



Next luncheon / meeting is on Tuesday, April 12 at 11:00 AM

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President's Message (Elinor Abrell • 301-831-8753)

"To be or not to be..." is the beginning of Shakespeare's famous soliloquy. A play on words, and more relevant to us, is "To bee or not to bee," or where have the bees gone? We are in a time of decline of the bee population, and pollination by bees is just as essential to food crops as sunlight, rainfall, and fertile soil. The April program speaker, beekeeper David Campbell, will address this topic, as well as inform us how to go about creating a habitat to attract and ensure the survival of bees. This program was first scheduled for March 2020, and now, after two years of a pandemic, it's finally here!



Have you noticed that NARFE is moving ever forward into the digital world? Like it or not, that is happening. A new feature page in *NARFE* magazine is called "NARFE Online", and is found just after the "From the President" page. This feature promotes the advantages of accessing the website www.narfe.org, where there are tools, materials, and resources to help you make the most of your membership. For example, the current issue, as well as previous issues of *NARFE* magazine, are on the website, as is up-to-date information on topics important to members. Looking for the monthly report on the Thrift Savings Plan? You won't find it in the magazine anymore; you will have to go to the website www.narfe.org/tsp-funds. Check this new feature page and use it to help you become online- savvy.

Perhaps the time has come to give some consideration to the NARFE's **Dues Withholding Program**, which is a dues payment method available to retired members, spouses, and annuitant survivors giving the option to have their annual NARFE membership dues deducted each month from their annuities. Chapter dues can be included, if desired. NARFE annual dues are \$48, and a 12.5% discount given for signing on to withholding reduces dues to \$42. Chapter 409 dues are \$9. National and chapter dues now at \$51, would be a monthly withholding of \$4.25 from your annuity check. Once this is set up, you no longer need to remember whether or not you have paid your dues, and the monthly withholding is certainly affordable and convenient. An application form for dues withholding can be found on page 35 of the March 2022 *NARFE* magazine, as well as on page 4 of this newsletter.

Financial Report (Kathy O'Connor • 301-845-7964)

Balance available to Chapter 409 as of Feb 20, 2022 . .	\$6,764.87
• Income	\$384.34
• Expenses	\$258.99
Balance available to Chapter 409 as of Mar 17, 2022 . .	\$6,890.22

Chaplain's Report (Earle Browning • 301-831-5355)

NARFE member Betty Potts passed away on February 14, 2022. The following are the names of our shut-ins: Betty Brewer; Ruth Davis; Richard and Lynn McKnight; Kathy Kusel Patrick; and Tom and Delores Wiley. Please let the

Chaplain know if there are other shut-ins. God Bless everyone.

Alzheimer's Report (Kathy Siggins • 301-829-2462)

Most of us knew Betty S. Potts as the friendly face behind the Alzheimer's bake table accepting the delicious baked goods and treats donated by our members, and then selling the Alzheimer's raffle tickets. If I remember correctly, Betty was behind that table for many years before I started helping with the 50/50 raffle. Betty was a great lady with a sharp mind keeping track of monies raised through the raffles, then setting up the envelopes to give out for the 50/50. I relied on Betty so much and I will sorely miss her. For years, Betty was responsible for putting the mailing labels on the newsletters then delivering them to the Post Office for mailing. I recently learned that Betty was also the Treasurer for Chapter 409 for about 20 years before passing the position on. I plan to make a personal donation to NARFE – Alzheimer's Research in memory of Betty, and, if anyone would like to do the same, please make your check payable to **NARFE – Alzheimer's Research**, in the memo line add, **In memory of Betty S. Potts, Chapter 409**, and mail to my attention to **13001 Purdum Ct, Mount Airy, MD 21771**. Checks made payable to NARFE – Alzheimer's Research are tax-deductible, and you will receive a thank you letter from the Alzheimer's Association for your donation for tax purposes. **Note:** Funds raised through chapter meetings, raffles, and personal checks made payable and deposited into chapter accounts, are NOT tax deductible. Thank you!



Report of the Nominating Committee

(Chuck Caloia, Chair • 301-938-2000)

Election of Chapter 409 officers will take place at the April meeting. Asterisks (*) identify incumbents. The candidates are:

- President: Elinor Abrell*
- 1st Vice President (Membership): Dan Grauman
- 2nd Vice President (Legislation): David Carmack*
- Corresponding Secretary: Vicki Yanez*
- Recording Secretary: Margaret Hawker*
- Treasurer: Kathy O'Connor
- Chaplain: Earle Browning*
- Assistant Chaplain: Margaret Clark
- Service Officer: Chuck Caloia*
- Newsletter Editor: Dan Grauman*
- The six Members-At-Large: Linda Adams*, Scott Darby*, Pam Ogasawara*, Walter Rabbitt*, J.D. Brooks, and Jeanine Young
- Immediate Past President: Kathy Siggins*.

Legislative Report (David Carmack • 240-578-4965)

This is NARFE-PAC month. NARFE-PAC is the lobbying arm of NARFE to protect the benefits of Federal employees and retirees. NARFE-PAC needs the support (financial and other) of Federal employees and retirees to carry out its work. Have you made your contribution to NARFE-PAC this year? Have you contacted your Representatives and Senators to support NARFE's legislative agenda – an agenda to help Federal employees and retirees? That agenda is set forth in the March issue of *NARFE* magazine, which I urge you to read. Congress has passed, and the President has signed, the budget for Fiscal Year 2022.

Service Officer's Report (Chuck Caloia • 301-938-2000)**• March Luncheon / Meeting**

Kathy Schey, Director of Frederick County's Senior Services Division, was the speaker at our March luncheon. She described the wide range of services available to Frederick's older adults, the disabled, their families, and caregivers.

**• Call for Blood Donors!**

The Red Cross is experiencing the worst blood shortage in over a decade. Blood donations save lives. The Frederick Blood Donation Center is at **141 Thomas Johnson**

Drive, Suite 120. If you'd like to schedule an appointment to donate, or if you have questions, call 1-800-733-2767 (1-800-RED-CROSS) or visit <http://redcrossblood.org>. Give in March for a \$10 Fanatics e-gift card for sports team merchandise and a chance at a trip to the Major League Baseball All-Star Game!

**Editor's Note** (Dan Grauman • 301-806-5999)**• Frederick County COVID-19 community level is LOW!**

Please consider attending the April luncheon / meeting, now that the Frederick County COVID-19 community level is low. Meet fellow Chapter 409 members, enjoy the large variety of quality foods that are freshly prepared throughout the day by Golden Corral staff, and listen to an informative presentation about the current state of the bee population.

You can get up-to-date information about COVID-19 in Frederick County, including statistics, maps, etc., by going to <https://frederickcountymd.gov/8094/COVID-19-in-Frederick-County>.



NARFE Chapter 409 luncheons take place at the Golden Corral Buffet & Grill
 5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922

2022 luncheon schedule • buffet starts at 11:00 AM, program starts at 12:30 PM

If you have not been fully vaccinated, or if you are not feeling well on the day of the luncheon, please do not attend.

Boosters are now available and encouraged but are not required for luncheon attendance.

Date	Speaker	Presentation Title
Apr 12	David Campbell, Beekeeper	Pollinator Habitat and what you can do to help
May 10	Dr. Mark Kortepeter, author of the book "Inside the Hot Zone"	Dr. Kortepeter was in charge of the Fort Detrick lab, where they work with bacteria like anthrax and viruses like Ebola. Learn more about the book at https://www.youtube.com/watch?v=rOk0qjrovcw
Jun 14	BINGO	BINGO

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



NARFE's Dues Withholding Program

What is dues withholding?

It is a dues-payment method available to retired NARFE members, their spouses and annuitant survivors giving them the option to have their annual NARFE membership dues deducted from their annuities each month.

Advantages

- Save more than 10% off your annual NARFE dues
- Sign up your spouse and double your savings
- You'll never get another dues reminder from us
- Your monthly payment is affordable and convenient
- You may cancel your dues withholding at any time

How does it work?

One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:
 $(\$42 \text{ NARFE dues} \div 12) + (\text{Chapter dues} - \text{if applicable} \div 12) = \text{total monthly deduction}$

How do I sign up?

Complete the Dues Withholding Application below. Send no payment. It may take 60 to 90 days before auto-deduction starts. Your membership starts as soon as your application is received. To learn more about dues withholding, call **800-456-8410**.



NARFE Dues Withholding Application for NARFE Members who are Retirees, Spouses of Retirees or Annuitant Survivors

STOP! Complete this section ONLY if you are signing up for Dues Withholding. If so, DO NOT send payment

YES. I want to enroll in NARFE's Dues Withholding Program. NARFE dues of \$42* and chapter dues, if applicable, to be withheld annually. (*Dues-withholding members save more than 10% off the regular NARFE dues rate.)

Social Security Number (9-digit number)

□ □ □ - □ □ - □ □ □ □ □

Mr. Mrs. Miss Ms.

Full Name _____

Street Address _____

Apt./Unit _____

City _____

State _____ ZIP _____

Phone (_____) _____

Email _____

Date of Birth ____/____/____
mm dd yyyy

Civil Service Annuity Number

C S □ - □ □ □ - □ □ □ □ - □
↑ (Include prefix, CSA or CSF) ↑
(Include any applicable suffix)

NARFE MEMBERSHIP INFORMATION

NARFE Membership ID _____

NARFE Chapter Number _____

YES. I also authorize my (NARFE member) spouse's dues to be withheld from my annuity. (Additional annual dues of \$42 and chapter dues, if applicable, to be withheld annually. If YES, enter spouse's information below.)

Spouse's Name _____

Spouse's Membership ID _____

Spouse's Email _____

AUTHORIZATION (Withholding will begin in 60-90 days). **Send NO PAYMENT with Dues Withholding Application!**

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Active and Retired Federal Employees Association as the amount of dues for which I am annually obligated, in accordance with elections I made above, and to pay the deducted sum to the National Active and Retired Federal Employees Association (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I made. Please allow 60-90 days for processing.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization.

Signature of Annuitant or Survivor-Annuitant

Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

MAIL THIS FORM TO: NARFE, ATTN: Member Services, 606 N. Washington St., Alexandria, VA 22314-1914

800-456-8410 memberrecords@narfe.org Do not send money with this form

(DW-2 01/21)