



# The Key Notes

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

January 2014  
Newsletter

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

Editor: Scott Darby 14 S. Pendleton Ct.  
Frederick, MD 21703 301-662-7123

## CO-PRESIDENT'S MESSAGE

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

As we ring in the new years it will be without our Co-President Bill Elsen, who is taking an immediate Leave-of-Absence from his duties as an Officer of Chapter 409, due to illness. Bill has done an excellent job and we wish him the best for a speedy recovery. His hope is to recover fully and return to his duties at a later date.

**CALL TO ACTION:** Now is the time for all of you to step up and help our board members by offering your service for the good of NARFE's mission. NARFE is the largest member organization that sponsors and supports legislation, rules and regulations that are beneficial to federal employees, retirees, annuitants and survivors. We also represent our senior population on federal, county and state legislative issues. Without your help this chapter will no longer exist, however, daily attacks and ongoing threats to our earned retirement and benefits will surely continue. The federal community has repeatedly been singled out for sacrifices contributing more than \$113 billion towards deficit reduction from the three-year pay freeze and an increase in retirement contributions for new hires that began in 2013. No other group of American workers has been asked to give financially to their country the way federal employees have. Enough is enough and we must continue the fight to preserve the retirement benefits that you earned through your many years of public service to your country. Therefore, I'm asking that you take a more active roll in our chapter and help us, help you. Our board meets once a month at 9:30 a.m. on Tuesday morning the week of our luncheon. Your many years of experience as a public servant to your country makes you an expert on what we need to preserve. Come check us out, and let's do lunch afterwards.

## LEGISLATIVE REPORT

*Kathy Siggins (301-829-2462)*

The House Budget Committee Chair Paul Ryan, R-WI, and Senate Budget Committee Chair Patty Murray, D-WA, reached an agreement, which authorizes funding for federal agencies through fall of 2015 avoiding a government shutdown for the next two years. Democrats and Republicans in the House came together to pass H.J. Res. 59, the Bipartisan Budget Act, by a vote of 332 to 94. This is the first bipartisan budget agreement to come out of a divided Congress since 1986, and in doing so, sequestration is offset for fiscal years 2014 and 2015. The agreement now heads to the Senate for a vote. The agreement, if passed in the Senate, has the President's support and would be signed into law ahead of the January 15 deadline set by the current continuing resolution. Beginning in 2014, new hires in federal service will pay 1.3 percent more of their salary towards retirement, creating a third tier of contribution percentage for Federal Employees Retirement System (FERS) employees, which depends on the date of hire. Pre-2013 FERS-covered employees pay 0.8 percent; 2013 hires are paying 3.1 percent; and 2014 and beyond hires will pay 4.4 percent for their FERS pensions. The 10-year savings for this provision is \$6 billion. The only other change in federal benefits is the creation of a long-sought "self plus one" coverage option within the Federal Employees Health Benefits Program (FEHBP). NARFE participated in a press conference on the grounds of the U.S. Capitol and a rally in front of the White House opposing the change to the proposed Chained CPI. That change to the CPI calculation was not included in this agreement.

## MEMBERSHIP REPORT

This month's membership report continues our chapter decline in membership. We had 1 reinstatement, 10

dropped for non-renewal, and 3 transferred out of the chapter.

If you know of any active or retired federal employees, let them know about NARFE. They are fighting for us. We need as many members as we can get to show our strength when our leaders speak on our behalf.

**ALZHEIMER'S REPORT**

**Kathy Siggins (301-829-2462)**

**CONGRATULATIONS KATHY SIGGINS**



From left to right, Kristen Weddle, Development Coordinator, Alzheimer's Association, Julian B. Wills, The Wills Group, Inc. and Kathy Siggins, Team HOPE. Chris King, Potomac Energy Holdings, LLC was not available for check presentation.

I want to express my sincere gratitude and appreciation to everyone who fueled up at one of the participating Shell stations during the week of November 1-8 as part of the Fuel-Up for Alzheimer's event benefiting the Walk to End Alzheimer's. A big thanks to the owners of the four Shell Stations and Potomac Energy Holdings, LLC for their participation and generosity. A check in the amount of \$5,090.59 was presented to the Alzheimer's Association in honor of Kathy Siggins', Team HOPE. Her total for this year's Walk to End Alzheimer's was \$8,490.59.

**SECRETARY'S REPORT**

**Margaret Hawker (301-874-8409)**

The Chapter Executive Committee met on December 17 at the American Legion. The secretary's minutes and the treasurer's reports were approved. Membership, Chaplain, Luncheon, Service Officer, and Newsletter reports were given. Purchase of a projector was approved. I hope you all have a healthy New Year.

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

Members

Marjorie Neff, 96years old, Died November 14, 2013, no widower

William G. Trappen, 79 years old, Died November 15, 2013, widow is Shelbie Jean Puryear of Thurmont.

Donald Disque, 85 years old, Died December 6, 2013, Widow is Patricia Disque of Sterling VA.

Edward Gladstone, 87 year, December 13, 2013 Widow is Ruth Gladstone of Brunswick.

Relatives of members

Irene Taylor, wife of 409 member Dr. Clarence Lee Taylor of Thurmont

Keith Krause Sr., Husband of 409 member Mary Sue Krause of Buckeystown

*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, Chaplain (1-717-762-7484)**

**SERVICE OFFICER**

**Chuck Caloia (301-938-2000)**

Q: How do I update the beneficiaries for my Federal Employees Group Life Insurance (FEGLI)?

A: You should download and complete [SF 2823 - FEGLI Designation of Beneficiary](#) ensuring that the information in part A and B is complete and totals equal 100%, part C information is complete and

includes signature and date. Please ensure that part D has been completed with the signature and address of two witnesses. Click on the above link to print out a copy of this form. If you do not use the Internet, feel free to contact me and I'll arrange for you to receive paper copies of this form. My phone number is on the last page of this newsletter.

**Please note:** This form must be free from any erasures, mark-out/through, white out, or strike over. If the form contains any alterations, it is not valid.

An insured retiree must send the Designation of Beneficiary form to the Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045.

**TREASURER'S REPORT**

*Jerie O'Connor (301-845-7964)*

BALANCE as of October 31, 2013..... \$6,971.22  
 Receipts for November.....\$2,422.30  
 Expenditures for November..... (\$1,986.04)  
**TOTAL FUNDS available as of Nov. 31, 2013. \$7,407.48**

**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](mailto:wrabb@comcast.net) with the email address you prefer to use for the newsletter.

**FEHBP'S HEALTH FORUM**

Congressman Chris Van Hollen, in cooperation with the Maryland Federation of Chapters, National Active and Retired Federal Employees Association (NARFE), held his 11<sup>th</sup> Annual Federal Employees Health Benefits Forum on November 22, 2013, in Mount

Airy, MD. The Honorable Chris Van Hollen made some brief remarks before introducing a panel of experts who presented various health plan options to assist attendees in deciding during this open season.



Pictured above from left to right is Kathy Siggins, Co-President/VP Legislation, Frederick County NARFE Chapter 409, Congressman Van Hollen, and Paul Beatty, Vice President/Legislative Director, Carroll County NARFE Chapter 2306.

**Luncheon:**

Date: January 17, 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: Fried Chicken

Program: FCC Institute for Learning in Retirement  
 We must receive your mail reservation or cancellation no later than Friday January 10, 2014. Call

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

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

**Reservations for January 17, 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, December 13, 2013 so PLEASE MAIL AS EARLY AS YOU CAN.

Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon	Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon
_____	<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**

JANUARY 2014

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**JANUARY 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			