



# The Key Notes

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

March 2013  
Newsletter

President: Mary Lou Blessing • 5017 Camelback Lane  
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## PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) [ml.blessing@comcast.net](mailto:ml.blessing@comcast.net)

Are you ready for Spring? I most certainly am. Soon it will be time to plant pansies, watch the jonquils and tulips bloom and prepare our planting beds. It is also time for the busy part of the legislative season in Maryland. So, welcome to the 2013 legislative session of the Maryland General Assembly. The State Legislative Committee of the Maryland Federation Chapters of NARFE spends each fall developing a legislative program of issues that impact NARFE members, for the next session. This session's program was created based on survey results from the chapters in Maryland and has a particular emphasis on issues affecting seniors.

2013 has three areas of primary interest: (1) equalizing the tax exemption for all Maryland seniors; (2) enabling a slowing of the expected growth of the state's Medicaid expenditures; and (3) helping seniors age in place by reducing the property tax burden. That second area of interest relates to this month's speaker and so it is of special interest to us. Part of the growth in the state's Medicaid expenditures mentioned comes from the increasing number of people suffering from Alzheimer's disease and other cognitive disorders. Our State Legislative committee is supporting the bills sponsored by Senator Klausmier and Delegate Hubbard as a method to help control that spending. Their bills would encourage the buying and retention of long term care insurance. How do their bills propose to do that? They are proposing that, starting with insurance purchased in 2014, Marylanders who either purchase or retain such insurance be given a \$200 tax credit (in other words, a subtraction from their taxes due).

Our speaker, Nancy Hendricks, Insurance Counselor at Homewood, will discuss how long term insurance

works with other resources to finance those years when we need assistance with living, whether it is at home or in a retirement community. I believe this is a very vital topic, so come out and join me at our luncheon on March 15<sup>th</sup>. Two things about this month's luncheon are of note – the cost is \$10 per person, as a courtesy from the Legion relating to an earlier menu issue, and that the lasagna is made with marinara (meatless) sauce, permitting our members observing Lent to attend.

## OPM Electronic Form 1099Rs for 2014 (NARFE National Headquarters)

Many of you have voiced concern about the message on the back of their annual COLA notice they received in late December from OPM that said future form 1099Rs would only be available electronically. OPM has since informed NARFE they will provide instructions this year to annuitants on how they can "opt-in" to receive their 1099Rs electronically, indicating to us that if an annuitant doesn't "opt-in" for electronic receipt then their 1099Rs will be mailed as they have been in the past. OPM added it will continue to work with all annuitants to ensure they get the information they desire in the format they find useful to the maximum extent possible. OPM will provide annuitants and survivors with additional information on this matter throughout the year. And as always, NARFE will also provide up to date information throughout the year.

## Ensuring Integrity in Our Marketplace

Montgomery County Office of Consumer Protection

Cash or credit? Until now this choice has been a matter of convenience, but as of January 27, this decision may impact your wallet at checkout. Due to a settlement reached last year, retailers will have the option of passing the surcharge fee, typically between

1.5% and 4%, to consumers when a credit or charge card is used. Passing the surcharge to consumers is not mandatory and retailers may not charge consumers this added fee. However, you should know what to look for before making a purchase. This surcharge does not apply to debit and prepaid cards.

Below are some helpful tips and guidelines regarding credit card surcharges:

1. Stores that charge checkout fees or surcharges will have to post a notice at the entrance to the store and will have to disclose the exact amount at the point of sale.
2. Retailers are not required to disclose the surcharge fee in advertisements.
3. Before checking out, ask the clerk if there is a surcharge fee and how much it will be.
4. Online retailers must disclose the surcharge on the first page that a credit card is mentioned; meaning the total can change moments before checking out.
5. Retailers can only charge consumers for the actual cost of processing credit card transactions.

**SECRETARY’S REPORT**

*Margaret Hawker (301-874-8409)*

The Chapter Executive Committee met on February 12 at the American Legion. The secretary’s minutes and the treasurer’s report were approved. Legislative and Membership reports were given. The Chapter has a new Web site hosted by Google. United Seniors of Maryland Advocacy Day is March 19. Nominations are being accepted for President, Newsletter Editor, and an At-Large position. The Maryland Federation’s Convention will be held April 29 – May 1.

**LEGISLATIVE REPORT**

*Kathy Siggins (301-829-2462)*

**Federal**

Legislation that will extend the pay freeze for federal employees was introduced, briefly put on the house floor schedule, and then postponed until a later date in February. The looming trio of threats that could also affect the pay of federal employees: A debt default, sequestration which takes effect on March 1, and the possibility of a government shutdown if Congress allows the current continuing resolution to expire on March 27.

The Postal Service announced its plan to end Saturday delivery of mail in August. This cost-saving effort is estimated by the Postal Service to save \$2 billion annually. Although a practical move for the Postal Service, it will have a negative impact on 546,000 letter carriers, and many other employees and contractors. The Postal Service is a well-run operation but is hamstrung by the Congressional mandate to pre-fund 75 years worth of retirement benefits for workers who have yet to be hired or even born!

**State**

FYI - State tax treatment of annuities and other tax information was compiled by the NARFE Legislative Department and can be viewed on <http://www.narfe.org/pdf/StateTaxRoundup2011.pdf>

**MEMBERSHIP REPORT**

*Bill Elsen, Membership (301-663-4027)*

Two members transferred into our chapter in January from the Carroll County chapter. They are Mark Burack and Gerald Castellucci. We look forward to meeting you at future luncheon meetings. Tina Martell transferred out of our chapter since moving to Florida. Two of our members, whose membership had lapsed have been reinstated. They are Eleanor Murray and Bryan Ringose. Two of our members have passed away: George Russell and George Wood. (Somber fact: Nationally, NARFE loses 22 members a day due to death.) Members dropped for non-renewal are Marvin Anthony, Earl Bere, Julia Hanes, Robin Lee, George Patterson, Helene Rogers, Sondra Stephens, David Stout, and Carroll Toms. If you happen to know any of these members, please urge them to re-join. This is a net loss of eight members. Please be on the lookout for new potential members. Applications for membership are in the monthly NARFE Magazine or contact me for applications.

**TREASURER’S REPORT**

*Jerie O’Connor (301-845-7964)*

<b>BALANCE as of December 31, 2012</b> .....	\$7344.78
Receipts for January.....	\$1820.60
Expenditures for January.....	\$1557.45
<b>BALANCE as of January 31, 2013</b> .....	\$7607.93
<b>TOTAL FUNDS available as of January 31, 2013</b> .....	<u>\$7607.93</u>

**CHARITIES**  
*Chapter Charities: Ruth Davis (301-874-1997)*  
*Alzheimer's Fund: Kathy Siggins (301-829-2462)*

January Charities.....	\$ 58.00
YTD Charities Raffle.....	\$ 403.00
January Alzheimer's.....	\$ 94.00
Alzheimer's Donation.....	\$ 45.00
YTD Alzheimer's .....	\$ 616.50

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

**There were no members that passed away this month**

*Relatives of Chapter 409 members:*

- Agatha A. Lantz, 100 years old, died Oct. 12, 2012. Wife of 409 member **Clarence Lantz.**
- Roy R. Gosnell, 91 years old, died Jan. 21, 2013, Husband of 409 member **Charlotte Gosnell.**
- William E. Rice Jr., 73 years old, died Feb 1, 2013, Husband of 409 member **Patricia Rice.**

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

Betty Chase, Carl Darner, Don Dupreie, Geraldine Fagin, Joyce Gregoire, Gilbert Monck, Mary Grace Mullinix, Irene Owens, Dorothy Piper, Jurgan Piper, and Ann Simon

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

Editor's Note: Please remember that Postage rates have increased to 46 cents. So use the proper postage when sending in your reservations for March's luncheon.

**WEBMASTER**  
*Linda Adams 301-25304740*

I'm sorry I had a typo in the location of the Chapter 409 website in last month's newsletter. I have since moved the website. The new address is: <https://sites.google.com/site/narfe409/>

Our website will be linked to the Federation website shortly, but currently the old website is linked there. Again, I'm sorry for all of the confusion. If you have any items you would like posted, please send them to one of the board members for review. I can add any links the board approves to our website. The chapter email has not changed: [narfe409@hotmail.com](mailto:narfe409@hotmail.com).

**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. It will be in color and you will receive it sooner than when it is mailed. We will only use your email address for the Newsletter and the Booklet. If you would like to receive the newsletter electronically, email Walt Rabbitt at [wraab@comcast.net](mailto:wraab@comcast.net) with the email address you prefer to use for the newsletter.

**Luncheon:**  
*Date:* MARCH 15, 2013  
*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:* **Meatless Lasagna**  
*Program:* **Longterm Care Ins.** – Homewood Ins. Counselor Nancy Hendricks  
 We must receive your mail reservation or cancellation no later than Friday March 08. Call **Liz Popowsky 301-371-6648** with any questions. MAILING ADDRESS: **P.O. BOX 609, JEFFERSON, MD 21755-0609**

**Reservations for March 15, 2013 luncheon meeting:** Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$10.00** per person. Mail both to **NARFE #409 Luncheon, P.O. Box 609, Jefferson, MD 21755-0609**. We need to reserve the number of meals by Friday, March 08, 2013 so PLEASE MAIL AS EARLY AS YOU CAN.

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

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March 2013 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/>

**CHAPTER 409 OFFICERS**  
**May 2012 – May 2013**

<i>President</i>	Mary Lou Blessing	301-473-5662	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Ted Jensen	301-845-2088	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Louis Popowsky	301-371-6648
<i>VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Margaret Clark	301-834-7519
<i>Recording Secretary</i>	Margaret Hawker	301-874-8409	<i>Exec Comm At-Large</i>	Ruth Davis	301-874-1997
<i>Corresponding Sec'y</i>	Linda Adams	301-253-4740	<i>Exec Comm At-Large</i>	Scott Darby	301-662-7123
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Liz Popowsky	301-371-6648	<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			