



The Key Notes

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

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

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2471 Five Shillings Road, Frederick, MD 21701

NARFE Chapter 409 Luncheon
Friday, March 20 • Doors open 11:00 AM

Menu: Spaghetti and tomato sauce with meatballs (separate), salad, and dessert (Chef's choice)

Program: University of Maryland Extension Service – Creating a Pollinator Habitat

Speaker: David Campbell

<< President's Message >> Elinor Abrell • 301-831-8753

"To be or not to be...." is the beginning of Shakespeare's famous soliloquy. A play on words and more relevant to us is "To bee or not to bee," or where have the bees gone? We are in a time of decline of the bee population, and pollination by bees is just as essential to food crops as sunlight, rainfall, and fertile soil. The March program speaker will address this topic, as well as inform us of how to go about creating a habitat to attract and ensure the survival of bees.

During this March meeting, nominations will be open and taken from the floor for chapter officers and Executive Committee members for next year. Kathy Siggins is Chair of the Nominating Committee, with Earle Browning and Betty Potts, and they are working to ensure that all positions have a candidate to make a complete slate. Unfortunately, this is not an easy task as many members don't seem to understand that NARFE is much more than a social "lunch bunch" group and must have *worker bees* who strive to further NARFE's mission. Remember that NARFE is your legislative voice on Capitol Hill on behalf of the Federal community, and is an information resource that provides clear information and trusted guidance on Federal benefits issues. These are the common bonds that we share, and certainly it is in our best interests to make sure NARFE remains strong and viable. There is a little poem that says, in part, "... if *Everybody* thinks that *Somebody* will do the job that almost *Anybody* can do, then *Nobody* steps up... and the job never gets done." Please contact Kathy Siggins if you can step up for your chapter.

March is NARFE-PAC month and is a critical time for the Federal community. This is the Political Action Committee of NARFE, the arm that raises money to help elect members of Congress, who will stand with the government workforce and retirees. In addition to this process, NARFE-PAC works to build relationships with elected members of Congress, as such relationships are key to winning legislative battles. We all know that there are looming multiple threats to our Federal community that more than ever need to be challenged. NARFE-PAC is *your* tool in this battle against attempts to weaken pay and earned

benefits. This is why it's critically important for each of us to contribute to NARFE-PAC, building strength through numbers and combined dollars, and helping to ensure that the Federal community presents as a powerful political force as possible. The March issue of *narfe magazine* features cover art and a major article on NARFE-PAC. Be sure to read the article ... and make a contribution, using the handy contribution form on page 25.

<< Legislative Report >> David Carmack • 240-578-4965

Although the President proposes in his budget for Fiscal Year 2021 a one percent Federal pay raise for Federal employees for 2021, he brings back a number of proposals that he has submitted before and that will adversely affect Federal employees and retirees. He wants to eliminate the Cost-of-Living adjustment (COLA) for current and future FERS retirees and reduce the COLA for CSRS retirees by 0.5 percent each year. He wants to increase the annuity contribution of FERS employees by one percent each year for the next six years without any increase in benefits. He wants to eliminate the FERS annuity supplement for new retirees. (This supplement is for FERS employees who are required to retire before they may draw Social Security.) He proposes that the rate of return on the G Fund in the Thrift Savings Plan be reduced. He requests that the annuities of new retirees be based upon the average of their highest salaries over five years, not the average of their highest salaries over three years as is currently done. He has proposed a reduction of working and retirement-age benefits for Federal workers disabled as a result of their Federal employment. Finally, he again asked that many of the functions performed by the Office of Personnel Management be transferred to the GSA. NARFE urges its members to contact their Representatives and Senators to support an increase in the wages for Federal employees for 2021 that matches the increase in the budget for the military and also that would keep pace with the private sector pay increases. NARFE urges its members to contact their Representatives and Senators to oppose the President's request that will adversely affect Federal employees and retirees.

At the State level, there is still no resolution as to whether the computation of the state income tax will be decoupled from the computation of the Federal income tax, so that a taxpayer may claim the standard deduction in computing Federal income tax and itemize deductions in computing state income tax. Further, there has been no resolution of the bill that aims to reduce the state income tax for senior citizens who earn less than \$100,000. Contact your state Delegates and Senators to let them know how you feel about these issues.

<< *Secretary's Report* >>**Margaret Hawker • 301-874-8409**

The Executive Committee of NARFE Chapter 409 met on Tuesday, February 18, 2020, at the American Legion. The minutes for January were approved. The Treasurer's report for January was given and approved. Legislative, Alzheimer's, Membership, Newsletter, Service Officer, and Luncheon reports were given. Kathy Siggins is the Nominating Committee Chair. Candidates for President, First Vice President Membership, and Luncheon Coordinator are needed. Please contact Kathy if interested. Chapter 409 needs YOU!

Chapter 409 Officers for 2019-2020**President • Elinor Abrell • 301-831-8753****1st VP, Membership • Dennis Vernon • 301-694-8003****2nd VP, Legislative • David Carmack • 240-578-4965****Corresponding Secretary • Vicki Yanez • 301-662-7018****Recording Secretary • Margaret Hawker • 301-874-8409****Treasurer • Jerie O'Connor • 301-845-7964****Luncheon Reservations • Gale Vernon • 301-694-8003****Luncheon Reservations • Carolyn Francis • 301-831-6285****Chaplain • Earle Browning • 301-831-5355****Assistant Chaplain • Margaret Clark • 301-834-7519****Service Officer • Chuck Caloia • 301-938-2000****Immediate Past President • Kathy Siggins • 301-829-2462****Newsletter Editor • Dan Grauman • 301-806-5999****Members-at-Large**

Linda Adams • 301-253-4740

Gene Bennett • 301-351-7396

Scott Darby • 301-662-7123

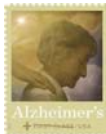
Pam Ogasawara • 301-874-2249

Walter Rabbitt • 301-798-3362

Kathy Siggins • 301-829-2462

<< *Alzheimer's Report* >>**Kathy Siggins • 301-829-2462**

The Alzheimer's Semipostal Stamp continues to be on hold due to litigation. The Alzheimer's Impact Movement (AIM) Advocacy Forum 2020, will be held on March 22-24 in Washington, DC. Over 1,200 advocates from across the nation are expected to attend.

<< *Nominating Committee Report* >>**Kathy Siggins • 301-829-2462**

As Chair of the Nominating Committee, with Earle L. Browning and Betty Potts, it is our duty to present a slate of candidates for officers and Executive Committee for the 2020-2021 year. In order for Chapter 409 to continue, we are in dire need of filling three key positions: President, 1st Vice President – Membership, and Luncheon Coordinator. Our chapter has been very fortunate to have Board members who have dedicated years of service in

key positions as listed below. However, health and age have taken a toll not only on our Board but also our entire chapter membership. Therefore, I ask that you seriously consider serving on our Board by stepping into one of the vacant positions, or perhaps a Member-at-Large position. Our Board meeting is held on the Tuesday before our luncheon at 10 AM at the American Legion. Please consider joining us at our Board meeting to see us in action. All are invited! If interested please contact Kathy Siggins, Earle Browning or Betty Potts. Thank *YOU!*

President – VACANT**1st VP – Membership – VACANT**2nd VP – Legislative – David Carmack

Corresponding Secretary – Vicki Yanez

Recording Secretary – Margaret Hawker

Treasurer – Jerie O'Connor

Luncheon Coordinator – VACANT

Assistant – Carolyn Francis

Chaplain – Earle L. Browning

Assistant Chaplain – Margaret Clark

Service Officer – Chuck Caloia

Newsletter Editor – Dan Grauman

Immediate Past President – Kathy Siggins

MEMBERS –AT-LARGE

Linda Adams Gene Bennett Scott Darby

Pam Ogasawara Walter Rabbitt Kathy Siggins

<< *Membership Report* >>**Dennis Vernon • 301-694-8003**

Who said that if I knew I was going to live THIS long, I would have taken better care of myself when I was young? I don't know either, but since we can't change that, we can at least know more about emergency medical services (if not for us but for our friends and family). Not long ago, I had to call 911 from a friend's house and, although I have been there many times over the years, I had no idea what his street address was. I had to run to his front door to find his address. Although many 911 services automatically detect your location, not all can, particularly if you are using a phone connected through an Internet provider or a cell phone. It may seem silly to post your own address somewhere near your home telephone, but visiting friends and relatives (people with memory problems) may have difficulty telling the 911 dispatcher where to send the emergency responders in a time of crisis. In many areas, your call may be transferred, and you may be requested to repeat the information. Listen closely to any questions and you may receive instructions for caring for the injured or sick person until the emergency responders arrive. Unless you have been instructed otherwise, use the time to remove large pieces of furniture that may hinder the emergency responders, who will need a good amount of space in which to operate. Another important thing to think about are pets, which can become very protective of their home; try to escape when outside doors are opened; or otherwise make it difficult for the responders to concentrate on providing medical services. Once the responders arrive, stop people from crowding around them causing confusion, but ensure that one person is available to answer questions or, at least, relay messages. Also, you could ask someone to keep the back of the rescue squad/ambulance clear of personnel and ensure that no one parks there once the emergency transport vehicle arrives.

Preparations: make sure your own home address numbers are clearly visible from the street, even at night, and from both directions of travel. Alternatively, apply reflective numbers, at least 3 inches tall, on both sides of your mailbox, above your front door or lamp post in front of your home. Most importantly, the responding Emergency Medical Technicians (EMT's) would be very grateful if they were provided with a written list of what prescription medicines, doses and frequency for taking when they arrive (another lesson learned, I now keep an updated copy of my meds by the front door, so that my wife can hand to the EMTs since I have been transported to the hospital twice last year). As the Boy Scouts motto says - **BE PREPARED!**

<< *February Luncheon* >>
Chuck Caloia • 301-938-2000

February's speaker was Rebecca Culler, Recycling Program Manager for Frederick County, whose topic was "Everything You Never Knew You Needed To Know About Recycling." Ms. Culler discussed which materials are recyclable -- including some "do's and don'ts" about what to put in our blue bins. She also explained what happens to our recyclables after they're collected. A short video showed how the Materials Recovery Facility mechanically sorts it by type (paper, plastic, glass, metals).

<< *Treasurer's Report* >>
Jerie O'Connor • 301-845-7964

Balance as of December 31, 2019	\$3,734.80
January 2020 receipts	\$1,418.00
January 2020 expenses	\$1,390.32
Balance as of January 31, 2020	\$3,762.48
Total funds available as of January 31, 2020	\$3,762.48



Rebecca Culler



Mary Fran Bostian asks a question

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

Members

None reported

Relatives of Chapter 409 Members

None reported

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

Ruth Davis, Betty Dean, Howard Lutz, Ann Niemiec, Jaimie Pugh, Donald & Nadia Taylor, Tom Wiley

Please contact Chaplain Earle Browning with any information for this section of the newsletter 301-831-5355 or earlebrowning@gmail.com

<< *March Luncheon* >>

Date: March 20, 2020

Location: American Legion
 1450 Taney Ave.,
 Frederick, MD 21702

Time: Doors will open at **11:00 AM**
 Lunch is served at **12 noon**
 Program starts promptly at **1:00 PM**

Menu: Spaghetti with meatballs (separate), salad, and dessert (Chef's choice)

Program: University of Maryland Extension Service – Creating a Pollinator Habitat

Speaker: David Campbell

We must receive your mail reservation or cancellation no later than **Friday, March 13, 2020**. Send to:

NARFE Chapter 409, P.O. Box 1716, Frederick, MD 21702

Questions? Please call Gale Vernon • 301-694-8003

Reservations for March 20, 2020 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 this form & check to **NARFE CHAPTER 409, P.O. Box 1716, Frederick, MD 21702**
 We need to reserve the number of meals by **Friday, March 13, 2020**, 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"/>
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Telephone Number: _____

Frederick Chapter 409, Inc. of NARFE
2458 Five Shillings Road
Frederick, MD 21701

March 2020

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March 2020 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

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

2020 CALENDAR

Luncheons take place on the 3rd Friday of the month with the exception of October. Doors open at 11:00 AM. Executive Committee meetings take place on Tuesday of the same week as the Luncheons. Meetings start at 10:00 AM. Everyone is invited to the Executive Committee meetings! Luncheons & Executive Committee meetings take place at the Francis Scott Key Post No. 11 American Legion, 1450 Taney Ave., Frederick, MD 21702.

Exec Comm Mtg Date	Luncheon Date	Luncheon Program Title & Speaker
3/17/20	3/20/20	University of MD Extension Service – Creating a Pollinator Habitat: David Campbell
4/14/20	4/17/20	Frederick County Government Senior Services Division: Kathy Schey
5/12/20	5/15/20	Frederick County Division of Fire & Rescue Services – A Walk Through History: Chip Jewell
6/16/20	6/19/20	Bingo