



The Key Notes

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

February 2013
Newsletter

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PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) ml.blessing@comcast.net

It's February! What do we hear and see everywhere we go – hearts and love. The month is one long Valentine's Day as well as Heart Health month. I am not going to address love but an integral part of love - happiness. Are you happy? Do you want to be happier? It seems that happiness is currently a popular topic as well as an ancient one. I recently ran across a January 17, 2005 Time magazine article on the Science of Happiness. It addressed how happy people are, what makes folks happy and how to be happier. As part of that article there were "Eight Steps Toward a More Satisfying Life" based on the research findings of a University of California psychologist, Sonja Lyubomirsky. The first suggestion, is to keep a "gratitude journal" - writing down life's simple and significant pleasures – from the blooming of the first narcissus to the first steps of a grandchild. Next, performing acts of kindness, whether random (letting someone ahead of you in the grocery line) or regular (taking food and visiting with a home-bound person) doesn't matter. The third suggestion was to enjoy moments of wonder and pleasure. So take the time to appreciate that beautiful sunset or sunrise, perhaps even the warmth of a sunny day in February. Fourth would be to express, in detail, your appreciation to someone who has helped you along the way – a teacher, a colleague, even perhaps your spouse. The fifth is a tough one – to learn to let go of anger or resentment when someone has hurt you. Ideally write a letter of forgiveness, then perhaps mail it or perhaps not. Doing so will allow you to move on. The sixth suggestion, to put time and energy into relationships, is perhaps the most important. In fact, that suggestion was the number one tip in the January-February 2013 AARP Bulletin's article on "10 Tips for Better Health". The AARP article indicates that social connections (as found at your Chapter's monthly

luncheon) can help you live longer and better. The seventh step in the Time article was to take care of your body. This includes getting plenty of rest, exercising, smiling and laughing. All this helps in the short term for sure, but if done regularly, it can have long term benefits. Eighth and very important, is developing methods of dealing with stress and hardships, as we know there is no avoiding the hard times. Now let's put it to work.

Our chapter is now preparing the list of nominees for chapter officers for the 2013-2014 term. Perhaps helping the chapter out would help you accomplish one of the suggestions mentioned above. We need to fill some existing positions but there are other opportunities, such as helping out at the luncheon charity tables which sell raffle tickets or perhaps greeting folks as they arrive at our luncheons. Is there something you think the chapter should be doing that it is not? Please, let me know. If there is someone you think would be good at a task/position, also let me know. The chapter's officers can't know everyone's abilities or interests, so you, our members, must serve as the chapter's eyes and ears.

On February 15th, our speaker is Heidi Campbell-Shoaf, Executive Director, Historical Society of Frederick County. I have heard her presentations and seen the photos and found it very fascinating. Come join us for lunch.

Please remember our bad weather policy – if Frederick County schools are closed for weather, our luncheon is cancelled and the checks are shredded.

New Phishing Scam

The IRS recently issued a warning about a new phishing scam that uses a web site mimicking the IRS e-services online registration page to get you to reveal your personal and financial information. To prevent

your information from falling into the wrong hands, take note that the real IRS e-services page always includes the “.gov” extension at the end. The fake site looks similar to the real one but is reported to likely have a different ending on the URL – such as .com, .net or .org.

Remember, as the .gov consumer alert explains, "**The IRS does not initiate contact with taxpayers by email to request personal or financial information.**" This includes any type of electronic communication, such as text messages and social media channels.

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on January 15 at the American Legion. The secretary’s minutes and the treasurer’s report were approved. Legislative, Membership, and Service Officer reports were given. Federation Board meeting will be February 5. Discussion was begun on officers and members of the Committee for 2013-2014. Anyone interested should contact a member of the Committee. Linda Adams was thanked by Ted Jensen for all her work as the Federation Newsletter Editor and for her work on the Federation Web site.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

The fiscal cliff was postponed until March 1. Now we have two other deadlines to complicate the policy scene: 1) the debt ceiling; and 2) the March 27 expiration of the continuing resolution that funds all federal programs.

Avoiding the fiscal cliff is difficult and the only ways to cut the deficit are by increasing tax revenue (either through higher rates, fewer deductions, or faster growth) or cutting spending. One popular cost cutting option is switching to the “Chained CPI” to determine annual cost-of-living adjustments (COLA) to federal civilian and military retirement annuities, disability insurance, and Veteran’s and Social Security benefits and Federal Tax schedules. Most government programs, including Social Security and the income thresholds for tax brackets are indexed for inflation, but inflation can be calculated in different ways. The tax code, uses CPI-U (Consumer Price Index – Urban), which measures prices for consumers in urban areas.

Social Security uses CPI-W, which only measures prices paid by urban wage earners. The Chained CPI assumes that consumers will change to a cheaper product when the prices go up, thereby reducing their effective price increase. The result of switching is a reduced percentage of increase while theoretically maintaining an equivalent purchasing power. President Obama has said he would consider a bill containing that switch, but that proposal is far from certain at the present time. A good explanation of the Chained CPI can be found at:

<http://www.nationaljournal.com/domesticpolicy/what-is-chained-cpi-20121231>

The Maryland General Assembly began their session on January 9 and will run through April 8, 2013. The state has 47 districts represented by 47 Senators and 141 Delegates.

MEMBERSHIP REPORT

Bill Elsen, Membership (301-663-4027)

Although we did not gain any new members to NARFE in December, Barbara Doran has transferred into our chapter from the Wheaton/Glenmont Chapter (1887). We hope to meet you soon at one of our luncheon meetings. One of our members, Becky Alter, has transferred out of our chapter to a chapter in Maine where she now lives. Two of our members, whose membership had lapsed, have been reinstated. They are Susan Klecka and Mary Leonard. We were notified that our member, Martha Dohm of Walkersville, has passed away. Three members, Peter Alter, George Anderson, and Donald Taylor, have been dropped from membership for non-renewal. If you know any of these members, please encourage them to re-join. This gives us a net loss of two members. If you come across any good prospects please talk them into joining NARFE. Applications for membership are in the monthly NARFE Magazine or contact me for applications for membership and Dues Withholding.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of November 30, 2012	\$7431.48
Receipts December.....	\$1826.30
Expenditures December.....	\$1913.00
BALANCE as of December 30, 2012	\$7431.48
TOTAL FUNDS available as of December 30, 2012	<u>\$7344.78</u>

CHARITIES
Chapter Charities: Ruth Davis (301-874-1997)
Alzheimer's Fund: Kathy Siggins (301-829-2462)

December Charities.....	\$ 55.00
YTD Charities Raffle.....	\$ 345.00
December Alzheimer's.....	\$ 77.00
Alzheimer's Donation.....	\$ 25.00
YTD Alzheimer's	\$ 477.50

We are saddened to report the death of the following chapter 409 member.
Rebekah J. McLaren, 89 years old, died Jan. 4, 2013, no widower..
George E. Russell Jr., 85 years old, died Jan. 9, 2013, widow is Donna V. Russell.

Relatives of Chapter 409 members:
Lois W. Tribble, 82 years old, died Jan. 9, 2013. Wife of 409 member **Henry Tribble**.

Chapter 409 members, relatives sick and or shut-ins needing our prayers and concerns:
Betty Chase, Don Dupreie, Joyce Gregoire, Betty Jensen, Gil and Joy Monck, Mary Grace Mullinix, Irene Owens, Dorothy Piper, Jurgan Piper, Ann Simon.
Gil Monk, Chaplain (1-717-762-7484)

WEBMASTER
Linda Adams 301-25304740

Please take a look at our new website posted inside the Maryland Federation website. Our home page is: www.mdnarfe.org/chapter409. New items will be added during the year. We add the Chapter 409 newsletters, *The Key Notes*, each month so you will have the current and back copies available for reading.

The site also includes what Chapter 409 is all about, our goals and mission, contacts, a calendar of our meetings and events, a photo gallery, directions to our meetings and luncheons, and how to become a member. We're also on Facebook. You can find the Facebook (FB) Icon in the corner so take a look at our FB page too. If you "like" our FB page, you will receive a reminder of our executive board meetings and our luncheons. If you have any ideas you would like to add to our website, contact our webmaster at narfe409@hotmail.com.

Chapter 409 is now sending the newsletter in color electronically to members who have provided their email addresses. We would like to have more participants in our E-Newsletter as this saves us the costs of printing and postage. We ask that everyone consider trying the electronic version of our Newsletter. We will only use your email address for the Newsletter and the Booklet. If you would like to receive the newsletter electronically, email Walt Rabbitt at wraab@comcast.net with the email address you prefer to use for the newsletter.

Editor's Note: Please remember that Postage rates increase to 46 cents on January 27. So use the proper postage when sending in your reservations for February's luncheon.

Luncheon:
Date: FEBRUARY 15, 2013
Location: American Legion, 1450 Taney Ave., Frederick, MD.
Time: Doors will open at 11 AM. Lunch served at 12 noon. Program starts promptly at 1 PM.
Menu: **Crab Cakes**
Program: **Historical Society Speaker** - Heidi Campbell-Shoaf
We must receive your mail reservation or cancellation no later than Friday February 08. Call **Liz Popowsky 301-371-6648** with any questions. MAILING ADDRESS: **P.O. BOX 609, JEFFERSON, MD 21755-0609**

Reservations for February 15, 2013 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of \$12.00 per person. Mail both to **NARFE #409 Luncheon, P.O. Box 609, Jefferson, MD 21755-0609**. We need to reserve the number of meals by Friday, February 08, 2013 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

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February 2013 NEWSLETTER

Chapter 409 NARFE

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

**CHAPTER 409 OFFICERS
 May 2012 – May 2013**

<i>President</i>	Mary Lou Blessing	301-473-5662	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Ted Jensen	301-845-2088	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Louis Popowsky	301-371-6648
<i>VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Margaret Clark	301-834-7519
<i>Recording Secretary</i>	Margaret Hawker	301-874-8409	<i>Exec Comm At-Large</i>	Ruth Davis	301-874-1997
<i>Corresponding Sec'y</i>	Linda Adams	301-253-4740	<i>Exec Comm At-Large</i>	Scott Darby	301-662-7123
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Liz Popowsky	301-371-6648	<i>Exec Comm At-Large</i>	Joseph Shrader	301-845-7184
<i>Service Officer</i>	Chuck Caloia	301-938-2000	<i>Exec Comm At-Large</i>	Tom Wiley	301-534-4247
<i>Assistant Service Officer</i>	Betty Lind	301-898-7419			