



The Key Notes

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

June 2016
Newsletter

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CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

For more than twenty years Chapter 409 has supported the Volunteer Income Tax Assistance (VITA) program whose mission is to prepare federal and state income tax returns at no cost for low/moderate income persons and senior citizens. Volunteers in the program do not need an accounting background; most have at least minimal tax knowledge coming from simply doing their own returns. Internal Revenue Service (IRS) provides loaner laptop computers, the software that is used, and training materials. Volunteers must complete a study regimen, pass tests to be certified preparers, and agree to adhere to strict rules of conduct and ethics.

This year our VITA group had fifteen volunteers, many with 10-20 years involvement in the program and four who joined just this year. Tax Season begins in November when volunteers begin "hitting the books," using both IRS printed study materials and on-line resources. During January a training session is held, which is a full week (9 am-4 pm daily) of review of tax law and hands-on computer practice. Chapter 409 funds this training session in the form of a donation to the facility used, which this year was VFW Post 3285 on the Golden Mile. Returns are by appointment at one of these sites: Frederick Senior Center, Department of Social Services, and Glade Valley Food Bank (Walkersville). Next year we plan to add the Thurmont Library as another site.

Our volunteers this year completed 900 federal returns as well as 900 state returns. We find that the clients we serve are most appreciative of the service we offer, which is rewarding in itself. If these clients had gone to professional preparers, they would have paid a minimum of \$150 for just a simple return. A conservative estimate is that a savings of about \$150,000 was seen here. One very grateful client from Frederick Senior Center came back the next day with a homemade lemon meringue pie for the volunteers---

what a wonderful and straight from the heart thank you that was!

The June luncheon meeting is the last gathering of Chapter 409 before we take a break for the months of July and August. Two very popular items are featured in June: fried chicken on the menu followed by Bingo time featuring cash prizes for winners. Mark your calendar for June 17 and find a friend or former work colleague to bring along with you for some finger-lickin' good food followed by a good time.

Chapter 409 members, enjoy your summer! Know that your Executive Committee is busy planning for next year and arranging programs and speakers that are interesting as well as informative.....and may even be entertaining. See you in September!

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

Medicare Part B Hold Harmless: Last year, Medicare Part B enrollees who are not held harmless faced a 52 percent increase in their Part B premiums. As part of the budget agreement, a compromise was reached which raised premiums for those not held harmless the same amount they would have risen had there been a COLA. This was a 15 percent increase. Looking to 2017, there are three scenarios that we are watching:

- If there is no COLA, then the agreement reached at the end of last year holds. Those held harmless stay held harmless. If Medicare Part B premiums rise, those not held harmless will likely see their premiums rise to the new amount, but not more.
- If there is a COLA large enough to cover the increased cost of Medicare Part B, then protections of the agreement will kick in and all Medicare Part B beneficiaries will pay the new higher rates, plus the \$3 surcharge.
- The bigger, more concerning issue is if there is a small COLA that does not cover the Medicare

Part B increase. If that is the case, those not held harmless could see a large increase - possibly as large as the threatened 52 percent we saw last year.

The Medicare Trustees Report will tell us the estimated Medicare Part B rates for next year. This will kick off any necessary NARFE advocacy. As of right now, it's likely there will not be a COLA next year but it is still early. Because there was no COLA last year, the baseline for an increase remains the third quarter of 2014. NARFE has been working on this issue since the agreement was reached last November. This is an issue that retirees will continue to face and it is not right for it to be resolved on a year-to-year basis. NARFE continues to advocate for a permanent, fair solution. We will update all NARFE members once the Medicare Trustees report is released. Sarah Weissmann, Legislative Department

CHAPTER'S ANNUAL CHARITY DONATION



Ruth Davis, left, chapter Charity Chairperson, and Kathy Siggins, right, Co-president, presenting the annual donation to Sarah Ferrall, Frederick County Site Coordinator for Partners In Care. The Charity Committee picks a charity each year that helps senior citizens. This is funded by the 50/50.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

In 2000, the Semipostal Authorization Act granted the U.S. Postal Service (USPS) authority to issue and sell five fundraising stamps called semipostals to advance

such causes as it considers to be "in the national public interest and appropriate." The 10-year program was suspended indefinitely due to the tragic events of 9/11. On April 20, 2016, the provisions governing the Postal Service's discretionary Semipostal Stamp Program were revised and approved to reauthorize the program. The USPS will begin accepting proposals for causes on May 20, 2016. I will be re-submitting my proposal in support of Alzheimer's disease, along with the remaining signatures collected in a nationwide campaign that generated a total of 84,777 signatures.

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

Members

- Mrs. Janet S. Schmidt**, age 82, died January 4, 2016. No widower
- Hubert L. Carlin**, age 91, died April 18, 2016. No Widow
- Virginia Wilson**, age 89, died May 2, 2016 at years. No widower.

Relatives Of 409 Members

- Mrs. Mary Catherine Poole Gordon**, age 93, died May 3, 2016. She was the sister-in-law of 409 member **Beryl G. Jackson**.
- Matthew Fast**, age 29, died May 4, 2016. His mother is 409 member **Sheryl L. Fast** of Frederick

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

- Bill Davis, Joyce Gregoire, Donald R. Hunt, Beryl Jackson, Ted Jensen, Richard McKnight, Mary B. Miller, Anne Niemiec, Irene Owens, 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

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on May 17, 2016, at the American Legion. The minutes were approved. Treasurer's report for April

was approved subject to audit. Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, and Service Officer reports were given. Job descriptions for each Executive Committee member and officer were discussed. Work was begun on programs for next year.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of March 31, 2016.....\$5,413.64
 Receipts for February..... \$1,438.34
 Expenditures for February (\$1,329.10)
 TOTAL FUNDS available as of 4-30-2016..... \$5,522.88

MEMBERSHIP REPORT

Walt Rabbit (301-865-5255)

Well I thought last month's article would be my last. Wrong. However, by the time you receive this newsletter we should have a new VP for Membership. We have one new member, welcome Ruth Linholm of Ijamsville. Three former members have been reinstated. Welcome back John Frank, Thomas Gary and Harry Sloat. Three members transferred out, one passed away and the following seven (7) were dropped for non-renewal; James Castle, Jack Gorman, John Helm, Mary Lee, Louis Popowsky, Harry Sloat and Ida Wolk. Again we ask that if you know one of these folks please contact them and try to get them to rejoin. After all, they may have just forgotten to send in the renewal papers. As things stand our chapter's membership is DOWN eight (8) members as of last month. **YOUR HELP IS NEEDED TO GAIN NEW MEMBERS AND KEEP US AFLOAT!**

(Editor's Note: Walt has done a lot of the work of the 1st Vice President – Membership in the past and deserves a thanks from the membership for doing this behind the scenes job. Thank you Walt!)

CHAPTER 409 2016-2017 OFFICERS



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.

Date: **June 17, 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: (1) Bingo

We must receive your mail reservation or cancellation no later than Friday **June 10, 2016**. Call **Susan Janssen** at **301-695-1785** with any questions.
MAILING ADDRESS: NARFE CHAPTER #409
P. O. Box 1642 Frederick, MD 21702

Reservations for June 17, 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, June 10, 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"/>
						<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

JUNE 2016

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ORGANIZATION
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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.

JUNE 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 2016-2017
2016

- | | |
|------------------------------|--|
| June 14 | Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come. |
| June 17 | Chapter 409 Luncheon |
| July 26 | National Convention Preparation Meeting, Bowie, MD |
| August 28-September 1 | National Convention, Reno, NV |
| September 17 | District 8 Congressional Forum, Germantown, MD |
| September 29 | Federation Board, Bowie, MD |
| October 28 | Federation Training Day, Bowie, MD |