



# The Key Notes

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

April 2016  
Newsletter

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## CO-PRESIDENTS' MESSAGE Kathy Siggins (301-829-2462)

Signs of spring are all around us with the flowers and trees in full bloom, this is my favorite time of the year. It is also the time to elect new officers for Chapter 409. We are fortunate that some officers will continue in their position for the up-coming 2016-2017 program. Sadly, no one has volunteered for Co-President, 1<sup>st</sup> VP Membership and 2<sup>nd</sup> VP Legislation. Which brings us to the next step. We cannot survive as a chapter without your help. Please volunteer so that we don't have to have Headquarters come in to talk to us about merging with another chapter. Chapter 409 in Frederick would no longer exist and we would be forced to merge with Gaithersburg, Hagerstown or Westminster. I would prefer to stay here in Frederick, but the choice is going to be yours. April is also a very busy time and an important time for our nation as we prepare for the general election on November 8. Maryland's Primary Election Day is April 26, and in order to give you some guidance with candidates, the Maryland Federation Legislative Committee will host a Senate Candidates' Forum on Saturday, April 9, 2016, at 1 p.m. at the Woodlawn Senior Center in Gwynn Oak, Maryland. The forum will be webcast across the state of Maryland to our members and other interested federal workers and retirees who will not be able to attend. Although invitations were sent out to all 24 candidates running for the Senate seat of retiring Senator Barbara Mikulski, only five candidates (4-D) and (1-R) have accepted. As you may know, the primary election will narrow our choices down to two candidates, so don't let others make the choice for you. Please be sure to vote on Primary Election Day, April 26, and cast your vote for the candidate you feel is most qualified. On a lighter note, it is my pleasure to welcome back the Golden Tones Senior Chorus who will be performing for us on April 15. Since taxes are due by April 18, this might be a good way to sing the

blues away. Also, the deadline for reservations is shorter this month, so please be sure to mail early and bring a friend or prospective member.

## ALZHEIMER'S REPORT Kathy Siggins (301-829-2462)

Advocates from across the nation will converge on Washington, DC to attend the Alzheimer's Advocacy Forum on April 4 – 6. We will be asking Members of Congress to continue the momentum of additional funding for Alzheimer's research in the FY-2017 budget.

## LEGISLATIVE REPORT Kathy Siggins (301-829-2462)

Federal workers are in line to get a 1.6 percent pay raise in January 2017, slightly more than the 1.3 percent they received this year. However, Federal retirees are looking at a cost-of-living (COLA) adjustment of ZERO next year. The Seniors and Veterans Emergency (SAVE) Benefits Act, S. 2251, introduced by Senator Elizabeth Warren (D-MA) and companion bill H.R. 4144, introduced by Representative Tammy Duckworth (D-IL), aimed at providing a lump sum "emergency-payment" of about \$580 to those who received no COLA in 2016. Unfortunately, without Republican support, these bills are unlikely to see any movement in Congress. A fairer solution is to change the current method used to determine the COLA. The CPI-E Act of 2015, H.R. 3351, introduced by Congressman Michael Honda (D-CA), would do just that. This alternative measure (Experimental Elderly Measure) was developed by the Bureau of Labor Statistics specifically to address expenses as experienced by elders. We can't be silent any longer.

**DOCTOR ROMANE: MARCH SPEAKER**

Dr. Larry Romane during the March meeting of Chapter 409. Our guest speaker, Dr. Romane explained how a simple physical exam can reveal a number of health issues, or rule them out. He also told about the many important aspects of the Affordable Care Act. Shown with Dr. Romane is Ms. Kathy Siggins, Co-President of Chapter 409.



Mr. Scott Darby being examined by Dr. Larry Romane during the March meeting of Chapter 409. Our guest speaker, Dr. Romane showed how a simple physical exam can reveal a number of health issues.

**OUR VOLUNTEER WORKERS**

Ms. Betty Lind and Ms. Georgia Wells selling Alzheimer's raffle tickets and Ms. Lynn McKnight and Ms. Deloris Wiley selling 50-50 raffle tickets at the NARFE monthly meeting, March 18, 2016

*We are saddened to report the following Chapter 409 related deaths.*

**Members**

**Mary Willard**, age 94, died March 5, 2016  
There is no widower.

**Relatives of 409 Members**

**Edna McIntosh**, age 89 died February 25, 2016.  
She was the sister of 409 member **Thomas Jones**.

**Nancy Hoffman**, age 78, died March 10, 2016. She was the mother of 409 member **Dessie Bowers**.

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

Ruth and Bill Davis, Joyce Gregoire, Donald R. Hunt, Beryl Jackson, Ted Jensen, Richard McKnight, Mary B. Miller, Anne Niemiec, Irene Owens, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent, Doris Walter  
**Gil Monck (1-717-762-7484)**

**Please contact Gil with any information for this section of the newsletter**

**SECRETARY'S REPORT**

**Margaret Hawker (301-874-8409)**

The Executive Committee of NARFE Chapter 409 met on March 15 at the American Legion. The minutes were approved. Treasurer's reports for December,

January, and February were approved. Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, and Service Officer reports were given. No one has volunteered to be a candidate for President/Co-President, VP Legislation, and VP Membership. If we cannot fill these vacancies, the Committee may have to start thinking about joining with another chapter or closing. PLEASE CONSIDER BEING A CANDIDATE.

**TREASURER'S REPORT**  
*Jerie O'Connor (301-845-7964)*

BALANCE as of November 30, 2015.....\$4,991.65  
 Receipts for December..... \$1,559.32  
 Expenditures for December ..... (\$1,913.45)  
 TOTAL FUNDS available as of 12-31-2015... \$4,637.52

BALANCE as of December 31, 2015.....\$4,637.52  
 Receipts for January..... \$1,660.33  
 Expenditures for January ..... (\$1,609.76)  
 TOTAL FUNDS available as of 1-31-2016..... \$4,688.09

BALANCE as of January 31, 2016.....\$4,688.09  
 Receipts for February..... \$1,428.67  
 Expenditures for February ..... (\$1,178.50)  
 TOTAL FUNDS available as of 2-29-2016..... \$4,938.26

**MEMBERSHIP REPORT**  
*Walt Rabbit (301-865-5255)*

I am writing this article on St. Patrick's Day with a pint by my side because we had a net loss of seven members last month. Let's all welcome two new members, Marcia Hahn of Frederick and Max Peltz of Adamstown. I am pleased to report that Ronald Greenberg has rejoined NARFE. Milton Gordon has transferred to a chapter in Pennsylvania, good luck in your new chapter. As I have asked many times in the

past, if you know any of the following who didn't renew their membership please contact them and ask them to reconsider joining NARFE - Claude Clemson, Richard Delauter, Jessie Fisher, Thomas Gary, James Graham, Stephan Klein, Ruth Mayner, Thomas Proctor and George Roberts. Remember, NARFE is working to keep the retirement benefits we have so, we need to support NARFE.

**NOTICE:** If your address, telephone number, email address changes, or to receive the E-version of the newsletter and booklet please remember to notify me, Walt Rabbit, by telephone (301-865-5255) or email ([wrabb@comcast.net](mailto:wrabb@comcast.net)). This will assure you will continue to receive our chapter newsletter and the NARFE Magazine and we will be able to contact you if necessary.

Date: **April 15, 2016**

Location: American Legion, 1450 Taney Ave.,  
 Frederick, MD 21702

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

Menu: Roast beef w/ mashed potatoes and gravy

Program: (1) Golden Tones Senior Chorus  
 (2) Election of Officers

We must receive your mail reservation or cancellation no later than Friday **April 8, 2016**. Call **Lynn McKnight** at **301-663-8690** with any questions.  
**MAILING ADDRESS: NARFE CHAPTER #409**  
**P. O. Box 1642 Frederick, MD 21702**

**Reservations for April 15, 2016 luncheon meeting:** Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$13.00** per person. Mail both to **NARFE CHAPTER #409, P.O. Box 1642, Frederick, MD 21702**

We need to reserve the number of meals by Friday, April 8, 2016 so PLEASE MAIL AS EARLY AS YOU CAN.

Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon	Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Telephone Number: \_\_\_\_\_

Frederick Chapter 409, Inc. Of NARFE  
12280 Rosswood Dr.  
Monrovia, MD 21770-9400  
**ADDRESS SERVICE REQUESTED**

APRIL 2016

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Some of you will find a (P) following your name on the mailing label. This means you are a "prospective" member.  
Please consider joining NARFE by contacting Walt Rabbitt at 301-865-5255 for membership information.

MARCH 2016 NEWSLETTER

Chapter 409 NARFE

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

Visit us at our website: <https://sites.google.com/site/narfe409/>  
Linda Adams-Webmaster 301-253-4740

**CALENDAR 2016-2017**  
**2016**

- |                              |                                                                                                                                                        |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>April 4 &amp; 5</b>       | <b>Region 11 Training, York, PA</b>                                                                                                                    |
| <b>April 9</b>               | <b>Senate Candidates' Forum, Gwynn Oak, MD</b>                                                                                                         |
| <b>April 12</b>              | <b>Chapter 409 Executive Committee Meeting</b><br><b>9:30 AM at American Legion (Same location as our luncheon)</b><br><b>All are welcome to come.</b> |
| <b>April 15</b>              | <b>Chapter 409 Luncheon</b>                                                                                                                            |
| <b>May 2 &amp; 3</b>         | <b>Mini- Convention, Bowie, MD</b>                                                                                                                     |
| <b>August 28-September 1</b> | <b>National Convention, Reno, NV</b>                                                                                                                   |