00am at St. Isaac Jogues – Cronin Center, Room 1 (Please consider attending. Just eMail me: cdavidcopenhaver@gmail.com for directions and details)
- 2nd Annual Crab Feast, September 26, 2015, 3pm-6pm @ Camp Running Bear. (See attached registration for details)
- Western Maryland Fall Foliage Excursion, October 8, 2015 (Sold out!)
- Fall Members Meeting at Columbus Gardens, October 20, 2015, registration 9:30am. (Deadline for Reservations is Monday, 10/12/15) (See attached registration for details)
- 2nd Annual Breakfast with Colleagues, at Columbus Gardens, December 10, 2015 @ 10:00am (See attached registration for details)
- Miracle of Christmas show trip, December 15, 2015 @ the Sight & Sound Theatre in Lancaster, PA. (See article and attached registration. Limited seating available.)
- Shutterfly is up and running! https://bcrsaevents.shutterfly.com/, password..."lower case" bcrsra (You are encouraged to visit and stay in touch with your friends and colleagues)

BCRSPA together, creating a moment!