



# The Key Notes

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

May 2015  
Newsletter

2nd VP-Legislative Kathy Siggins 301-829-2462

Editor: Scott Darby 14 S. Pendleton Ct  
Frederick, MD 21703 301-662-7123

## ACTING PRESIDENT'S MESSAGE

**Kathy Siggins (301-829-2462)**

**[siggimax@mindspring.com](mailto:siggimax@mindspring.com)**

April showers bring May flowers, what do Mayflowers bring? Aside from Pilgrims, it's the start of our 2015-2016 Program which runs from June 2015 to May 2016. First, I want to take this opportunity to thank the members of the Executive Committee for doing a great job this year. I'm pleased to announce that most of our committee members have agreed to continue in their respective position for the upcoming year. Although we failed to fill all vacancies, I will resume the Co-President's position along with Elinor Abrell who has graciously agreed to join me as Co-President. We were successful in recruiting a few more individuals to join committees and help with some of the duties. To them I say welcome and thank you. However, you are not off the hook yet. If you are not willing or able to volunteer on committees, then I need all of you, Chapter 409 members, to show your support by attending our luncheons beginning in May and June. Please do this for the good of our chapter.

We have a very full agenda for our May 15<sup>th</sup> luncheon: Installation of Officers; a performance by The Golden Tones; and, our Annual Memorial Service. Chapter 409, in addition to supporting Alzheimer's research, selects a local charity each year to support with a donation. A check will be presented to this year's recipient, Friends of Meals on Wheels. I hope to see everyone there and please remember to bring a friend.

## LEGISLATIVE REPORT

**Kathy Siggins (301-829-2462)**

The House (228-199) and Senate (52-46) passed budget resolutions in March that cut billions of dollars' worth

of pay and benefits from federal employees and retirees. The House budget proposes a \$318 billion in "savings" by raising the cost of health insurance for all FEHBP participants, eliminating federal jobs by reducing the federal workforce by 10 percent through attrition and, increasing retirement contributions for all current employees. The legislation decreases the rate of return on the Thrift Savings Plan's government securities fund (G Fund) from an interest rate of 1.88 percent to 0.01 percent, basically making it worthless and, also encourages the elimination of the Federal Employees Retirement System (FERS) annuity supplement. The Senate budget resolution, while less specific in how it would cut costs, still asks the federal community for \$170 billion toward deficit reduction. The two Republicans that joined the Democrats in voting NO were Senators Ted Cruz (R-TX) and Rand Paul (R-KY). I'd like to think they did so because it unfairly attacking the federal community. What do you think?

## PROPOSED CHAPTER DUES INCREASE

Chapter 409 membership has decreased by nearly 300 members in the last 6 years. Associated with that decline is a decrease in the income from those members' chapter dues. Unfortunately, that loss has now reached the point where it does not even cover the cost associated with publishing and mailing the chapter's booklet and newsletters to our members.

Back in January the Chapter's Executive Committee had started a discussion on the financial status of the Chapter, including the results of the questionnaire included in the December newsletter. We again met on March 26<sup>th</sup> to continue that discussion. Coming out of that meeting was a decision to raise the annual Chapter membership dues from \$8 to \$9. This change will be voted on at the May 15<sup>th</sup> meeting and, if accepted, will be payable on the anniversary date of your National dues.

**2015– 2016 CHAPTER ELECTION**  
**Georgia Wells (301-865-9693)**

The following are the officers elected as Chapter 409 officers for the 2015– 2016 term.

- Co-Presidents – Elinor Abrell and Kathy Siggins
- 2nd VP Legislation - Kathy Siggins
- Newsletter Editor - Scott Darby
- Treasurer - Jerie O'Connor
- Luncheon Coordinator - Kathy Kusel
- Assistant Chaplain - Kathy Kusel
- Service Officer - Charles Caloia
- Assistant Service Officer - Betty Lind
- Recording Secretary - Margaret Hawker
- Corresponding Secretary – Lynn McKnight
- Immediate Past President – Mary Lou Blessing
- Members-at-Large
- Linda Adams            Peter Alvestad
- Ruth M. Davis         Susan Janssen
- Walter Rabbitt        Joseph N. Shrader

**SUMMARY OF SURVEY RESULTS**  
**Chuck Caloia Service Officer (301-938-2000)**

**Ideas for Improving Chapter Finances**

Members submitted many ideas for improving the chapter's finances, including:

Increasing the price for the monthly luncheon meetings, with the extra going to the chapter.

Publicizing the chapter to target audiences (such as AARP, active employees at Fort Detrick and other federal installations) to increase our membership numbers.

Limiting hard copy mail-out of the newsletter only to those members without email or charging a member extra to receive the newsletter in hard copy.

Increasing chapter dues.

Hosting annual or occasional fundraising events (such as bingo, dinners, dances, raffles, yard sales, bake sales, and trips).

Having a white elephant table at luncheon meetings.

Selling NARFE and/or Chapter 409-related merchandise (such as lapel pins, hats, T-shirts, pencils).

Selling other merchandise (such as American/Maryland flags, used books, other used items, holiday items).

Offering services with a portion or all profit going to the chapter.

**Views On Monthly Luncheon Meetings**

The survey found that members who attended chapter luncheons at least four times in the past year expressed overwhelming satisfaction with their cost, food, facilities, topics, and speakers. Almost all frequent attendees who responded to the survey are willing to pay “a dollar or two more” per luncheon to improve the chapters' finances. A solid majority of these frequent attendees are willing to pay “a dollar or two more” per luncheon for better food and facilities.

Although the survey was distributed with the newsletter, only three members who attended our luncheons three or fewer times in the past year responded. With so few responses from such members, we cannot draw any valid conclusions about their views, other than to conclude from the very low response rate that the luncheons are not an important reason for their belonging to the chapter.

The board would like to thank all members who shared their ideas and opinions or responded to our request for volunteers. We are carefully considering your ideas and opinions.

**PUBLICITY COMMITTEE**  
**Peter Alvestad**

NARFE Chapter 409, your chapter, needs you. We are revitalizing the Publicity Committee for Chapter 409 and need your help. If you worked or are working in public relations, media communications, or Human Resources, we need your expertise and advice on how to get the word out to the local media, local Federal Agencies, and local Federal contractors about NARFE and especially about Chapter 409. If you can help, please contact:

Kathy Siggins  
 301-829-2462  
 siggimax@mindspring.com

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

BALANCE as of February 28, 2015.....	\$5,352.72
Receipts for March .....	\$487.23
Expenditures for March .....	(\$552.28)
<b>TOTAL FUNDS available as of 3-31-2015.....</b>	<b><u>\$5,287.67</u></b>

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

**Members**

**Dennis Carroll**, 78 yrs. old, died April 14, 2015, widow is **JoAnn** of Clermont FL.

**Relatives of 409 Members**

**Lynn Palmer**, 60 years old, died March 23, 2015 and was the sister of member **Richard Sheffer**, of Middletown.

**Emily Carlin**, 90 years old, died March 25, 2015 and was the wife of member **Hubert L. Carlin** of Boyds.

**David V. Smith**, 62 years old, died April 13, 2015 and was the father of member **James Smith** of Thurmont.

**Bernice LaRue Davis**, 89 years old, died April 15, 2015 and was the sister of member **Octavia Page** of Frederick.

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

Peg Bourland, Cindy Castellucci, Joyce Gregoire, Anne Niemiec, Irene Owens, Dorothy Piper, Bobby Rakestraw, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent, Tom Wiley  
**Gil Monck (1-717-762-7484)**

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

In March seven members didn't renew their membership. If space permits I will list their names next month.

**SECRETARY'S REPORT**

**Margaret Hawker (301-874-8409)**

The Executive Committee of NARFE Chapter 409 met on March 26 at the Golden Corral and on April 14 at the American Legion. The minutes and the treasurer's report were approved. Legislative, Newsletter, and Chaplain's reports were given. Chapter member Peter Alvestad presented his proposal for establishing a Publicity Committee for the Chapter. The slate of nominations for Chapter officers and Members-at-Large was presented. A charity donation to Friends of Meals On Wheels was approved.

**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, **Walt Rabbit**, by telephone (301-865-5255) or email ([wraab@comcast.net](mailto:wraab@comcast.net)). 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.**

**MEMBERSHIP REPORT**

**Walt Rabbit (301-865-5255)**

We/I need your help. Do you have any suggestions on what we can do to gain new members and for that matter retain our current members? If you do, please contact me or any of the other officers on page four of this newsletter.

Some of you will find a red "P" on the mailing label. This means you are a "prospective" member. Please consider joining NARFE, contact me. Lonnie Dalrymple, Curt Marshall & George Walton have rejoined us - Welcome!

**Date: May 15, 2015**

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

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

**Menu: Barbecue beef and rolls and cole slaw**

**Program: (1) Installation of Officers  
 (2) Golden Tones Senior Chorus  
 (3) Annual Memorial Service**

We must receive your mail reservation or cancellation no later than Friday May 8, 2015.

Call **Kathy Kusel 1-202-264-0892** with any questions.  
**MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704**

**Reservations for May 15, 2015 luncheon meeting:** Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$12.00** 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, May 8, 2015 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**

MAY 2015

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**MAY 2015 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

**CHAPTER 409 OFFICERS  
 May 2014 – May 2015**

<i>President, Acting</i>	Kathy Siggins	301-829-2462	<i>Chaplain</i>	Vacant	
<i>Immed Past President</i>	Mary Lou Blessing	301-473-5662	<i>Assistant Chaplain</i>	Kathy Kusel	1-202-264-0892
<i>1st VP-Membership</i>	Vacant		<i>Newsletter Editor</i>	Scott Darby	301-662-7123
<i>2nd VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Elinor Abrell	301-831-8753
<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>	Bill Elsen	301-663-4027
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Kathy Kusel	1-202-264-0892	<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			