



Next luncheon / meeting is on Tuesday, December 13 at 11:00 AM

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

Editor: Dan Grauman • 301-806-5999 • dangrauman@gmail.com

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

The November luncheon meeting was attended by 40 members and guests who came to hear FEHB updated information. Representatives were present from Aetna, Blue Cross/Blue Shield, Kaiser Permanente, and United Health Care to give an overview of provided coverage, as well as answer questions. This information is helpful as we are now in Open Season, a time to assess health needs for the coming year and explore the offerings of these companies to determine the coverage plan that best meets these needs. Any health care change must be made by **Monday, December 12.**

This is a Christmas story before there was a NARFE. During the early 1800s in the northern U.S. Christmas was just another day and not celebrated at all. However, Christmas was an important part of the social season in the southern states. In fact, the first state to declare Christmas a legal holiday was Alabama in 1836, followed by Louisiana and Arkansas in 1838. After the Civil War Christmas traditions and celebrations began to spread across the country. In 1870 an Illinois Representative introduced a bill to make December 25, Christmas, a national holiday. The bill was approved and sent to the Senate, where it also passed, with the addition of three more holidays: New Years Day, Fourth of July, and Thanksgiving. President Ulysses Grant signed this legislation in June 1870 . . . but there was a catch. The *only* people who got the day off were Federal employees in the District of Columbia. Feds in the rest of the country had to wait until 1885 to enjoy this benefit. (Note: In February 1921, a group of 14 Federal retirees gathered in Washington, DC to form an association to improve the status and protect the earned benefits of all Federal employees, retirees, and their survivors . . . and thus NARFE was established.)

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

Balance available to Chapter 409 as of Oct 18, 2022	\$5,883.22
• Income	\$361.34
• Expenses	\$332.50
Balance available to Chapter 409 as of Nov 18, 2022	\$5,912.06

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

NARFE is urging the House leadership to bring H.R. 82, the Social Security Fairness Act, to the Floor for a vote and is also urging the passage of legislation to prevent a return of Schedule F.



W
I
S
H
I
N
G

Y
O
U

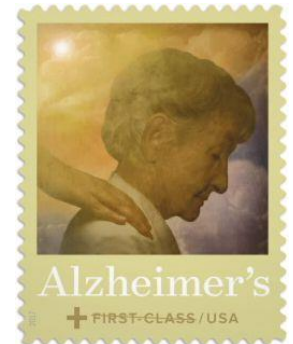
H
A
P
P
Y

H
O
L
I
D
A
Y
S



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

November was National Alzheimer’s Disease Awareness Month along with National Caregivers Awareness Month. It’s time to buy your Alzheimer’s Stamps for the holidays. The cost of a stamp is going up in January, which means that the price of the Alzheimer’s Semipostal stamp will also go up, so purchase your stamps now and help fund Alzheimer’s research. Thank you!



Service Officer’s Report (Chuck Calioa • 301-938-2000)

**Reminder to Federal Annuitants:
Keep Your Records Current**

It’s the individual annuitant’s personal responsibility to ensure that his/her records are up-to-date at the Office of Personnel Management (OPM). Notify OPM (<https://opm.gov/retire>) if you change your address, bank account for annuity deposits, designation of a survivor or beneficiary, etc.

After OPM has been notified of a change, the annuitant (or, when OPM is notified of the death of an annuitant, the survivor) is provided the proper forms and instructions.

If you have questions or need assistance, you may contact the Chapter 409 Service Officer, Chuck Calioa. If you use a computer, email him at chuck_calioa@yahoo.com, giving your name, phone number, and briefly stating your question. If you don’t use a computer, you may phone Chuck at 301-938-2000.

Chaplain’s Report (Margaret Clark • 240-405-4018)

We keep in touch with the shut-ins who are: Betty Brewer; Nannie Jones; Kathy Kussel; Lynn McKnight; and Mary Miller. Please let the Chaplain know if there are deaths or other shut-ins. Thank you!



Frederick Chapter 409, Inc. of NARFE
2471 Five Shillings Road
Frederick, MD 21701

December 2022

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

CHANGE SERVICE REQUESTED

ADDRESS LABEL

December 2022 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

NARFE Chapter 409 luncheons take place at the **Golden Corral Buffet & Grill, 5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922. See 2022-23 luncheon schedule below • 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.**

Date	Speaker	Presentation Title
Dec 13	Musician(s) TBA	Holiday music
Jan 10	Chip Jewell	Frederick County Firefighters history
Feb 14	TBA	Downsizing and decluttering
Mar 14	Jeannine Robinson, Consumer Protection Division of the Office of Attorney General of MD	The latest scams and frauds
Apr 11	TBA	News from the Maryland General Assembly
May 9	TBA – Recipient of annual Chapter 409 donation	Annual donation, remembering Chapter members who have passed, installation of new NARFE Chapter 409 Officers
Jun 13	BINGO	BINGO

Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.