



# The Key Notes

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

December 2013  
Newsletter

VP-Membership Bill Elsen 301-663-4027  
VP-Legislative Kathy Siggins 301-829-2462

Editor: Scott Darby 14 S. Pendleton Ct.  
Frederick, MD 21703 301-662-7123

## CO-PRESIDENT'S MESSAGE

Bill Elsen (301-663-4027) [bilmarmp@comcast.net](mailto:bilmarmp@comcast.net)  
Kathy Siggins (301-829-2462) [siggimax@mindspring.com](mailto:siggimax@mindspring.com)

As we get further into the holiday season I hope everyone had a Happy Thanksgiving with family and friends, and didn't gain too much weight eating all that great food. Our speaker for December is Bernie Buckley who was motivated to take part in the "Longest Day Program" sponsored by the Alzheimer's Association on June 21, 2013. Bernie will take us on a journey to the highest summit of the African Continent as he goes through the highlights with photos and his story of his climb of Mount Kilimanjaro. Bernie is an Eagle Scout, retired military, and science teacher for 14 years. You don't want to miss the breathtaking view from the top of Mt. Kilimanjaro, so plan to attend and bring a friend.

As most of you have already heard, the 2014 cost-of-living adjustment (COLA) for millions of retired and disabled Americans will be 1.5 percent. Social Security beneficiaries, civil service annuitants and military retirees will be among those receiving the adjustment in their January 2014 benefit payments. For those of you enrolled in Medicare Part B the monthly premium in 2014 will be \$104.90, same as 2013. The Medicare Part B deductible also remains unchanged at \$147.00.

On a more serious note, it is important for you to continue to write, email or call your Senators and Representatives in Congress urging them to counter the claims of the anti-Social Security lobby and their allies in Congress who believe the present COLA is too generous and are calling for the adoption of the "chained" Consumer Price Index (CPI). A study of the "chained" CPI shows this so-called "technical tweak" would amount to a significant cut in the benefits for millions of Americans receiving federal annuities and social security payments.

For your information, if you go into the NARFE National Website and look up the data on Chapter 409/Frederick you will now find a link there you can click on to take you to our Chapter 409 website.

**FROM OUR FAMILIES TO YOURS, HAPPY  
HOLIDAYS AND WE WISH YOU A  
PROSPEROUS NEW YEAR!**

## LEGISLATIVE REPORT

*Kathy Siggins (301-829-2462)*



We were honored to have NARFE National President, Joe Beaudoin (above) and his wife, attend our November luncheon. He stressed how our NARFE membership numbers are going down and the need to recruit more members. He also stressed the importance of contacting our elected officials to oppose legislation that is harmful to the federal community. He mentioned that only 1% of our total membership, just under 300,000 made their calls to their representative and two senators on National Call Day.

On Oct. 30, the House-Senate budget conference committee, tasked with reaching agreement on government funding levels through the remainder of the fiscal year, held its first meeting. The committee could consider changes to longer-term spending and revenue, such as increases in retirement contributions for federal employees or reductions to future cost-of-living adjustments to federal annuities. The work of the conference will happen out of public view, but conferees must hear from fellow members of Congress that the Chained CPI is an unfair reduction in earned benefits.

NARFE members are urged to use the Legislative Action Center on the NARFE website to tell their congressional delegations, "[Enough is Enough.](#)"

A Rally to protest the Chained CPI was held in front of the White House on November 14. Members of NCPSSM, National Organization of Women, Military Officers Association of America, Global Policy Solutions, Social Security Works, and AARP joined NARFE in opposing the Chained CPI. If the change were adopted, Maryland would see 300 jobs lost, a \$3.7 billion benefit cut (by 2023) and \$54 million economic loss by 2015. Individuals attending the Rally held up signs containing statistics from each state. Approximately 75 to 100 individuals attended the Rally.

**MEMBERSHIP REPORT**

**Bill Elsen, Membership (301-663-4027)**

We did not gain any new members this past month. Three members transferred out of our chapter.. They are Alfred Gonzales, who moved to Chapter 0825 in South Carolina, and George Banko and Arnold Trevett who both transferred to Chapter 2363, the e-chapter. Both Mr. Banko and Mr. Trevett are listed under the *New Membership Incentive Program*; curiously neither of them had ever been listed in any previous monthly report as having been assigned to our chapter. Two members were dropped for non-renewal of their membership. They are Maurice Daugherty and Ellen Meyer. If you know either of these members please contact them and encourage them to re-join. One member, Doris Egge, voluntarily cancelled her membership. In the category of New Prospective Members listed in the Chapter 409 Activity Report (M-112) by the National Office for October there were 12 names of people who live in Frederick County. I

will be writing to them, inviting them to join our chapter as 409 members. This gives us a net loss of two members (not counting Mr. Banko or Mr. Trevett mentioned above). Hopefully we will get some of the 12 New Prospective Members to join us.

**CHARITY REPORT**

**Ruth Davis (301-874-1997)**

50/50 Raffle for 11/15/2013

Collected	\$194.00
\$10 X 9 drawings	\$ <u>90.00</u>
Total	\$104.00 to the treasurer

Please support the raffles at the luncheons as both support worthy causes. The bake sale tickets support Alzheimer's funding and the 50/50 supports a charity of Chapter 409's choice dealing with elderly programs.

**WALK TO STOP ALZHEMER'S**



NARFE was well represented at the **Walk to End Alzheimer's** on October 20th at the Maryland School for the Deaf. The NARE Information and Recruitment table was manned by J.D. Brooks, on left, (active member) and Bill Elsen (Co-president) of NARFE Chapter 409, Frederick, MD. Chuck Caloia stopped by for moral support before doing the walk.

**SECRETARY'S REPORT**

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

The Chapter Executive Committee met on November 12th at the American Legion. The secretary's minutes and the treasurer's reports were approved. Membership, Chaplain, Luncheon, Service Officer, and Newsletter reports were given. There is now a link on the National web site to Chapter 409's web site. VITA training and helpers were discussed.

**VOLUNTEERS NEEDED FOR VITA PROGRAM**

**Elinor Abrell (301-831-8753)**

The Volunteer Income Tax Assistance program is in need of volunteers and would welcome inquiries from any person interested in participating. An accounting background is not necessary, but it is helpful to have some basic tax knowledge along with at least average computer skills. IRS provides training materials for study, sets the rules and regulations under which volunteers work, and requires each person to pass qualifying tests. The Frederick VITA group last year did approximately 1,000 federal and state returns at five sites. Volunteers who participate find this to be a very rewarding endeavor. If you think you may be interested and have the time to commit, please contact Elinor Abrell, VITA Site Coordinator, at [abrellem@comcast.net](mailto:abrellem@comcast.net) or 301-831-8753.

**TREASURER'S REPORT**

**Jerie O'Connor (301-845-7964)**

BALANCE as of September 30, 2013.. ..... \$6,897.57  
 Receipts for October.....\$1,420.30  
 Expenditures for October..... (\$1,415.60)  
 Prior Months Outstanding Checks.....\$68.95  
 TOTAL FUNDS available as of Oct. 31, 2013..\$6971.22

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

**Mr. Richard L. Wetzel**, Died October 25, 2013 at age 60, Father-in-law of 409 member Barbara Wetzel of Thurmont.

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

relatives in our prayers:

**Betty Chase, Ann Simon, Joyce Gregoire, Irene Owens, Dorothy and Jurgan Piper, Don Dupre Gil Monck, Chaplain (1-717-762-7484)**

**Chapter 409 is now sending the Newsletter electronically** to members who have provided their email addresses. We would like to have more participants in our E-Newsletter as this saves us the costs of printing and postage. We ask that everyone consider trying the electronic version of our Newsletter. We will only use your email address for the Newsletter and the Booklet. Please email Walt Rabbitt at [wraab@comcast.net](mailto:wraab@comcast.net) with the email address you prefer to use for the newsletter.

***Luncheon:***

***Date:*** December 20, 2013

***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:*** Climbing Mt. Kilimanjaro

We must receive your mail reservation or cancellation no later than Friday December 13, 2013. Call

**Kathy Kusel 1-202-264-0892** with any questions.

**MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704**

**Reservations for December 20, 2013 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 CHAPTER #409, 4006 Carriage Hill Dr., Frederick, MD 21704**

. We need to reserve the number of meals by Friday, December 13, 2013 so PLEASE MAIL AS EARLY AS YOU CAN.

<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1<sup>st</sup> Luncheon</i>	<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1<sup>st</sup> Luncheon</i>
	<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"/>
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Telephone Number: \_\_\_\_\_

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

DECEMBER 2013

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**DECEMBER 2013 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

**CHAPTER 409 OFFICERS  
 May 2013 – May 2014**

<i>Co-Presidents</i>	Bill Elsen	Kathy Siggins	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Mary Lou Blessing	301-473-5662	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Scott Darby	301-662-7123
<i>VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Elinor Abrell	301-831-8753
<i>Recording Secretary</i>	Margaret Hawker	301-874-8409	<i>Exec Comm At-Large</i>	Margaret Clark	301-834-7519
<i>Corresponding Sec'y</i>	Linda Adams	301-253-4740	<i>Exec Comm At-Large</i>	Ruth Davis	301-874-1997
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Kathy Kusel	1-202-264-0892	<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			