



The Key Notes

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

March 2018
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net

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NARFE 409 LUNCHEON MEETING

Friday, March 16th

Doors open at 11:00 a.m.

Chapter 409 sincerely apologizes to those individuals who came to the February luncheon and were turned away due to issues with receipt of their reservations. We are looking into why this happened, but at the very time the reservations needed to be processed, the luncheon coordinator became seriously ill and was hospitalized. Several folks stepped in to help; they did their best on short notice. Some items fell through the proverbial cracks, which we are working to resolve.

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Our monthly NARFE luncheons are occasions when we (mostly) retired Feds can “greet, meet, and eat” in the company of friends and acquaintances. It seems, however, that some members have little or no understanding of what it takes to make this event the enjoyable occasion that it is.

Most folks are aware that reservations are due by the Friday preceding the luncheon date. This time frame allows the luncheon coordinator sufficient time to process the reservations and checks received, as well as arrive at the final number of guests to report to the Legion by their deadline. Unfortunately, this due date policy has, for some time now, been allowed to become far too relaxed, creating confusion and unnecessary stress for the coordinator.

This issue was brought before the Executive Committee, where it was discussed at some length, with the conclusion that the time has come to ensure that the luncheon policy be strictly followed. As stated in each newsletter **We MUST receive your mail reservation or cancellation no later than Friday (one week prior to luncheon date).** Starting in March, any reservation arriving after the closing date will not be accepted by the coordinator, nor will any late payment be accepted at the luncheon. Each member bears the responsibility

to make sure the reservation is mailed in a timely manner---“snail mail” is called this for a reason. The Executive Committee believes that adherence to this policy is not placing an excessive burden on members and will go a long way to easing the burden that has been borne by the luncheon coordinator, resulting in a better luncheon experience for all.

As always, guests are welcome to attend any program without purchase of a lunch, arriving at approximately 12:45 p.m. for seating.

***DUE DATE FOR LUNCHEON
RESERVATION IS FRIDAY MARCH 9***

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

Alzheimer's advocates are celebrating the passage and enactment of the bipartisan Recognize, Assist, Include, Support and Engage (RAISE) Family Caregivers Act of 2017. The RAISE Family Caregivers Act directs the U.S. Department of Health and Human Services to develop a national strategy to provide education and training, long-term services and supports, and financial stability and security for our nation's family caregivers. Also, late last year both chambers of Congress passed a significant funding increase for Alzheimer's research to be included in the FY-2018 budget for National Institutes of Health (NIH). Advocates continue to press Congress to pass the 2018 budget.

Call for Action - Profiles in Civil Service

The “Profiles in Civil Service” booklet submitted to our Members of Congress has proven to be an effective tool for highlighting all the contributions that Federal employees have made through their many years of dedicated service to our nation. Where would our country be if you had not performed your duties to the best of your ability? Supporting our military, supporting the National Institutes of Health, delivering the mail,

processing OPM and Social Security payments, as examples. Our nation depend on Federal employees for a host of essential functions and the consequences of losing those functions would be a disaster. Your story is very important. Please submit your bio so that we can include it in the next edition of “Profiles in Civil Service.” Please submit your bio to Kathy Siggins at siggimax@mindspring.com President Trump’s budget for 2019 is calling for a \$152.5 billion in cuts to earned federal pay and benefits for current retirees and current workers. The purpose of this booklet is to help our Members of Congress defend against those proposed cuts.

LEGISLATIVE

David Carmack (240-578-4965)

Congress recently passed, and the President signed, legislation that lifted defense and domestic spending caps for two-years. That legislation also suspended the debt ceiling until March 1, 2019, and included a continuing resolution to fund the Federal Government through March 23, 2018. Federal employees and retirees have apparently dodged a bullet to their pay and benefits for fiscal year 2018, which ends on September 30, 2018. Federal employees and retirees must be vigilant about what might happen to them in fiscal year 2019, especially in light of the budget that the President has proposed for that fiscal year. Among those proposals are: (1) a pay freeze for federal employees for 2019, (2) the elimination of COLAs for current and future FERS retirees, (3) the reduction of COLAS for CSRS retirees by 0.5 percent each year from what it would have been otherwise under current rules, (4) an increase in contributions for annuities by current FERS employees by one percent each year for the next six years without any corresponding benefit increase, (5) the elimination of the annuity supplement for newly hired federal employees, (6) the reduction in the rate of return for the Thrift Saving’s G fund, (7) the computation of the federal pension for new retirees on the average of the highest five years of salary instead of the current highest three years of salary, (8) the reduction of the total paid time-off by combining sick and annual leave into one pool, which will potentially decrease annuities as unused sick leave currently counts towards creditable service, and, (9) the reduction of working and retirement age benefits for federal workers disabled through their service. We must be vigilant in following what Congress will do for the next fiscal year

and let your views be known to your representatives and senators. NARFE will be there to help you, but NARFE needs your support.

During the present Maryland legislative session, one can expect many changes in the Maryland income tax law and estate tax law for 2018 as a result of the recently enacted federal tax law changes. The situation is too fluid at this time to tell what these changes might be as many bills have been presented with conflicting proposals. It is likely that the personal exemption, which has been eliminated for federal income tax purposes, will be maintained for Maryland income tax purposes at some indeterminate amount. It behooves our members to follow what is being considered by the Maryland General Assembly and to contact your legislators.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Please welcome Dolores Dorman as our newest chapter member and also welcome Patricia Dubill and Pan Ogasawara who just transferred into our chapter. Kathy Frazier, Claudia Hennigan, Carey Linton, M R Oldach, Brenda Swiger, and, George Walton. are chapter members which NARFE Headquarters have characterized as “Member Transferred Out of the Chapter” (remember what we said about the people placed in this category – they may have **ONLY** paid their national dues of \$40 and **NOT** include another \$9 to pay their chapter dues so HQ transferred them out of out of the chapter). Welcome back Charles Summers who just had his membership reinstated. NARFE Headquarters advised that Second Renewal Notices have been send to the following: George Abernathy; Charles Burns, Timothy Cannon, Helen Chase, Francis Dougherty, June Egan, Barbara Gwinn, Jamie Hall, Pamela Kelmer, Kaye Kennedy, Adelaide McCallum, Cynthia Roper, C L Taylor, and, Wayne Yonekawa. If you know any of these folks, please remind them to pay both their national and chapter dues. Last month, we had at least 10 chapter members change the way they pay their NARFE dues which indicates that the message is, in fact, getting out. The following members had their membership dropped by HQ for non-renewal: Ross Bainbridge, Karen Ann Croyle Fiscer, and, Curt Marshall. We have a number of prospective members that are looking us over for possible membership and they are: Ralph Kurtzman, Tom Mechanick, Jerome

Miller, Gregory Smith, Skip Young, Joseph Barchi, Marko Damico, Karren Haines, Kim Loll, Arthur McClarty, John Rosarius, Cynthia Speller, and, Thomas Stackhouse. Note: Chapter membership was at 509 members on January 12, 2018.

TREASURER’S REPORT
Jerie O’Connor (301-845-7964)

BALANCE as of December 31..... \$4,139.68
 Receipts for January..... \$1,940.34
 Expenditures for January (\$1,727.40)
 TOTAL FUNDS available as of 1-31-2018... \$4,352.62

2018-2019 NOMINATING COMMITTEE REPORT

The Nominating Committee presents this slate for the term May 2018 – May 2019

- Co-President Elinor Abrell
- Co-President Vacant
- VP-Membership Dennis Vernon
- VP-Legislative David Carmack
- Recording Secretary Margaret Hawkins
- Corresponding Secretary Lynn McKnight
- Treasurer Jerie O’Connor
- Luncheon Coordinator Vacant
- Service Officer Chuck Caloia
- Chaplain Gil Monck
- Assistant Chaplain Earle Browning
- Newsletter Editor Scott Darby
- Members-At-Large: Linda Adams
- Mary Lou Blessing
- Walter Rabbitt
- Kathy Siggins
- Vicki Yanez
- Vacant

Nominations from the floor will be accepted at the March luncheon meeting. Please be sure you have the agreement of any person you wish to nominate.

SECRETARY’S REPORT
Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on Tuesday, December 12, at the American Legion. The minutes were approved. The Treasurer’s report was given and approved. Legislative, Newsletter, Membership, Public Relations, and Luncheon reports were given.

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

Members

None Reported

Relatives of 409 Members

None Reported

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

Bill Davis, Ruth Davis, Joyce Gregoire, Howard Lutz, Lynn Mc Knight, Mary B. Miller, Anne Niemiec, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor
Please contact Gil Monck (1-717-762-7484) with any information for this section of the newsletter.

- Date: **March 16, 2018**
- 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: Meatless lasagna
- Program: TBA

We must receive your mail reservation or cancellation no later than Friday **March 9, 2018**. Call with any questions.
MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, March 16, 2018 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$16.00** 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, March 9, 2018 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

MARCH 2018

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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.

MARCH 2018 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 2018

- March 13** Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.
- March 16** Chapter 409 Luncheon
June 11-12 Region II Training Academy
August 26-28 FEDcon18, NARFE's National Conference
Hyatt Regency, Jacksonville, Florida