



The Key Notes

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

December 2015
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net
Co-President Kathy Siggins 301-829-2462 siggimax@mindspring.com

Editor: Scott Darby 14 S. Pendleton Ct
Frederick, MD 21703 301-662-7123 (sdarby1601@gmail.com)

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

Just a reminder that the deadline to enroll or make changes within the Federal Employees Health Benefits Program (FEHBP), the Federal Employees Dental and Vision Program (FEDVIP), the Flexible Spending Account (FSA) program, and enroll in the Self Plus One option, is December 14, 2015. Please mark your calendar to join us on December 18th for our holiday program as we welcome back the children from Monocracy Elementary. I'm looking forward to seeing everyone there as we prepare to say good-bye to 2015 and ring in the New Year. This would be a great time to invite a friend or prospective member.

LEGISLATIVE REPORT Kathy Siggins (301-829-2462)

President Obama signed into law a two-year budget deal on November 2 after it passed the House and Senate two weeks before. The bipartisan budget includes a compromise fix that addresses the projected 52 percent increase in 2016 Medicare Part B premiums. Individuals not "held harmless," including many federal retirees who do not receive Social Security benefits, will see a smaller increase of 15 percent in their 2016 Part B premiums, from \$104.90 to \$120.70 per month. This is the premium increase had there been a 2016 COLA. To make up for the lost revenue to the Medicare Trust Fund as a result of lower premiums, beneficiaries will be charged a monthly surcharge of \$3, starting in 2016. Therefore, premiums for most federal retirees who do not receive Social Security are projected to be \$123.70. The \$3 surcharge will not apply to those held harmless this year, but it will apply to those individuals in future years in which they are not held harmless. The surcharge is expected to last five years. Thank you to those who responded to our call to action, however,

the larger issue remains. Mary Lou Blessing's article that follows explains why Congress needs to change the current method used to calculate the COLA. Who's ready to storm Capitol Hill?

COLA REPORT Mary Lou Blessing Past President (301-473-5662)

Seniors (and others) were notified that there would be NO cost-of-living-adjustment (COLA) in 2016. Why? What's the COLA process? And is it fair?

The current method used to determine the COLA starts with pricing the required "market basket" of goods and services making up the selected index. Currently that index is the Consumer Price Index for Urban Earners and Clerical Workers (CPI-W). As you might guess from the title, that index is heavily oriented towards the expenses associated with working adults, such as gasoline and transportation costs, which have gone down over the last year. Therefore, no COLA in 2016. This index, CPI-W, is not oriented toward expenses which rise in retirement, such as health care and housing costs. Health care costs for the general population represent 5% of their spending whereas for folks over 62 that percentage is 12%. Also as we age, housing costs rise when we hire folks to mow our lawns, spread our mulch, clean out our gutters, vacuum our homes and do regular maintenance around our homes – all tasks which we had done when we were younger.

If you feel this method does not serve seniors well, what can **you** do? Contact our Congressmen in Washington. Ask that they support bill HR-3351 which was introduced by Congressman Mike Honda of California in July. This bill would require that the current index, CPI-W, be replaced by another index, CPI-E (Experimental Elderly Measure) when calculating the COLA. This alternative measure was developed by the Bureau of Labor Statistics

specifically to address expenses as experienced by elders.

Contacting our legislators is important because neither of our districts' legislators have signed on as a co-sponsor of this bill - **perhaps because they have not heard from us**. So please contact your legislator's office, either John Delaney (1-202-225-2721) or Chris Van Hollen (1-202-225-5341). Thanks for helping to seeing that current, and also coming seniors, are treated fairly.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

On November 10th, The Alzheimer's Association's 1st Annual Champions Award was presented to Co-President Kathy Siggins for outstanding contributions to the Alzheimer's Association. The award was presented by Stauffer Funeral Homes, P.A. It was an honor to be chosen as the first recipient of this prestigious award for her 22 years of fundraising, advocacy and volunteer service to the Alzheimer's cause.

CATOCTIN MOUNTAIN PARK



Ranger Debbie Mills of the National Park Service spoke to chapter 409 members during the October luncheon. She explained the development of Catoctin Mountain Park through photos and stories. Pictured with Ranger Mills is Chapter 409 Co-President Elinor Abrell.

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

Members

H. Jane Palmer, age 83, died Oct 30, 2015. She was the wife of the late **Dr. Amos E. Palmer**.

RELATIVES OF 409 MEMBERS

David Michael Rhoderick, age 65, died October 29, 2015. David was the Son of 409 member **David Lester Rhoderick** of Frederick MD. His widow is **Lynn Rhoderick** of Frederick.

Helen DeGrange, age 77, died November 3, 2015. She was the Mother in Law of 409 member **Randy Massagee**. Her widower of 60 years is **Floydie L DeGrange**.

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

Peg Borland, Ruth Davis, Joyce Gregoire,
Mary B. Miller, Anne Niemiec,
Irene Owens, Dorothy Piper, Jaimie Pugh, Ann Simon,
Donald and Nadia Taylor, Sisty Vincent
Gil Monck (1-717-762-7484)

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

MEMBERSHIP REPORT

Walt Rabbit (301-865-5255)

This month I would like to introduce our two (2) new members!! Naomi Josloff and Dwight Tayman. Welcome onboard! John George has been reinstated. Welcome back John.

In October four (4) members were dropped for non-renewal of their membership. These former members are Doris Copeland, Charles Criswell, and Harold Stull. Some of our current members must know one or more of these former members. PLEASE contact them and make the effort to get them to return to the only organization working to retain their earned benefits.

Our list of "prospective" members' lists contains 25 names. We can always hope they will join.

USING THE HOTLINE

A weekly legislative message is available to telephone callers at 703-838-7780 and toll-free at 1-877-217-8234, posted on the NARFE www.narfe.org and sent to 90,000 NARFE member email addresses. Past editions are available online at <http://www.narfe.org/member/hotlinearchive.cfm> for NARFE member access. You will need your membership number to view these online. Each delivery channel is a service of NARFE, the National Active and Retired Federal Employees Association. Should you have any questions regarding the information provided in the Hotline, please email NARFE’s Legislative Department at leg@narfe.org or call 703-838-7760.

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on November 17 at the American Legion. The minutes and the treasurer’s report were approved. Membership, Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, Service Officer, and Chaplain reports were given. VITA program training expenses were approved. NARFE Regional training will be held on April 3 and 4 in York, PA. More information coming.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of September 30, 2015..... \$4,766.46
Receipts for October..... \$1,622.33
Expenditures for October (\$1,294.16)
TOTAL FUNDS available as of 10-31-2015.... \$5,094.63

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). 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.

LUNCHEON COORDINATOR

Our Luncheon Coordinator, Kathy Kusel, has decided to relinquish her position after three years of a two commitment. We all wish to thank her for a job well done. People like Kathy keep our organization running. Kathy will stay on the Executive Committee. Susan Janssen will become our new Luncheon Coordinator, with assistance from Lynn McKnight. In the January newsletter; please look for the new mailing address for the luncheon.

SNOW POLICY: If Frederick County Schools are closed for weather, then the luncheon meeting is canceled and checks will be shredded. A new reservation will be required at your next luncheon. If County Schools are delayed but open at meeting time the luncheon meeting will be held as scheduled.

Date: **December 18, 2015**
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: Chicken Divan
Program: Monacacy Elementary School Chorus
We must receive your mail reservation or cancellation no later than Friday **Dec. 11, 2015**.
Call **Kathy Kusel 1-202-264-0892** with any questions.
MAILING ADDRESS: **4006 Carriage Hill Dr., Frederick, MD 21704**

Reservations for Dec. 18, 2015 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, 4006 Carriage Hill Dr., Frederick, MD 21704**

We need to reserve the number of meals by Friday, Dec. 11, 2015 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"/>

Telephone Number: _____

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

DECEMBER 2015

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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.

DECEMBER 2015 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 2015-2016
2015

December 15

Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.

December 18

Chapter 409 Luncheon

2016

February 2
April 4 & 5
May 2 & 3

Federation Board Meeting Bowie, MD
Region 11 Training, York, PA
Mini- Convention, Bowie, MD