



Next luncheon / meeting is on Tuesday, December 14 at 11:00 AM

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President's Message (Elinor Abrell • 301-831-8753)

At the November luncheon meeting, speaker David Hurka gave a most informative presentation on Federal health benefits for the coming year, addressing actions of OPM that directly affect all insurance carriers and ultimately impact decisions that each of us must make as we seek the best and most cost-effective health plan. Open season ends December 13. NARFE is an excellent resource for information on this, through the NARFE magazine and the Federal Benefits section of the website, which can be found at <https://www.narfe.org/FederalBenefitsInstitute/>.

Seniors here in Frederick County are indeed fortunate to have an opportunity to participate in an outstanding program offered by Frederick Community College, called Institute for Learning in Retirement (ILR). A very wide range of classes is offered, almost something for every personal interest. Kelli Ackiewicz, ILR Program Manager, is the featured speaker at the December luncheon program.

NARFE continually works to secure, preserve, and advocate for the earned pay and benefits of Federal employees, retirees, and annuitants, and is the only organization solely dedicated to this purpose. In today's very partisan political climate NARFE maintains a nonpartisan position and strives to reach out to elected officials on both sides of the aisle, not an easy thing to do. It is important for NARFE members to remember that the association is *political* but not *partisan*, a small yet important distinction. A dedicated team of legislative specialists and effective lobbyists work to ensure that the issues and concerns of NARFE are brought to the attention of elected officials on both sides, knowing that personal outreach builds relationships with legislators and their staffs. Doing so can help influence decisions, as well as provide important access to meetings and briefings, presenting opportunities to provide perspectives on pending legislation. NARFE has built a strong network of grassroots activists in every state, which adds strength to the messages and fortifies the national outreach. As a NARFE member, it is important to stay alert to relevant Congressional happenings (NARFE magazine covers this well). Then, stay involved by using your voice to contact your legislator when it matters, thus adding to the strength of the NARFE message. Numbers do have power!

Financial Report (Kathy O'Connor • 301-845-7964)

Balance available to Chapter 409 as of Sep 30, 2021 \$6,681.77
 • Income \$ 670.00
 • Expenses \$ 768.18
 Balance available to Chapter 409 as of Nov 20, 2021 \$6,583.59

Legislative Report (David Carmack • 240-578-4965)

Congress has until December 3, 2021, to pass legislation increasing the debt limit, otherwise the United States will be unable to pay its obligations incurred in past legislation (e.g., pensions, Social Security, etc.). Legislation is also required in early December to keep the Federal government funded for fiscal year 2022. A bill, the Equal Treatment of Public Servants Act (H.R.5834), has been filed to reform the Windfall Elimination Provision, which reduces Social Security payments to CSRS and certain state and local government retirees, who in outside work earned enough Social Security credits to entitle them to Social Security. Although nearly 300 members of the House of Representatives have signed on to bills to reform or eliminate the Windfall Elimination Provision



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in this Congress and prior Congresses, the bills never get very far. NARFE has given its support to this, as well as the other bills seeking to reform or eliminate the Windfall Elimination Provision. NARFE members must contact and put pressure on their Congressmen and Senators to move forward bills seeking to reform or eliminate the Windfall Elimination Provision.

NARFE is encouraging its members who are retired and are eligible for Medicare to review the various health plan options during this Open Season, because the Medicare Part B premium for 2022 is scheduled to increase by 14.5% to \$170.10 per month. This large increase is due in part because Congress suppressed any premium increase for 2021.

Alzheimer's Report (Kathy Siggins • 301-829-2462)

Approximately 800 walkers participated in the Greater MD Walk to End Alzheimer's in Frederick. To date, they have raised \$249,647. Team HOPE which is part of NARFE's National Walk Team is in First Place nationally with a current total of \$7,915. Kathy Siggins is presently holding Top Individual Fundraiser at \$7,815. NARFE's National Walk Team, consists of 217 participants (64 teams) that have raised \$72,515 to date for

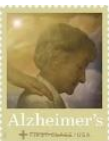


Team HOPE with Kathy Siggins holding sign. Not in the photo: Chuck Caloia & JD Brooks.

this worthy cause. Donations for the Walk will continue to be accepted through the end of 2021. Thank you for your support!!88

NARFE Exceeds National Goal of \$14 million for Alzheimer's Research. NARFE Alzheimer's National Committee sets new Goal of \$15 million by December 2024. As of October 31, 2021, NARFE's total for Alzheimer's research is \$14,101,695.14. This includes funds raised through the Walk to End Alzheimer's and The Longest Day events from 2019 and 2020. The new goal was set during the National Committee Meeting Training Session held September 15-16, 2021. Congratulations to everyone, *We Did It!*

Time to buy your Alzheimer's Stamps for the Holidays. The Mount Airy Post Office has a supply of the Alzheimer's Semipostal Stamp available for sale. They are also available in Frederick. \$15 for a sheet of 20 stamps (75 cents per stamp). The Alzheimer's Semipostal Stamp is a voluntary purchase and must be requested. Usually kept in a vault in the back. As of October 2021, the Postal Service has sold 9.3 million stamps (approximately 100,000 stamps monthly), raising more than \$1.1 million for Alzheimer's research at the National Institutes of Health.



Save \$\$ (Chuck Caloia, Service officer • 301-938-2000)

Seniors who've attended one of our Chapter's luncheon meetings at Golden Corral know what a good deal the buffet is – all you can eat for under \$10 per person before gratuity. Sam's Club has been offering \$50 worth of Golden Corral gift cards (2 \$25 cards) for only \$35, a savings of \$15. The cards can be used like cash for any breakfast, lunch, or dinner. The unused balance on a card can be used during a future visit.

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

December 2021

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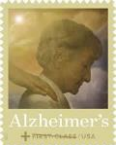
December 2021 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland



Please purchase Alzheimer's stamps for the Holidays!

NARFE Chapter 409 luncheons take place at the Golden Corral Buffet & Grill
5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922



2021-22 luncheon schedule • buffet starts at 11:00 AM, program starts at 12:30 PM

If you have not been fully vaccinated, or if you are not feeling well on the day of the luncheon, please do not attend.

Boosters are now available and encouraged but are not required for luncheon attendance.

Date	Speaker	Presentation Title
Dec 14	Kelli Ackiewicz, Institute for Learning in Retirement (ILR), Frederick Community College	Quality and accessible opportunities for intellectual stimulation and personal enrichment at the ILR
Jan 11	TBA	
Feb 8	Chip Jewell, Director/Chief, Division of Fire & Rescue Services, Frederick County	The history of firefighting in Frederick County
Mar 8	Kathy Schey, Director, Frederick County Senior Services Division	Services available to Frederick County senior citizens
Apr 12	David Campbell, Beekeeper	Pollinator Habitat and what you can to help
May 10	TBA	
Jun 14	BINGO	BINGO

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