



# The Key Notes

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

**President:** Elinor Abrell • 301-831-8753 • [abrellem@comcast.net](mailto:abrellem@comcast.net)

**Editor:** Dan Grauman • 301-806-5999 • [dangrauman@gmail.com](mailto:dangrauman@gmail.com)  
2471 Five Shillings Road, Frederick, MD 21701

**NARFE Chapter 409 Luncheon**  
Friday, December 20 • Doors open 11:00 AM

**Menu:** Chicken Divan with Scalloped Potatoes and Coleslaw  
**Program:** Civil War Medical Museum  
**Speaker:** Jake Wynn

### << President's Message >> Elinor Abrell • 301-831-8753

Chapter 409 is pleased to welcome as the speaker for the December meeting Jake Wynn from the National Museum of Civil War Medicine in Frederick. Jake has given us presentations twice in the past three years; many members will recall that he is indeed an engaging speaker with a wealth of knowledge and interesting sidelights of that era. You won't want to miss this program!

The deadline to keep Federal agencies funded is coming up again, very soon. The current Continuing Resolution expired on November 21. No substantive progress has been made on the twelve regular appropriations bills, as the attention of Congress has been focused on other matters. The House has passed ten of the bills while the Senate has passed none. This raises concerns about the possibility of another stalemate like the one that caused the month-long partial Government shutdown at the beginning of this year. Issues that have bogged down the budget process remain unresolved, with the impeachment inquiry now complicating matters. Included in these unresolved matters are several bills important to the Federal community, including the amount of pay raise for Federal employees and language to stop any further breakup of OPM enabling a merger with GSA. Such disagreements raise the prospect of need for another Continuing Resolution, likely sometime in early December. This seems to have become a common practice in recent years, usually with a final agreement reached shortly before year's end.

Did you know that IRS has a new 1040 form designed specifically for Americans age 65 and up? This new Form 1040-SR is just two pages long and uses a large print with minimal shading around boxes. The rationale is that older taxpayers will find this form brighter and easier to read. A standard deductions chart is also on the form, which will allow the taxpayer to immediately figure out what, if any, refund they are due (previously seniors had to look this up).

Do you have a friend or former work colleague who is now a retired Fed? Recruit that person to become a NARFE member. Until December 31, the recruiter of a newly joined member is eligible to receive a nice reward of \$20.

### << Legislative Report >> David Carmack • 240-578-4965

There has still been no action by the Senate with respect to a pay increase for Federal workers in 2020. As stated in the last *THE KEY NOTES*, the House of Representatives has passed legislation to give Federal workers a 3.1% raise for 2020. The President has indicated his support for a 2.6% raise. Members of NARFE should contact their senators to support the 3.1% raise in the House bill.

### << Secretary's Report >> Margaret Hawker • 301-874-8409

The Executive Committee of NARFE Chapter 409 met on Tuesday, November 12, 2019. The minutes for October were approved. The Treasurer's report for October was given and approved. Legislative, Alzheimer's, and Luncheon reports were given. Elinor, Linda, and Kathy reported on the recent Federation training session.

### Chapter 409 Officers for 2019-2020

**President** • Elinor Abrell • 301-831-8753  
**1<sup>st</sup> VP, Membership** • Dennis Vernon • 301-694-8003  
**2<sup>nd</sup> VP, Legislative** • David Carmack • 240-578-4965  
**Corresponding Secretary** • Vicki Yanez • 301-662-7018  
**Recording Secretary** • Margaret Hawker • 301-874-8409  
**Treasurer** • Jerie O'Connor • 301-845-7964  
**Luncheon Reservations**  
Gale Vernon • 301-694-8003  
Carolyn Francis • 301-831-6285  
**Chaplain** • Earle Browning • 301-831-5355  
**Assistant Chaplain** • Margaret Clark • 301-834-7519  
**Service Officer** • Chuck Caloia • 301-938-2000  
**Immediate Past President** • Kathy Siggins • 301-829-2462  
**Newsletter Editor** • Dan Grauman • 301-806-5999

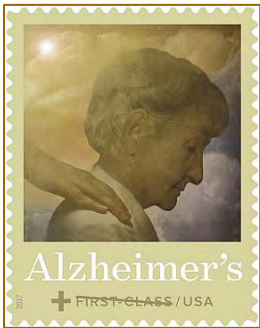
### Members-at-Large

Linda Adams • 301-253-4740  
Gene Bennett • 301-351-7396  
Scott Darby • 301-662-7123  
Pam Ogasawara • 301-874-2249  
Walter Rabbit • 301-798-3362  
Kathy Siggins • 301-829-2462

<< *Alzheimer's Report* >>

**Kathy Siggins • 301-829-2462**

The Alzheimer's Semipostal Stamp is scheduled to end on November 30, 2019, however, fellow advocate Lynda Everman and I are working very hard with Congressional support to extend the sale of the stamp for an additional 6 years through legislation, or by language successfully included in the Financial Services and General Government (FSGG) appropriations bill in both House and Senate. I urge everyone to please stock up on the Alzheimer's stamp before the end of November just in case. It makes for a great stocking stuffer or small gift to tuck into your Christmas/holiday card. It is a forever stamp and can be used now and in the future. Thank you and together we can "Help Stamp Out Alzheimer's!"



Alzheimer's stamp



Kathy Siggins with walkers

I would like to take this opportunity to thank Betty Potts and all of our wonderful volunteers for their help with our fundraising tables that support our Alzheimer's cause and seniors in our community through a local charity of choice. I would also like to thank everyone for your donations and support of my fundraising efforts for the Walk. With you help Team HOPE raised a total of \$7,100 for the 2019 Walk to End Alzheimer's. Words cannot express how grateful I am to everyone for your support and kind words of encouragement as I continue to make a difference in the fight to end Alzheimer's. Thank you!

<< *Membership Report* >>

**Dennis Vernon • 301-694-8003**

The annual NARFE RECRUITING CAMPAIGN (membership drive) began on September 1 and goes to December 31, 2019. During this timeframe, NARFE Headquarters will recognize each "Recruiter of a New NARFE Member" with a \$10 Reward and a Recruiter Pin. In addition, the Maryland NARFE Federation (that includes us) will award an additional \$10 to each Federation Recruiter. **In order to receive recognition as a Recruiter (and receive a cash award of \$20 for each new member), please ensure that your name and NARFE membership number are on any recruit membership applications submitted.**

NARFE Headquarters has also announced that they have revised the NARFE Logo and NARFE Slogan – "Each new NARFE member strengthens our message to Congress". As a result, NARFE magazine and other NARFE publications have been revised to reflect these changes. The good news is that our annual NARFE membership dues have not changed, so it remains as \$40 for national dues and \$9 for chapter dues. By the way, I'll have plenty of NARFE membership application forms (F-135), as well as, other NARFE publications (i.e. NARFE Bylaws; NARFE

Dues Withholding; NARFE Life Membership) available for pickup at our luncheons. Also (in case you were wondering), you can find your NARFE membership number on your NARFE magazine address label as it is just above your name, and it is the 8 digits right after the hash mark. (Be sure to write your name and membership number on the membership application forms.) One last item, if you have a change of address, please notify NARFE Headquarters by phone at 1-800-456-8410; or by email [memberrecord@narfe.org](mailto:memberrecord@narfe.org), or go to [www.narfe.org](http://www.narfe.org), log in and click on "Update My Record". Alternatively, you could let me know, and I'll coordinate your address change with NARFE Headquarters for you.

<< *Treasurer's Report* >>

**Jerie O'Connor • 301-845-7964**

Balance as of September 30, 2019 .....	\$3,226.32
October receipts .....	\$1,418.00
October expenses .....	\$989.74

**Total funds available as of October 31, 2019: \$3,654.58**

<< *November Luncheon* >>

The two photos below are from the presentation that followed the November luncheon.



David Hurka, Blue Cross/Blue Shield Other vendors were also represented

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

**Members**

None reported

**Relatives of Chapter 409 Members**

None reported

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

Ruth Davis, Betty Dean, Ted Jensen, Howard Lutz, Ann Niemiec, Jaimie Pugh, Donald & Nadia Taylor, Gale Vernon, Tom Wiley

Please contact Chaplain Earle Browning with any information for this section of the newsletter 301-831-5355 or [earlebrowning@gmail.com](mailto:earlebrowning@gmail.com)

<< *NARFE/MD: Scam Alert!* >>

This is notification from Dr. Gary Roundtree, Sr., Maryland Federation President, that his email has been hacked again and that someone is sending fraudulent email in his name, asking for money/donations, as well as phishing for information. If you get an email that says it is from Dr. Gary Roundtree Sr., pay close attention. Look at the underlying email address; it may be in the clear and not be Dr. Roundtree’s email address, or if it isn’t in the clear, hover your mouse over his name to see what the real underlying email address is. Dr. Gary’s email address has **roundtree** in it. Please **do not open but delete** any email that you can tell is not from Dr. Roundtree. Please **do not respond but delete** any email that is asking for donations or money in Dr. Roundtree’s name. These scam emails often ask for the recipient to purchase gift cards. Do not fall prey to this scam and send money or purchase anything. It has happened in the past. As examples: Two emails with identical content (shown below) showing that they were from Dr. Roundtree, but the email addresses were in the clear:

[presidentboard450@gmail.com](mailto:presidentboard450@gmail.com) & [vicepresident450@gmail.com](mailto:vicepresident450@gmail.com)

*Hello. (name omitted), How are you doing today? Can you do me a favor please???* Thanks. Dr. Gary Roundtree, Sr.

The subject was URGENT. **Please don’t respond to this type of message content either.** Whomever you would respond to is just phishing for information.

Thanks for paying close attention to these types of scam emails

<< *Editor’s Note* >>

**Dan Grauman • 301-806-5999**

The message below was published in the November newsletter and resulted in **eight (8)** members agreeing to change from hard copy newsletters to the email version, thus saving our Chapter approximately about **\$60 annually!** If you would like to help our Chapter save money, as well as save a tree, and if you would like to receive your newsletter in “living color”, please consider switching from hard copy to email. Just send me an email at [dangrauman@gmail.com](mailto:dangrauman@gmail.com), and it will be done! Thank you for your consideration.

**Start Having the Chapter’s Newsletters Sent to You by E-mail and Help the Chapter Save Money!**

Some members of NARFE Chapter 409 continue to receive the Chapter’s newsletter by postal mail rather than e-mail. The Chapter must pay about \$7.50 annually for printing and postage

for each such member. These expenses are no longer incurred when a member agrees to receive the newsletter via e-mail. If you’re willing to switch from postal delivery to e-mail delivery, please send Dan Grauman an email at [dangrauman@gmail.com](mailto:dangrauman@gmail.com) with the words, “**E-mail my newsletter**” in the subject line and **include your name** in the body of the email. By sending this email, you are agreeing to the following:

*“I am a member of NARFE Chapter 409 and want to start receiving future issues of the Chapter’s newsletter by e-mail (and discontinue receiving printed copies by postal mail). In providing my email address below, I am authorizing Chapter 409 to use my e-mail address only for the purpose of sending me the newsletter and perhaps, from time to time, other information for Chapter members – but not to share my e-mail address with others for any other purpose.”*

Chapter 409 policy is to respect our members’ privacy. We will not share a member’s email address without their consent. You may receive several additional issues by regular mail before your request takes effect. If you don’t use e-mail, don’t worry, the Chapter will continue to send you the newsletter via postal mail. Please do not send the above e-mail if you’re already receiving the newsletter via e-mail.

<< *December Luncheon* >>

**Date:** December 20, 2019

**Location:** American Legion  
1450 Taney Ave.,  
Frederick, MD 21702

**Time:** Doors will open at **11:00 AM**  
Lunch is served at **12 noon**  
Program starts promptly at **1:00 PM**

**Menu:** Chicken Divan with Scalloped Potatoes and Coleslaw

**Program:** Civil War Medical Museum

**Speaker:** Jake Wynn

We must receive your mail reservation or cancellation no later than **Friday, December 13, 2019**. Send to:

NARFE Chapter 409  
P.O. Box 1716  
Frederick, MD 21702

**Questions?** Please call Carolyn Francis • 301-831-6285

**Reservations for December 20, 2019 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 this form & check to **NARFE CHAPTER 409, P.O. Box 1716, Frederick, MD 21702**  
We need to reserve the number of meals by **Friday, December 13, 2019**, so **PLEASE MAIL AS EARLY AS YOU CAN!**

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

Telephone Number: \_\_\_\_\_

Frederick Chapter 409, Inc. of NARFE  
2458 Five Shillings Road  
Frederick, MD 21701

December 2019

NON-PROFIT  
ORGANIZATION  
U.S. POSTAGE  
PAID  
Frederick, MD  
Permit No. 81

ADDRESS SERVICE REQUESTED



December 2019 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

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

**2019-2020 CALENDAR**

Luncheons take place on the 3<sup>rd</sup> Friday of the month with the exception of October. Doors open at 11:00 AM. Executive Committee meetings take place on Tuesday of the same week as the Luncheons. Meetings start at 10:00 AM. Everyone is invited to the Executive Committee meetings! Luncheons & Executive Committee meetings take place at the Francis Scott Key Post No. 11 American Legion, 1450 Taney Ave., Frederick, MD 21702.

Exec Comm Luncheon  
Mtg Date Date

Luncheon Program Title & Speaker

12/17/19	12/20/19	Civil War Medical Museum: Jake Wynn
1/14/20	1/17/20	Frederick Memorial Hospital – Your Balance, Don’t Lose It: Yvonne Townsley
2/18/20	2/21/20	Frederick County Recycling Program: Rebecca Culler
3/17/20	3/20/20	University of MD Extension Service – Creating a Pollinator Habitat: David Campbell
4/14/20	4/17/20	Frederick County Government Senior Services Division: Kathy Schey
5/12/20	5/15/20	Frederick County Division of Fire & Rescue Services – A Walk Through History: Chip Jewell
6/16/20	6/19/20	Bingo