



The Key Notes

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

December 2017
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net

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NARFE 409 LUNCHEON MEETING
Friday, December 15th. Doors open at 11:00 a.m.

Civil War Christmas

Presented by Jake Wynn of

The National Museum of Civil War Medicine

Anyone wishing to come only for the program should arrive by 12:40 p.m. Seating will be available.

PLEASE NOTE: THE EARLY DATE

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

November Is FEHB Month

The government is currently operating under a continuing resolution, which expires on December 8, leaving Congress with a tight window to keep the government funded. Congress could go multiple routes in dealing with this process, most likely passing another short-term resolution. However, at some point fiscal year 2018 will have to be fully funded, perhaps with a push by Congress to have this resolved by the end of the year.

NARFE is particularly concerned about the possibility of another two-year bipartisan budget agreement, which could use federal benefits as an offset for raising sequestration budget caps. Congress passed such bipartisan agreements in 2013 and 2015. The 2013 agreement required increased retirement contributions for newly hired federal employees as the budget offset; feds were spared in the 2015 agreement.

This time, all of the proposals NARFE has been successfully fighting are on back on the table: ending the FERS Annuity Supplement, eliminating or reducing COLAs, decreasing the value of the Thrift Savings Plan funds and increasing retirement contributions for current employees.

NARFE members must again mobilize and take action to protect their earned pay and benefits. Take a few minutes to contact your legislators and tell them that the federal community has paid more than its fair share and

should not be targeted again! This is very easy to do through a link on the *narfe.org* website. It's important to make your voice heard and counted.

House Passes Tax Reform Bill

The House passed its version of tax reform by a party-line vote of 227-205, handing the next move on tax reform to the Senate. This bill did not cut federal retirement or health benefits, but NARFE is closely monitoring the process of tax reform for potential implications on the federal community.

One area of major concern NARFE has with the House bill is the repeal of the medical expense deduction. Millions of taxpayers over age 65 use this deduction to reduce large out-of-pocket medical expenses, such as nursing home care, which can potentially bankrupt consumers. The Senate bill does not currently contain a repeal of this medical expense deduction. NARFE will work diligently to oppose the repeal of this deduction

LEGISLATIVE

David Carmack (240-578-4965)

The Thrift Saving Plan Modernization Act of 2017 has been approved by Congress and sent to the President. This bill allows TSP participants, who are retired or over 59 ½ and still working, more flexibility over withdrawals from the TSP. The withdrawal provisions of the bill, if approved by the President, will come into effect upon issuance by the Federal Retirement Thrift Board, which oversees the TSP. The legislation gives the Board a two-year period in which to issue the regulations.

Unless extended, the short-term continuing resolution to fund the government and raise the debt ceiling will expire on December 8, 2017. The debate over funding the budget and raising the debt is likely to be very contentious and is likely to force decisions regarding the budget proposals affecting federal employees and/or federal retirees, such as eliminating the Federal Employee Retirement System Annuity Supplement,

decreasing or eliminating cost-of-living adjustments, and reducing the government contributions toward federal health insurance premiums. You should follow very closely this debate for it may affect you. NARFE is actively engaged in protecting benefits for federal employees and retirees, and it needs your support to do so.

NOVEMBER'S SPEAKER



Mr. David Hurka, FEHBP Account Management and OPM Relations at CareFirst BlueCross BlueShield spoke to the membership during the November luncheon. He provided an overview of OPM driven changes to FEHB plans and highlighted BlueCross BlueShield changes. Members also heard from representatives of Kaiser Permanente, GEHA, APWU, and AETNA. After the luncheon representatives were available to answer questions and talk with Chapter 409 members.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

The U.S Postal Service will hold the First Day of Issue Dedication Ceremony for the Alzheimer's Semipostal Stamp on Thursday, November 30, 2017 at the Johns Hopkins Bayview Campus in Baltimore, MD. Please help us spread the word and join us in our efforts to "Help Stamp OUT Alzheimer's" by using the Alzheimer's semipostal stamp on all your mailings, and

consider giving them as gifts to support the cause. The semipostal will be available at many post offices, and can be purchased online at usps.com, and by toll-free phone order at 1-800 STAMP-24. The semipostal is a voluntary purchase of 60-cents with the 11¢ difference in cost designated to Alzheimer's research.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Please **REMEMBER** to put your name and NARFE identification number on any membership form that you give out to a prospective member in order to get recognized and due credit for being a Recruiter. Moreover, you will receive \$10 from NARFE Headquarters; another \$10 from the Maryland NARFE Federation and also be in the monthly drawing for a \$25 Amazon Gift Card, as well as, the Grand Prize of an Apple watch to one Lucky Recruiter when this recruitment period has ended (December 31, 2017).

I'm sorry to report that the following Chapter Members were dropped from our membership roll because they did not pay the \$9 chapter dues when they made their \$40 NARFE dues: John Helm; James Marsh; Dave Pendleton; Patricia Rice; Florence Rice; Charles Summer; and, Gail Wegner. All is not lost, however. You can contact NARFE Member Records at 1800-456-8410 (ask for Terri) to make financial arrangements to pay the annual chapter dues and get reinstated as a Chapter Member. The following persons have been reinstated as Chapter Members: Vernon Bandel; John Frank; Morris Kelsey; Michael Kerman; and, James Zigler.

Second renewal notices have been sent to: Walter Bailey; Mary Bethel; Janet Chase; Franklin Leroy Fisher; Patricia Grimes; David Healey; Richard Koontz; Joseph Mate; Mary Miller; Kenneth Morgan; Myrtle Painter; Malcolm Poist; and Carolyn Fitzgerald Walker. If you know any of these people, please remind them to pay both their national and chapter dues. New prospective members are: Michele Cove; Carol Garrand; Katherine Hanson; Donna Hartzell; James Hines; Dawn Lin; Idalia Smith; and, Vesna Stanoyevitch.

Please remember to pay the chapter dues of \$9 when paying your annual NARFE dues. Chapter dues are **NOT** taken out of your national NARFE dues of \$40. So, your total annual dues payment is \$49 (\$40 for NARFE national dues **PLUS** \$9 Chapter 409 dues). Since last March, if you paid only \$40 for your NARFE

membership, NARFE Headquarters has categorize you as a National Member and drop you as a Chapter Member which will eventually result in you being dropped from the chapter Newsletter mail list. You can avoid making annual dues payments and save 15% by choosing to pay your NARFE membership from your annuity. If you wish to pay your dues from your annuity, you can submit a completed NARFE form <http://www.narfe.org/pdf/dw-2.pdf> which can also be used to pay your annual chapter dues, as well as, your spouse's dues.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on November 14, at the American Legion. The minutes were approved. The Treasurer's report was given and approved. Legislative, Alzheimer's, Newsletter, Membership, and Luncheon reports were given. Chapter 409 will be celebrating its 50th anniversary on December 7th.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of August 31, 2017.....\$5,202.95
 Receipts for September..... \$1,385.68
 Expenditures for September (\$2,169.80)
 TOTAL FUNDS available as of 9-30-2017... \$4,418.83

BALANCE as of September 30, 2017.....\$4,418.83
 Receipts for October..... \$1,738.00
 Expenditures for October (\$1,850.05)
 TOTAL FUNDS available as of 10-31-.2017. \$4,306.78

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

Members

Helen M. Piepoli, age 96, died July 20, 2017. She had no widower.

Michael W. Cresswell, age 80, died September 10, 2017. His widow is **Kate Cresswell**.

Jack W. Droneburg, age 89, died October 19, 2017. His widow is **Dorothy M. Droneburg**.

Relatives of 409 Members

None Reported

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

Bill Davis, Ruth Davis, Joyce Gregoire, Howard Lutz, Lynn Mc Knight, Mary B. Miller, Anne Niemiec, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor

Gil Monck (1-717-762-7484)

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

Date: **December 15, 2017**

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 w/ scalloped potatoes and Cole slaw

Program: Civil War Christmas

We must receive your mail reservation or cancellation no later than Friday **December 8, 2017**.

Call with any questions.

MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, December 15, 2017 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$16.00** 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 8, 2017 so PLEASE MAIL AS EARLY AS YOU CAN.

<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st Luncheon</i>	<i>Name</i>	<i>Member</i>	<i>Guest</i>	<i>New Member</i>	<i>1st 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"/>

Telephone Number: _____

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

DECEMBER 2017

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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 Dennis Vernon at 301-694-8003 for membership information.

DECEMBER 2017 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 2017

- December 12** Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.
- December 15** Chapter 409 Luncheon