



The Key Notes

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

December 2012
Newsletter

President: Mary Lou Blessing • 5017 Camelback Lane
Frederick, MD 21703 • 301-473-5662

Editor: Lou Popowsky • 5943 Picnic Woods Rd
Jefferson, MD 21755 • 301-371-6648

PRESIDENT'S MESSAGE

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

Can you believe it? We actually survived this election season and have a whole year before the robo calls and mailings all begin again. Your NARFE board will attempt to keep you informed as our legislators proceed to tackle the fiscal issues facing the country, the state and the county.

As we enter the gift giving season, I have an idea for you. For any of those on your gift list who might qualify as a potential NARFE member – how about giving them a NARFE membership? Just think of all the benefits: the value of the information provided to this person via the magazine; your good feelings about doing something good for this someone; and, the increased prestige NARFE would acquire as our membership goes up. Numbers (of members) do matter when lobbying Congress and each additional member benefits all of us. And a little secret, you will get an \$8 thank you from NARFE Headquarters, if you include your membership information on the form as the “Recruiter”. Membership application forms (as well as Dues Withholding forms) are included in the middle of each monthly NARFE magazine.

Our holiday program for December will be a presentation by Kari Saavedra from Rose Hill Manor on “Twelve Traditions of Christmas”. So come, enjoy a meal and go back to a slower time. We hope to see you on **December 21st** to eat Chicken Divan and enjoy the company of friends. Just in case, do remember our bad weather policy – if Frederick County schools are closed for weather, checks are shredded and the luncheon is cancelled.

SERVICE OFFICER

Chuck Caloia (301-938-2000)

Questions About Federal Benefits?

As a member of this chapter -- or a family member or survivor of a chapter member – if you'd like information or assistance concerning federal benefits and programs, the chapter's service officer and assistant service officer are available to help you. We can assist you in contacting the Office of Personnel Management (OPM) concerning civil service annuities, survivor benefits, health insurance, life insurance, and income tax withholding from annuities. We also can give you information on other important programs, such as Medicare, Social Security, and veterans benefits.

Reminder to Federal Annuitants: Keep Your Records Current

It's the individual annuitant's personal responsibility to ensure his/her records are up-to-date at the Office of Personnel Management (OPM). At the time of retirement processing and as federal laws and personnel regulations change over the years, the individual will be furnished government forms and instructions concerning the applicable annuity and benefit programs.

After OPM has been notified of the death of an annuitant, the survivor is then provided the proper forms and instructions for keeping his or her records current.

If you have questions or need assistance, you may contact the Chapter 409 service officer, Chuck Caloia. If Chuck is unavailable, contact the assistant service officer, Betty Lind. Their phone numbers are listed on the last page of this bulletin.

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on November 13th at the American Legion. The secretary’s minutes and the treasurer’s report were approved. Legislative, Membership, and Service Officer reports were given. The President worked with the Golden Tones who were to perform at the December luncheon meeting to move them to perform at the April luncheon meeting.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of September 30,2012	\$7801.45
Receipts October.....	\$1713.63
Expenditures October.....	\$2168.30
BALANCE as of October 30, 2012	\$7346.78
TOTAL FUNDS available as of October 30, 2012	<u>\$7346.78</u>

CHARITIES

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

September Charities.....	\$ 50.00
YTD Charities Raffle.....	\$ 799.00
September Alzheimer’s.....	\$ 75.00
Alzheimer’s Donation.....	\$ 10.00
YTD Alzheimer’s	\$ 247.50

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

The lame duck session began on November 13 and will give lawmakers just a few weeks to pass a deficit-cutting bill that would have to cover defense spending, tax reform, domestic entitlement program reform and a score of other prickly and complex issues. The Congressional Budget Office report offers numerous deficit reduction strategies to help avert the potential crises of the so-called fiscal cliff. A couple of the strategies would apply to the federal workforce. 1) Reduce the across-the-board adjustment for defense and non-defense federal civilian employees’ pay, and 2) Adopt a voucher plan and slow the growth of federal contributions for the Federal Employees Health Benefits program. Through the ongoing pay freeze and increased contributions to retirement, federal workers have already saved the federal government \$75 billion.

November 15 was NARFE National Call Congress Day. It is suggested that calls be made to the Capitol using NARFE’s toll-free number 1-866-220-0044. Ask the operator to connect you to your representative and two senator’s office. By using this number NARFE is able to keep track of how many calls were made. It is important that we establish a good relationship with our elected officials and express our concerns through these calls about issues that affect the federal workforce and retirees.

Due to the ongoing pay freeze the Federal Salary Council announced on Oct. 19 that the pay gap between government employees and private-sector workers grew by about 8 percent this year in favor of private-sector workers.

MEMBERSHIP REPORT

Bill Elsen, Membership (301-663-4027)

Please welcome five new members who joined our chapter in October. Four are new to NARFE: Linda Beavers, Thomas Gary, Carol Raeder, and Shirley Shank, all annuitants. Philip Litman (annuitant) has transferred to our chapter from the Aspen Hill Chapter #1892. We hope to see them at one of our upcoming luncheon meetings. John Bowen has left our chapter and has moved to Tennessee. Two members have been reinstated, Carroll Roderick and Sylvia Tyeryar. Eight members have been dropped from membership due to non-renewal. They are Edward Gladstone, J. W. Howard, Woodland Hurtt, Arthur James, Dana Jordan, Susan Klecka, Mary Rippeon, and Emilline Zimmerman. If you know any of these members, please contact them and encourage them to re-join. This is a net loss of two members. If you know any federal employees or recent retirees, I have applications and dues-withholding forms, which are also available in the monthly NARFE magazine. I strongly urge all members to consider switching to dues withholding. It is cheaper, \$42/year versus \$48/year (only decreases your monthly annuity by \$3.50), and your membership won’t lapse due to forgetting to renew. **Also the Maryland Federation of Chapters will give \$10 to every member that switches to dues withholding.** **DEFINITE WIN-WIN SITUATION!**

CHAPTER BIOGRAPHY



Scott Darby
Member-at-Large

Scott Darby is currently serving as an at-large member of the NARFE Chapter 409 Executive Committee. He was born in Washington D.C. and raised in Gaithersburg, MD. He was fifth generation living in Gaithersburg until moving to Frederick 32 years ago. He worked 28 years at National Institute of Standards and Technology, formerly the National Bureau of Standards, where he served an apprenticeship as a machinist and attained the title of instrument maker. He retired in 2000 and enjoys doing family genealogy. He also serves as president of his Homeowners Association.

We are saddened to report the death of the following chapter 409 member.

Carl F. Darner, 89 years old, died October 13, 2012, widow is Lucille.

Relatives of Chapter 409 members:

There were no relatives of members of 409 that passed away this month.

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

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

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

Craft Gathering

All are invited to our Craft Gathering at Kathy Kusel's house in The Villages of Urbana, 4006 Carriage Hill Dr, on Thursday December 6 at 11:00 am to 3 p.m. Please bring a dish to share for a pot-luck lunch. We are going to make flag pins which we will sell at our December Luncheon Meeting. You also can bring any other craft project you would like to work on. Kathy Kusel will teach beadwork to those who are interested. If you have any questions, give me (Linda Adams) a call at 301-253-4740 or call Kathy K @ 202-264-0892. Hope to see you in Urbana on the 6th of December for a creative experience.

Luncheon:

Date: December 21, 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: Chicken Divan.

Program: **Twelve Traditions of Christmas**

We must receive your mail reservation or cancellation no later than Friday December 14. Call **Liz Popowsky 301-371-6648** with any questions. MAILING ADDRESS: **P.O. BOX 609, JEFFERSON, MD 21755-0609**

Reservations for DECEMBER 21, 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 609, Jefferson, MD 21755-0609**. We need to reserve the number of meals by Friday, December 14, 2012 so PLEASE MAIL AS EARLY AS YOU CAN.

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

Frederick Chapter 409, Inc. Of NARFE
 12280 Rosswood Dr.
 Monrovia, MD 21770-9400
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December 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 2012 – May 2013**

<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>	Kathy Kusel	202-264-0892
<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>	Scott Darby	301-662-7123
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Liz Popowsky	301-371-6648	<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>	Betty Lind	301-898-7419			