



The Key Notes

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

January 2016
Newsletter

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CO-PRESIDENTS' MESSAGE

Kathy Siggins (301-829-2462)

Happy New Year everyone! Hard to believe that 2015 is just a memory now and looking back at our accomplishments and defeats it's important to remember that the Federal community remains vulnerable when it comes to protecting our earned benefits, so stay vigilant. One way to do this is to take an interest in the upcoming election. As we move ahead into 2016 Maryland voters will be voting to elect a new President, a new U.S. Senator, two new Members of the House of Representatives in Districts 4 and 8, and decide whether to vote for the incumbent or elect a new Member of the House of Representatives in the remaining six districts. It's going to be a long political year, however, look at the bright side, you'll be well prepared to cast your vote in the primary election in April and your final vote in November. Our speaker on January 15th will be Eleanor R. Jenkins, I&A/SHIP/SMP Program Coordinator, Frederick County Department of Aging. Please join us for a wonderful lunch and remember to bring a friend. **Please note the new P.O. Box address for reservations (NARFE CHAPTER #409, P.O. Box 1642, Frederick, MD 21702).**

Hope to see everyone there.

Also, please read the following luncheon snow policy; there was some confusion last year after we cancelled a meeting due to weather.

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.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

Representative Tammy Duckworth (D-IL) has joined a bicameral group of Democratic lawmakers to push for a 3.9 percent "emergency" COLA in 2016. Representative Duckworth introduced H.R. 4144 – the Seniors and Veterans Emergency (SAVE) Benefits Act, on December 1, 2015, joining a group of 20 senators who have signed on to matching legislation in the upper chamber. S. 2251 – SAVE Benefits Act was introduced on November 5, 2015 by Senator Elizabeth Warren (D-MA). IF PASSED, the typical retiree would receive a lump sum "emergency payment" of about \$580 (3.9 percent of their annuities) to make up for the lack of a cost-of-living adjustment in 2016. Cosponsors of the bills from Maryland: Representatives Chris Van Hollen, Dutch Ruppersberger, and Senator Barbara Mikulski who stated, "This legislation will help 1.1 million seniors, veterans of Social Security age and federal employee retirees in Maryland so they aren't left out in the cold when it comes to the Social Security benefits they've earned and deserve." In order for this legislation to pass it needs bipartisan support. To date, NO Republicans have signed on.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

The Greater Maryland Chapter of the Alzheimer's Association raised a record of over \$1 million from the 6 walks in the Greater MD Chapter. Kathy Siggins, Co-President of Chapter 409 and Captain of Team HOPE for 22 years, was named Top Individual Fundraiser, and Team HOPE placed 3rd in the Honor Roll of the Top 5 Fundraising Teams for the Frederick walk. Thank you all for your continued support of the Alzheimer's cause.

MEMBERSHIP REPORT

Walt Rabbit (301-865-5255)

Last month we lost six members but gained seven. That leaves us with a net gain of ONE member. Well, at least it's on the plus side. We welcome new members Pamela Beale, Joann Norris, Robert Patrick, Ross Bainbridge, Robert Lauer and Melinda Pon. We also welcome the return of Karen Ann Croyle-Fiscer. Ross Bainbridge and Robert Lauer transferred out. Good luck and enjoy your new chapter.

If you know any of the following William Ballweber, Orville Bowersox, Henry Eigelsbach or Mary Staley you might ask them to consider rejoining NARFE 409

BILL GRAY UPDATES CHANGES OF FEHB



Chapter 409's November speaker was Mr. Bill Gray, FEHBP Account Management & OPM Relations for Carefirst Blue Cross/Blue Shield. Mr. Gray explained changes to this year's FEHB program and answered members' questions. Pictured with Mr. Gray are Co-Presidents of Frederick NARFE Chapter 409, Ms. Kathy Siggins (left) and Ms. Elinor Abrell (right).

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on December 15 at the American Legion. The minutes and the treasurer's report were approved. Membership, Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, and Chaplain reports were

given. The Maryland Federation Board Meeting will be held on February 2 in Bowie, Maryland. The Federation Mini-Convention will be held May 2 and 3 also in Bowie.

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

Members

Richard Delauter, age 87, died November 20, 2015. There is no widow.

Margaret Bourland, age 87, died December 7, 2015. Widower is 409 **Past President Orley Borland**.

Franklin Valentine Sr., age 92, died December 7, 2015. He is survived widow **Sarah Valentine** and was the father of 409 member **Franklin Valentine Jr.**

RELATIVES OF 409 MEMBERS

Harold Martin Wakefield, age 93, died December 3, 2015. He was the father-in-law of 409 member **Mary Owens** of Frederick

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

- Ruth Davis, Joyce Gregoire, Donald R. Hunt, Ted Jensen, Mary B. Miller,
- Anne Niemiec, Irene Owens, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent,
- Gil Monck (1-717-762-7484)**

Please contact Gil with any information for this section of the newsletter

QUESTIONS ABOUT FEDERAL BENEFITS?

Chuck Caloia SERVICE OFFICER (301-938-2000)

As a member of NARFE Chapter 409 – or as a family member or survivor of a chapter member – if you'd like information or assistance concerning federal benefits and programs, the chapter's service officer and assistant service officer are available to help you. We can assist you in contacting the Office of Personnel Management (OPM) concerning civil service annuities, survivor benefits, health insurance, life insurance, and income tax withholding from annuities. We also can help you with information on other important programs, such as Medicare, Social Security,

and veteran’s benefits.

The Chapter 409 SERVICE OFFICER is Chuck Caloia and can be contacted at 301-938-200. If Chuck is unavailable, contact the assistant service officer, Betty Lind at 301-898-7419.

OPM DATA BREACH

The Office of Personnel Management has sent out more than 17 million letters to victims of the second massive data breach. But federal employees and their family members who still are waiting to hear if they were impacted by cyber-attack now have a place to go and find out.

OPM officially opened the verification center for business Dec. 1, specifically for those former and current federal employees and their families who haven’t received letters, but think they may have been impacted, and for those people who have received letters but their personal identification number (PIN) isn’t working or has been lost.

But a senior OPM official is asking them to wait at least another week to 10 days until OPM finishes sending out letters to about 93 percent of the estimated 21.5 million former and current federal employees and their families.

OPM says the site will be available through the end of December 2018. OPM says if individuals cannot get their questions answered online, they may request assistance by calling 866-408-4555 and speaking with an agent. The call center will be open from 9 a.m. to 9 p.m. Eastern Standard Time, Monday through Friday.

Correction – The Medicare Part B premium for 2016 will be \$118.80 + a \$3 surcharge, bringing the total to \$121.80 per month for most individuals not held harmless. Slightly less than published in our December newsletter.

NOTICE: If your address, telephone number, email address changes, or to receive the **E-version**

of the newsletter and booklet please remember to notify me, Walt Rabbit, by telephone (301-865-5255) or email (wraab@comcast.net). This will assure you will continue to receive our chapter newsletter and the NARFE Magazine and we will be able to contact you if necessary.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of October 31, 2015.....*\$4,794.63
Receipts for November..... \$1,952.00
Expenditures for November (\$1754.98)
TOTAL FUNDS available as of 11-30-2015.... \$4991.65
*Amended

NEW LUNCHEON ADDRESS AND EARLY DATE

Please note the new mailing address for the luncheon. Also, this is an early date for the luncheon; please don’t forget to get your reservation in as early as possible. The address is:

NARFE CHAPTER #409
P. O. Box 1642 Frederick, MD 21702

Date: January 15, 2016
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: Fried Chicken
Program: Eleanor Jenkins
Frederick County Department of Aging
We must receive your mail reservation or cancellation
no later than Friday **Jan. 8, 2016.**
Call **Susan Jannsen 301-695-1785** with any
questions.
MAILING ADDRESS: NARFE CHAPTER #409
P. O. Box 1642 Frederick, MD 21702

Reservations for Jan. 15, 2016 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$13.00** per person. Mail both to **NARFE CHAPTER #409, P.O. Box 1642, Frederick, MD 21702**

We need to reserve the number of meals by Friday, Jan. 8, 2016 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

JANUARY 2016

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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 Walt Rabbitt at 301-865-5255 for membership information.

JANUARY 2016 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 2015-2016
2016

January 12

Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.

January 15

Chapter 409 Luncheon
Federation Board Meeting Bowie, MD

February 2

Region 11 Training, York, PA

April 4 & 5

Mini- Convention, Bowie, MD

May 2 & 3