



National Active and Retired Federal Employees Association Chapter No. 409 Frederick, Maryland

APRIL 2012
NEWSLETTER

President: Mary Lou Blessing • 5017 Camelback Lane
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Editor: Lou Popowsky • 5943 Picnic Woods Rd
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PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) ml.blessing@comcast.net

How do you think NARFE did with regard to your benefits during this budget cycle? Did you care? Did you do anything to express your thoughts or concerns? Well, I felt I had to when I read the editorial in the Frederick News Post entitled "Politics and Reform" on Tuesday, February 21st. It left me concerned and "alarmed". Was the point of the piece to criticize Cardin and Van Hollen for being "wishy-washy" by voting for something and then voting against it or was it to simply belittle the contributions made by Federal employees to their retirement benefits? I felt I had to respond when I, as a reader was being told that all Feds pay only .8% of their salary into their retirement system, when we all know that those folks currently pay at least 7%. So I wrote a response, which was published on Saturday, March 3rd. In it I attempted to do two things – first to explain the basics of the two existing retirement plans, and that a third plan was being created for new employees. Secondly, to express our appreciation to those two legislators for looking out for their constituents' (that's us) interests by first negotiating the best deal they could in their committees, and then voting against the package as they knew that once again we were being asked to bear a greater share of the burden than is fair. Why tell you all of this? Because we must all be vigilant about the future of our entitlements. In the spirit of what our NARFE leadership says – we are willing to do our share, but please only our fair share.

Now onto a much more pleasant topic – next month's speaker. Chief Chip Jewell, Director of the Department of Emergency Communications for Frederick County is coming to present the history of fire services in Frederick. People who have seen his presentation have found it to be both informative and enjoyable. So, come and join us on April 20th for roast beef and an interesting presentation.

Opportunity to Help Maryland Homeowners

The Maryland Insurance Administration is a government agency that regulates the business practices of the insurance industry in the state. The Insurance Administration's principal objective is to protect Marylanders when they deal with insurers and insurance producers. As such, consumer education lies at the heart of this endeavor.

The Insurance Administration has been asked by the General Assembly to draft a comprehensive homeowners insurance disclosure document to help Marylanders better understand what is covered and what is excluded from coverage under their homeowners insurance policies in an easy-to-understand format. The Insurance Administration needs your assistance with this project. It is requesting volunteers of all age groups who are homeowners all around the state to volunteer to review this disclosure and provide feedback as to its effectiveness, clarity, etc. If you are a homeowner and are willing to help with this project, or if you would like more information, please contact Joy Hatchette at jhatchette@mdinsurance.state.md.us or 410-468-2029.

Maryland Federation Mini-Convention

The Maryland Federation Mini-Convention will feature engaging speakers on interesting topics, a chance to influence the future of NARFE, fine fellowship, and a good lunch. Please join other active members and leaders for a two-day business meeting in Bowie **April 30-May 1**. A highlight of this meeting will be a once-in-a-lifetime opportunity for many of us. Ted Jensen, Federation President, had the good fortune to meet Mr. Bill Broadwater, one of the original Tuskegee Airmen. Bill has agreed to speak with us on the morning of May 1 about the history of the Tuskegee Airmen. This will be our time to honor the service of these true American heroes who helped win WWII and change history when they came home.

There will also be updates on NARFE operations – recruiting, customer service and legislation, as well as presentations on other topics of interest. Most importantly, there will be a discussion of the proposed rewrite of the National By-Laws. John Stackpole, our Federation Parliamentarian, will anchor a panel discussion which we hope will help us determine the best course, on that rewrite, at the 2012 National Convention in Reno, Nevada. See your NARFE magazine for more information on the National Convention. If you wish to attend the mini-convention in Bowie, please contact our chapter president, Mary Lou Blessing at 301-473-5662 or ml.blessing@comcast.net. There is a daily registration fee of \$20 for this mini-convention, which the chapter may be able to help offset.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of January 31, 2012	\$6863.06
Receipts February.....	\$1810.78
Expenditures February... ..	\$1807.64
BALANCE as of February 29, 2011	\$6866.20
CD BALANCE	<u>\$2514.24</u>
TOTAL FUNDS available as of January 31, 2012	<u>\$9380.44</u>

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on March 13 at the American Legion. The secretary’s minutes and the treasurer’s reports were approved. Legislative, Membership, and Chaplain’s reports were given. A committee has been appointed to look into e-mailing the Chapter’s newsletter. More info to come. Kathy Siggins is delivering letters to members of Congress asking for support for the semi-postal Alzheimer stamp. Maryland Federation’s Mini-Convention will be held April 30 to May 1 in Bowie.

CHARITIES

50/50, Chapter Charities: Ruth Davis (301-874-1997)
Alzheimer’s Fund: Kathy Siggins (301-829-2462)

February 50/50.....	\$ 64.00
YTD 50/50	\$439.00
February Alzheimer’s Raffle	\$ 66.00
YTD Alzheimer’s	\$779.50

LEGISLATIVE REPORT

Kathy Siggins

The Postal Service has been losing billions of dollars each year as email chips away at mail volumes and as it faces massive annual payments to the federal government. The Postal Service announced plans to close or consolidate 223 mail processing centers and eliminate up to 35,000 jobs as part of its strategy to cut costs by reducing its network of facilities. They also announced plans to end next-day delivery to cut back on overnight work. The Postal Service, which does not receive taxpayer funds, wants Congress to eliminate an annual payment to prefund retiree health benefits and let it end Saturday mail delivery. The agency wants to take over its health benefits from the federal government and to close nearly 4,000 post offices across the country. None of the facilities would close before mid-May due to a temporary moratorium intended to give Congress time to pass legislation to help overhaul the mail agency.

On March 8, the Senate adopted an amendment by Sen. Max Baucus, D-MT, to S. 1813, the Senate highway bill, to provide funding for rural education programs funded in part from savings from “phased retirement” of certain retirement-eligible federal employees. Employees eligible for retirement could continue to work part time while collecting a percentage of their retirement annuity. This cost-saving retirement option was part of President Obama’s fiscal 2013 budget and has NARFE’s support. Senators Cardin and Mikulski were among the 16 Senators that voted NO on this amendment.

House Highway Bill, H.R. 7, will again be front and center when the House reconvenes on March 19. Disagreements among Republicans, including whether to include major reductions in civil service benefits to pay for the legislation, may prompt the House to adopt a measure similar to that in the Senate.

MEMBERSHIP REPORT

Bill Elsen, Membership (301-663-4027)

Two annuitants transferred into our chapter in February. They are Norma Tollman (from chapter 0893) and Richard Tress (from chapter 0365). Please welcome them when they attend their first of our luncheon meetings. Six members whose membership had elapsed have been reinstated. They are Walter

Bell, Sheryl Fast, Joann Fineran, Debra Roberts, Michele Starkloff, and Felix Westwood. Happy to hear you are back with us. Eleven members have been dropped from their membership for not renewing their lapsed membership: George Banko, Willard Braithwaite, William Braswell, Tawana Braswell, Catherine Ciatto, Daniel Lajewski, Darrell Pratt, Carol Smith, Rebecca Stout, Helen Wachter, and Elizabeth Zang. If you know any of these folks, please contact them and encourage them to renew their membership, preferably by signing up for *Dues Withholding*. We will also be contacting them in an effort to encourage them to re-join. Two members passed away. Since we didn't get any new members this month, this gives us a net loss of five members. Anything you can do to find us some new members would be greatly appreciated.

Every issue of the monthly NARFE Magazine has a membership application included or you can obtain application forms from me.

CRAFT GATHERING



February 24, we had our 409 Craft Gathering at Linda Adams's house. Kathy Kusel brought her bead tools, beads and talent for teaching to help participants make earrings. Kathy Siggins, Mary Rushing, Margaret Hawker and Linda Adams had a grand time. Mary and Margaret made earrings and Kathy Siggins worked with some of her own beading projects. Linda Adams worked on her knitting project. We had a nice lunch and enjoyed each other's company. We hope to have another gathering in the late spring/early summer. We will post the date in the Newsletter for anyone that would like to come and have some fun and learn a new craft or just provide your own project.

We are saddened to report the deaths of the following relatives ~

Members:

There were no chapter 409 members that passed away during this month.

Relatives of members of 409

Emma L. Wachter, 86 years old, died February 26, 2012. Mother of member **Bonnie Cromer**.

Rennis E. Graham, 79 years old, died March 1, 2012. Father of member **Howard Graham**.

Chapter 409 members, relatives sick and/or shut-ins needing our prayers and concerns:

Carl Darner, Don Dupreie, Joyce Gregoire, Mary Grace Mullinix, Irene Owens, Dorothy Piper, Jurgan Piper, Ann Simon.

Gil Monk, Chaplain (1-717-762-7484)

Luncheon:

Date: April 20, 2012

Location: American Legion, 1450 Taney Ave., Frederick, MD.

Time: Doors will open at 11 AM. Lunch served at 12 noon. Program starts promptly at 1 PM.

Menu: Roast Beef.

Program: **Firefighting History in Frederick County**

We must receive your mail reservation or cancellation no later than Friday, April 13. Call Georgia Wells 301-865-9693 with any questions. MAILING ADDRESS: P.O. BOX 823, NEW MARKET, MD 21774-0823

NOTE FROM NEWSLETTER EDITOR

Henry and Doris Walter will be moving to Albany, New York in late March. If you would like to write to them their new address will be: 16 Pinewood Place, Albany NY, 12205-2945. Henry's email will remain the same.

Reservations for April 20, 2012 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of \$12.00 per person. Mail both to NARFE #409 Luncheon, P.O. Box 823, New Market, MD 21774-0823. We need to reserve the number of meals by Friday, April 13, 2012 so PLEASE MAIL AS EARLY AS YOU CAN.

<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>	<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>
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Frederick Chapter 409, Inc. Of NARFE
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ADDRESS SERVICE REQUESTED

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April 2012 NEWSLETTER

Chapter 409 NARFE

Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.

**CHAPTER 409 OFFICERS
 May 2011 – May 2012**

<i>President</i>	Mary Lou Blessing	301-473-5662	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Ted Jensen	301-845-2088	<i>Assistant Chaplain</i>	Henry Walter	301-644-4273
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Louis Popowsky	301-371-6648
<i>VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Margaret Clark	301-834-7519
<i>Recording Secretary</i>	Margaret Hawker	301-874-8409	<i>Exec Comm At-Large</i>	Ruth Davis	301-874-1997
<i>Corresponding Sec'y</i>	Linda Adams	301-253-4740	<i>Exec Comm At-Large</i>	Louis Popowsky	301-371-6648
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Georgia Wells	301-865-9693	<i>Exec Comm At-Large</i>	Joseph Shrader	301-845-7184
<i>Service Officer</i>	Chuck Caloia	301-938-2000	<i>Exec Comm At-Large</i>	Tom Wiley	301-534-4247
<i>Assistant Service Officer</i>	Richard G. Long	301-371-7195			