



The Key Notes

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

February 2014
Newsletter

VP-Membership Bill Elsen 301-663-4027
VP-Legislative Kathy Siggins 301-829-2462

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CO-PRESIDENT'S MESSAGE

Bill Elsen (301-663-4027) bilmarmp@comcast.net
Kathy Siggins (301-829-2462) siggimax@mindspring.com

Our speaker in February will be discussing Elderly Scams. If you've been a victim of illegal telemarketing and mail fraud schemes, you might want to attend our luncheon. See you in February and don't forget to bring a friend. As we begin a new year it's important to touch on some fundamental facts about NARFE. NARFE is NOT a union but a lobbying group of activists who are concerned about the constant attacks on federal workers, retirees, annuitants and surviving spouses. It's criminal to hear some politicians referring to our federal retirement and social security benefits as entitlements. You have contributed many years of dedicated service to our government as a civil servant and have earned your retirement benefits. As a retiree or surviving spouse we received NO cost-of-living increase for the first year of the pay freeze, however, our active members saw a three-year pay freeze, along with furloughs due to sequestration, Government shutdown and increases in retirement contributions for federal employees hired after January 1, 2013. But, in spite of these attacks, and thanks to the strong advocacy by several legislators on the budget committee, as well as the entire federal community, we managed to fend off, for now, changing the way our cost-of-living increase is calculated by averting the change to the proposed Chained CPI. Also, the proposal to include an increase in retirement contributions to active employees was not in the agreement. However, the agreement does include a 1.3 percent increase in retirement contributions for new hires starting this year. These individuals will now be contributing 4.4 percent, plus the full Social Security that FERS employees pay, of their salary towards retirement, without an increase in benefit. Also included in the agreement is the addition of a "self plus one" option to

the Federal Employees Health Benefit Program (FEHBP). OPM will establish a timeline for this new option that could be available as early as the 2014 open season.

In addition to protecting our retirement benefits and NARFE's commitment to Alzheimer's research, the Federal Employees Education and Assistance Fund (NARFE-FEEA) has a scholarship program for children and grandchildren of federal employees and will be accepting applications February 1, 2014 through April 26, 2014. All applicants must be high school seniors planning to attend an accredited college full time in the fall/winter of the award year. The official scholarship application will appear in the February *narfe* magazine. The form can also be downloaded from the NARFE website, www.narfe.org. Six \$1,000 scholarships will be awarded in Region II. The NARFE-FEEA Disaster Fund awards grants in the amount of \$500 to federal employees and retirees (who are members of NARFE) who are hit by disaster such as the typhoon in the Philippines and are prioritized for those who experienced the most damage and hardship.

There are two upcoming events in 2014 that I would like you to consider attending. The Training Symposium in Gettysburg, PA, March 31-April 1, and the January *narfe* magazine gave details about the National Convention, August 24-28 in Orlando, FL. Your involvement in these upcoming events is crucial to NARFE's mission and well-being. Please contact Kathy Siggins or any of our board members if you are interested in attending. There is some reimbursement for your attendance.

CHAPTER NEEDS VOLUNTEERS

The chapter committees need volunteers. If you have a few hours a month that you could volunteer to help the chapter,

please see a board member. The committees are listed in our yearly booklet.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

Budget negotiations between Senator Patty Murray (D-WA) and Rep. Paul Ryan (R-WI) ended with an agreement that passed both Houses of Congress and signed by the President.

Provisions relevant for the federal community include the 1.3 percent increase in retirement contributions for new hires and the “self plus one” option to FEHBP that I mentioned in my Co-President’s report. There are now four levels of federal employee retirement contributions. This two-year budget agreement will offset some sequestration cuts for the next two years eliminating furloughs in 2014 and 2015. It will be up to the Appropriations committees to determine what cuts will be avoided, and Congress has until January 15, when the current Continuing Resolution (CR) expires to pass the appropriations bills or another CR.

The agreement to re-open the government in October 2013 included suspending the debt ceiling until February 7, 2014. The Treasury Department still maintains the ability to use extraordinary measures to extend the deadline to late February or early March 2014, if Congress does not pass an increase prior to February 7.

S. 1486, the Postal Reform Act of 2013, introduced by Senators Carper (D-DE) and Coburn (R-OK) has stalled in committee again, though it is expected to be marked-up in January. The legislation would establish The Postal Service Health Benefits Plan moving all postal employees out of FEHBP. NARFE strongly and wholeheartedly opposes the legislation as it would negatively impact *all* FEHBP participants, as well as employees receiving workers’ compensation.

The Senate will convene on January 6 and the House on January 7 to begin the Second Session of the 113th Congress. They will recess January 20-24 for the Martin Luther King, Jr. Holiday.

ALZHEIMER’S REPORT

Kathy Siggins (301-829-2462)

For more than 25 years, NARFE has provided generous funding and support toward the study of Alzheimer’s disease. As of September 30, 2013, NARFE members have contributed \$10,501,105.98, and have funded a total of 60 research studies since officially starting in 1985. NARFE-

sponsored research has lead to some of the most important discoveries about the causes of Alzheimer’s disease and better ways to care for affected people. Studies supported by NARFE and its members have made significant contributions to the understanding of Alzheimer’s disease, how to detect it, how to treat it, and possibly even how to prevent it. The ongoing generosity of NARFE and its members has stimulated many significant advances toward the Alzheimer’s Association’s ultimate goal of having a world without Alzheimer’s. I want to thank everyone who brings items for our bake table, and for your participation in our Alzheimer’s raffle. We hope to reach our new goal of \$11 million by convention time, August 24, 2014, in Orlando, Florida.

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on January 14 at the American Legion. The secretary’s minutes and the treasurer’s report were approved. Membership, Legislative, Chaplain, Luncheon, Service Officer, and Newsletter reports were given. Nominations for officers and at-large committee members were discussed.

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

Members

Frank C. Smith, 64 years old, Died December 18, 2013, his widow is Kathleen S. Smith.

George Anderson, Sr., 85 years old, Died January 8, 2014, his widow is Irma Anderson.

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

Betty Chase, Don Dupreie, Joyce Gregoire, Irene Owens, Dorothy and Jurgen Piper (now in Homewood), Ann Simon, Gil Monck

Gil Monck, Chaplain (1-717-762-7484)

WEBMASTER NEEDED

Are you creative? Interested in learning and using web skills? The NARFE MD Federation is seeking a volunteer webmaster to optimize and maintain the new MD Federation WordPress website. This individual

should demonstrate an ability to develop and maintain a website; have knowledge of or interest in learning WordPress; and be willing to perform overall general webmaster duties including additions, changes and/or updates to the website. Time involved: several hours a week to begin with but gradually taper to a few hours a month. If interested or know someone who might be, please contact Linda Adams at: narfe409@gmail.com.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of November 30, 2013.....\$7,407.48
 Receipts for November.....\$1,689.30
 Expenditures for November..... (\$1,872.40)
TOTAL FUNDS available as of 12-31- 2013.....\$7,224.38

CHARITY REPORT

Ruth Davis

December 2013	50/50	\$60
January 2014	50/50	\$60
January 2014	<u>Alzheimer's Raffle</u>	<u>\$63</u>
	Total	\$183

Chapter 409 is now sending the Newsletter 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. Please email Walt Rabbitt at wrabb@comcast.net with the email address you prefer to use for the newsletter.

CHECKS AT THE DOOR

It has come to the attention of the Board and the Luncheon Reservation Coordinator (Kathy Kusel) that some members have noticed checks being written on the day of the luncheon. PLEASE NOTE: Checks seen written at the door are checks that had been mailed and were incomplete and/or needed to be corrected.

OUR POLICY REMAINS THAT NO CHECKS CAN BE WRITTEN AT THE DOOR ON THE FRIDAY OF THE LUNCHEON, this due to the fact that we must inform the Legion on the Tuesday before the luncheon the number of attendees that are expected so they can prepare the proper amount of food.

Thank you for sending in your checks early so that Kathy has time to stamp them for deposit. These are given to the treasurer on luncheon Friday.

LUNCHEON SNOW POLICY REMINDER

If Frederick County Schools are closed, then the luncheon meeting is canceled and checks will be shredded: If County Schools are delayed but open at meeting time the luncheon meeting will be held as scheduled.

Luncheon:

Date: February 21, 2014

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: Barbecue beef and rolls and cole slaw

Program: (1) Elderly Scams

(2) Nominating Committee Report

We must receive your mail reservation or cancellation no later than Friday February 14, 2014. Call

Kathy Kusel 1-202-264-0892 with any questions.

MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for February 21, 2014 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 CHAPTER #409, 4006 Carriage Hill Dr., Frederick, MD 21704**

We need to reserve the number of meals by Friday, February 14, 2014 so PLEASE MAIL AS EARLY AS YOU CAN.

Name _____ Member Guest New Member 1st Luncheon

Name _____ Member Guest New Member 1st Luncheon

Telephone Number: _____

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

FEBRUARY 2014

NON-PROFIT ORGANIZATION U.S. POSTAGE PAID Frederick, MD Permit No. 81
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FEBRUARY 2014 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

**CHAPTER 409 OFFICERS
 May 2013 – May 2014**

<i>Co-Presidents</i>	Bill Elsen	Kathy Siggins	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Mary Lou Blessing	301-473-5662	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Scott Darby	301-662-7123
<i>VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Elinor Abrell	301-831-8753
<i>Recording Secretary</i>	Margaret Hawker	301-874-8409	<i>Exec Comm At-Large</i>	Margaret Clark	301-834-7519
<i>Corresponding Sec'y</i>	Linda Adams	301-253-4740	<i>Exec Comm At-Large</i>	Ruth Davis	301-874-1997
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Kathy Kusel	1-202-264-0892	<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			