



The Key Notes

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

January 2017
Newsletter

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NARFE 409 LUNCHEON MEETING

Friday, January 20th. Doors open at 11:00 a.m. The program will be a presentation by Kara Norman, Executive Director, Downtown Frederick Partnership.

Downtown Frederick Partnership works to implement the national Main Street Program for the benefit of Frederick businesses, residents and visitors. The Main Street Program is a preservation-based, downtown revitalization approach. The goal of the Main Street Program is to strengthen the vitality of traditional main streets and neighborhoods. This talk will include ideas for downtown in 2017.

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Long Term Care Update

On November 30 NARFE President Richard Thissen testified before the House Subcommittee on Government Operations about the recent substantial increases in premiums for the Federal Long Term Care Insurance Program (FLTCIP). In his testimony Mr. Thissen expressed NARFE's outrage with these increases that left enrollees with difficult choices to make, often facing either a large forced increase in premiums or a large forced decrease in coverage of future needs, with few, if any, alternatives available. Established in 2002, FLTCIP saw its first increase in premiums in 2007. A congressional hearing at the time placed the blame on actuarial miscalculations, a "why" explanation that offers little solace to enrollees, especially when no actions were taken and apparently no lessons learned from past mistakes.

NARFE has announced support of a public-private long term care partnership to replace the Medicaid based plan to better insure middle class consumers against catastrophic risks, thus helping to reduce the need for some long term care needs. Along with this

NARFE proposes a list of legislative reforms specific to the FLTCIP. Mr. Thissen stated that this hearing is a good first start in examining the problems behind such drastic increases, but, without action, it is far from enough. NARFE stands ready to work with Congress to pursue real reforms, ensuring both price stability and affordability of long term care.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

In light of the decision of Congress to provide a 2.1 percent pay increase for military personnel in 2017, President Obama authorized an average pay raise for 2017 of 2.1 percent for Federal employees instead of the 1.6 percent he submitted in August. It was a good way to bring in the New Year. However, H.R. 6428, introduced by Rep. Dian Titus, D-NV, which would have limited the Medicare Part B premium increase to \$4, preventing a disproportionately large increase in the 2017 Medicare Part B premiums for those not held harmless, failed to make it out of committee and to receive further congressional action.

SERVICE OFFICER

Chuck Caloia (301-898-2000)

Reminder to Federal Annuitants: Keep Your Records Current

If you're a federal annuitant, please keep in mind that it's your responsibility to update your records with the Office of Personnel Management (OPM).

At the time of retirement processing, and as federal laws and personnel regulations change over the years, annuitants are furnished government forms and instructions concerning the applicable annuity and benefits programs.

After OPM has been notified of the death of an annuitant, the survivor is provided the proper forms and instructions for keeping his or her records current.

If you have have questions or need assistance, you may contact the Chapter 409 service order, Chuck Caloia at 301-938-2000. If Chuck is unavailable, contact the assistant service officer, Betty Lind at 301-898-7419.

Questions About Federal Benefits?

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 veterans' benefits.

The Chapter 409 service officer is Chuck Caloia and can be contacted at 301-938-2000. If Chuck is unavailable, contact the assistant service officer, Betty Lind at 301-898-7419.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

While visiting my sister in San Antonio, Texas in December, I met Dorothy Creswell, President of Chapter 0672, New Braunfels TX, and her husband John. Dorothy was keeping track of my progress in the Walk to End Alzheimer's hoping to beat my total. She said, "I kept track of you as an incentive to raise more money for the walk." This friendly competition has placed her team in second place raising \$4,785 to our team total of \$6,085. So far, NARFE's National Walk to End Alzheimer's team has 264 participants who have raised a total of \$43,642 just short of our \$50,000 goal. The real winners are the families living with Alzheimer's disease and the Alzheimer's Association.

Christmas Gift – My sister Lillian Bosquez retired after 32 years as a civil servant working at Kelly AFB in San Antonio, TX. As a gift, I gave her a membership to NARFE. Dorothy and John (below) happily accepted her application and welcomed her as a new member of the San Antonio NARFE Chapter.



Pictured from left to right, John Creswell, Membership, Kathy Siggins, Lillian Bosquez and Dorothy Creswell, Texas Federation of Chapters District 12 Representative (San Antonio Area) and President of Chapter 0672, New Braunfels, TX.

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

Members

None reported

Relatives of 409 Members

Richard C. Burns, age 84, died Nov. 28, 2016. He was the brother of 409 member **Charles Burns**.

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

Joyce Gregoire, Donald R. Hunt, Howard Lutz, Mary B. Miller, Anne Niemiec, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent, Doris Walter
Gil Monck (1-717-762-7484)

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

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of October 31, 2016.....	\$4,909.96
Receipts for November.....	\$2,201.01
Expenditures for November	(\$2,280.08)
TOTAL FUNDS available as of 11-30-2016....	\$4,828.89

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Please welcome new chapter members: George Abernathy, John Helms and Merle Junker. Dorothy Stevens submitted her renewal application and Caroline Fink; Ronnie Osterman; Patricia Schemm have had their membership reinstated. You certainly won't regret keeping current of upcoming federal retirement changes. Speaking of change, Andrew and Mary Barber have transferred their Alabama NARFE membership to our chapter just in time to beat Jack Frost to the area. Welcome to Maryland! NARFE sent second renewal notices to the following members: Mary Bethel; George Brubaker; June Cowan; James Crowell; Allan Davis; Garnet Deardorff; Timothy Dye; Lucian Falconer; Nancy Huffman; Naomi Josloff; John Owens.

NOTE: Typically, the first renewal notice is mailed two months prior to the member's expiration date. The second (final) renewal notice is sent to members who had not responded to the first renewal notice and usually sent one month after the membership expiration date.

The following listed individuals were dropped from our membership rolls for non-renewal: William Grove; Donald Hunt; Betty Magaha; Gay Mullican; Janet Nave; David Rhoderick; Al Smith; Judith Templeton; Dan Vangilder. Please help us try to maintain a current chapter listing of members' mailing addresses, phone numbers and email addresses. In this way, we can assure that changes to your contact data are timely and you won't miss an issue of our chapter newsletter. By the way, we also notify NARFE Headquarters of changes to member' contact data so they can update their records and especially change the address label for your monthly NARFE magazine. Alternatively, you may wish to notify NARFE Member Records to make changes to your record by calling 1-800-456-8410.

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, Dennis Vernon, by telephone at 301-694-8003 or email knight21702@yahoo.com . 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.

EDITOR'S NOTE: Starting a new year, I would like to thank all that contribute to this newsletter. This is truly a group effort.

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: January 20, 2017
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: Kara Norman, Executive Director of Downtown Frederick Partnership
 We must receive your mail reservation or cancellation no later than Friday January 13, 2017. Call Susan Janssen at 301-695-1785 with any questions.
MAILING ADDRESS: NARFE CHAPTER #409
P. O. Box 1642 Frederick, MD 21702

Reservations for January 20, 2017 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$14.00** 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, January 13, 2017 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 2017

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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.

JANUARY 2017 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 2017

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|--------------------|--|
| January 17 | Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come. |
| January 20 | Chapter 409 Luncheon |
| | 2017 |
| January 25 | USM Legislative Forum, Annapolis, Md. |
| February 7 | Federation Board Meeting, Bowie, Md. |
| March 12-15 | National Legislative Training |
| March 15 | NARFE Day on Capitol Hill |