



The Key Notes

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

February 2018
Newsletter

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

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NARFE 409 LUNCHEON MEETING
Friday, February 16th. Doors open at 11:00 a.m.

Services to the Seniors of Frederick County

Frederick County Department of Aging

Anyone wishing to come only for the program should arrive by 12:40 p.m. Seating will be available.

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

This year, 2018, is the midpoint year of the major election cycle. Although still early in the year, many coming elections are already gaining a great deal of press coverage, perhaps leading to an election year even more contentious than the 2016 presidential campaign. Americans will go to the polls this year to elect 34 Senators, 435 House members, and 36 Governors to office. For many of these, the political overtones and stakes are high.

NARFE has always worked diligently for federal employees and retirees to protect earned pay and benefits. Much of this is done through NARFE-PAC (Political Action Committee). NARFE-PAC identifies and supports legislative candidates who understand the value of the federal community; these now may be members of Congress who are up for re-election as well as new candidates. NARFE is well aware that another wave of threats may come with a new Congress: a proposed federal pay freeze, cuts to retirement and health benefits, and possibly more. It becomes more important than ever to have a strong NARFE-PAC to meet these challenges.

NARFE-PAC is a totally separate arm of NARFE and is financed solely by voluntary and direct contributions from NARFE members. NARFE-PAC works mostly in two ways: (1) by direct contributions to candidates who are supportive of the federal community and (2) by building and strengthening relationships with such candidates, a key component to winning legislative fights.

It is more important than ever for NARFE members to join together—a strong membership can send a strong message to lawmakers. Your dollar contributions to NARFE-PAC are essential to build this strength and maintain an awareness of the value of the federal community. Your contribution to NARFE-PAC can be looked at as an investment to help protect your earned benefits.

LEGISLATIVE

David Carmack (240-578-4965)

As of the morning of January 19, 2018, Congress has not reached an agreement to fund the United States Government beyond the end of January 19, 2018. If nothing is passed by this date, the United States Government will shut down (i.e., the Government will operate with only employees deemed essential). The federal community must be ever vigilant because past agreements to fund the Government have used federal pay and benefits to offset increases to budget caps.

The Maryland legislative session that began this month is considering changes to the Maryland income tax and estate tax law because of the changes made to federal income and estate tax law by recently enacted federal legislation. Senator Young has introduced a bill to increase the exemption from Maryland income tax for pensions.

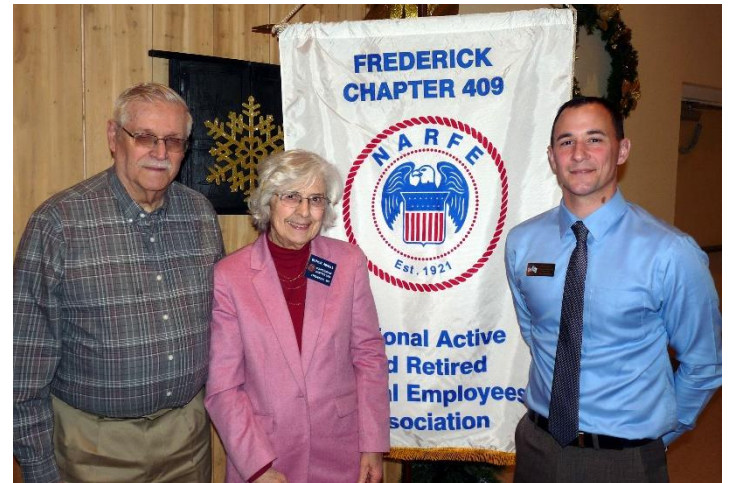
MEMBERSHIP REPORT**Dennis Vernon (301-694-8003)**

According to the bookkeepers at NARFE Headquarters, our chapter “lost” 127 members in the past year. We had 636 members as of 1/14/17 and now have 509 as of 1/12/18. Our reduced member numbers can be directly attributed to a NARFE program change towards members paying their annual NARFE membership of \$40, but did not add in an extra \$9 for chapter dues. As a result, NARFE removes their names from our chapter membership listing and places them into the category of “Members Transferred Out of the Chapter”. During the month of December, thirty-six (36) members were placed into this category with an additional six (6) names added in January to the following consolidated “Transfer” list: **Cecilia Anchor; Frank Baker; Mary Bethel; Katherine Bradshaw; George Bragaw; George Brubaker; William Butler; Evelyn Carlin; Janet Chase; Louis Cole; Paul Donnelly; David Dunn; John Ford; Loretta Germann; Patricia Goodrich; Maxine Grabill; Ira Gross; Frances Halford; Lawrence Hatch; Luther Holland; Grant Howard; Lee Jacobs; John Jeffery; Marjorie Kincaid; Ralph Knisely; William Kramer; Robert Lauer; Roy Lind; Joseph Mate; Joy Monck; Gilbert Monck; Walter Poffenberger; Carmen Puglia; Faine Rodgers; Carroll Schildt; Nancy Seiler; Louis Traini; Roland Tremblay; Robert Wark; Harry Winpigler; James Young; and, Carolyn Zimmer.** If you are on this list, please contact NARFE Member Records at 1-800-456-8410 during normal business hours to make financial arrangements to pay your chapter dues.

The same message to the following members who recently had their membership dropped for non-renewal: Edith Barnhill; Karen Urchasko; and, William Yingling. Second renewal notices have been sent to: Janet Ady; Robert Brittingham; Connie Carlson; Maxine Grabill; Howard Graham; Ned Hallein; David Howell; Linda Johnson; John F. Kennedy (what a great name to have!!); Carey Linton; Maria Thayer; and, Carolyn Zimmer. On a happier note, please welcome May Miller; and, Dorothy Stevens who transferred into our chapter

from another. Be on the lookout for the following prospective members who are looking us over: Martha Louviere; Dick Terrell; Craig Cavin; and, Donte Wilson. If you see someone in this section who owes national and/or chapter dues, please kindly inform them as they may not even be aware of it.

Remember, you can avoid making annual dues payments and save 15% by choosing to pay your NARFE membership AND your chapter dues from your annuity. If you wish to pay your dues from your annuity, you can submit a completed NARFE form <http://www.narfe.org/pdf/dw-2.pdf> yes, you can also use this form to pay for your spouse’s dues, as well.

JANUARY MEETING

Left to Right: Jerie O’Connor, Chapter Treasurer, Elinor Abrell, President of Chapter 409, and Nick Sabo, Assistant Manager on Frederick Municipal Airport. Mr. Sabo spoke to members of NARFE Chapter 409 during our January luncheon. He explained the history of airport, some of its many activities, and future plans for the airport.

SECRETARY’S REPORT**Margaret Hawker (301-874-8409)**

The Executive Committee of NARFE Chapter 409 met on Tuesday, January 16, at the American Legion. The minutes were approved. The Treasurer’s report was given and approved. Legislative, Newsletter,

Membership, Public Relations, Service and Luncheon reports were given. Members are cautioned when they receive a dues renewal notice, please make sure Chapter 409's dues (\$9.00) are included. If not, the member will be dropped from Chapter 409.

TREASURER'S REPORT
Jerie O'Connor (301-845-7964)

BALANCE as of November 30, 2017.....\$ 4,615.98
 Receipts for December..... \$1,603.00
 Expenditures for December (\$2,079.30)
 TOTAL FUNDS available as of 12-31-17.... \$4,139.68

MORE JANUARY MEETING



Mr. Nick Sabo, Assistant Manager on Frederick Municipal Airport shown speaking with members, explaining the layout of the runways and plans for expansion. He gave a great presentation to Chapter 409 members during our January luncheon.

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

Relatives of 409 Members

None Reported

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

Bill Davis, Ruth Davis, Joyce Gregoire, Howard Lutz, Lynn Mc Knight, Mary B. Miller, Anne Niemiec, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor

Please contact Gil Monck (1-717-762-7484) with any information for this section of the newsletter.

SNOW POLICY: If Frederick County Schools are closed for weather, then the luncheon meeting is canceled and **checks will be shredded**. A **new reservation** will be required at your next luncheon. If County Schools are delayed but open at meeting time the luncheon meeting will be held as scheduled.

Date: February 16, 2018
Location: American Legion, 1450 Taney Ave., Frederick, MD 21702
Time: Doors will open at 11 AM. Lunch served at 12 noon. Program starts promptly at 1 PM.
Menu: Spaghetti with meat balls and salad
Program: Department of Aging Nominating Committee Report
 We must receive your mail reservation or cancellation no later than Friday **February 9, 2018**.
 Call with any questions.
MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, February 16, 2018 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 both to **NARFE CHAPTER #409, 4006 Carriage Hill Dr. Frederick, MD 21704**

We need to reserve the number of meals by Friday, February 9, 2018 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

FEBRUARY 2018

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Some of you will find a (P) following your name on the mailing label. This means you are a "prospective" member.
Please consider joining NARFE by contacting Dennis Vernon at 301-694-8003 for membership information.

FEBRUARY 2018 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

CALENDAR 2018

February 13	Chapter 409 Executive Committee Meeting 9:30 AM at American Legion (Same location as our luncheon) All are welcome to come.
February 16	Chapter 409 Luncheon
February 5	Federation Executive Committee Meeting
February 6	Federation Board Meeting
June 11-12	Region II Training Academy
August 26-28	FEDcon18, NARFE's National Conference Hyatt Regency, Jacksonville, Florida