



The Key Notes

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

May 2017
Newsletter

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

Editor: Scott Darby 14 S. Pendleton Ct.
Frederick, MD 21703 301-662-7123 (sdarby1601@gmail.com)

NARFE 409 LUNCHEON MEETING

Friday, May 19th. Doors open at 11:00 a.m.
The program will be an update of the Maryland General Assembly by Senator Michael Hough.

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Perhaps we are beginning to see that elections do have an impact on the lives and values of all of us everyday citizens, no matter how we voted. The new administration is aiming to move in the direction of relieving the federal systems of tax burdens by passing them on to the states. We already know of attacks on the federal work force and important social safeguards.

Medicaid is a prime example of the impact facing the state of Maryland. Medicaid, the state funded health care plan for very low income persons, is currently about 22% of Maryland's budget. If the federal government ceases to provide funding for this, then Maryland will have to find another \$2 billion (that's with a B) to make up the difference.

NARFE testified recently before the State Senate's Budget & Taxation Committee on behalf of SB432, which would provide tax incentives for purchase of long term care insurance. The goal here is to extend the period of time a person can remain in home care, thus delaying possible entry into a nursing home—and the associated state Medicaid costs, thus creating future tax savings. This bill is still in committee.

During the 2016 legislative session, Governor Hogan did introduce a bill to increase the state income tax exemption for persons 65 and older from \$1000 to \$5000 over a four-year period. This bill failed and there is no such bill for 2017, with the explanation of serious budget shortfalls for the 2017 and 2018 fiscal

years. This explanation completely ignores the fact of increased revenue from a sales tax offset that would come from *seniors* who would now have more money to spend.

So, what can we, as retirees and seniors, do about these failed tax relief efforts? Contact your state legislators' offices. Contact the governor's office. Don't ask **IF** they support tax relief for seniors; ask why they **DID NOT** support tax relief for seniors. As always, it is important to become proactive and make our voices heard.

APRIL SPEAKER



Award-winning author James Rada told stories of the history of Catoctin Mountain to Chapter 409 members during our April luncheon. He spoke about the Blue Blazes Still and the history of Camp David. He also regaled the audience with stories of Frederick County such as the history of the Snallygaster, and the OSS connection to Catoctin Mountain. Shown with Mr. Rada is Ms. Elinor Abrell, Co-President of the Chapter 409.

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

On April 12, 2017, the Office of Management and Budget (OMB), issued a government reform plan, titled "Comprehensive Plan for Reforming the Federal Government and Reducing the Federal Civilian Workforce." This plan was issued pursuant to the president's executive order directing OMB to submit a comprehensive plan to reorganize executive branch departments and agencies, and the presidential memorandum that imposed the hiring freeze, which called for OMB to produce a long-term plan to reduce the size of the federal workforce. With the issuance of this long-term plan, the federal hiring freeze is officially over. The White House confirmed that a 1.9 percent pay increase for current civilian federal employees will be included in the president's budget for FY-2018. Given the years of below-market increases and pay freezes, NARFE members should encourage Congress to pursue a more robust increase.

SECRETARY'S REPORT**Margaret Hawker (301-874-8409)**

The Executive Committee of NARFE Chapter 409 met on April 14, 2017, at the American Legion. The minutes were approved. Treasurer's reports for February and March were given. Legislative, Alzheimer's, Newsletter, Membership, and Luncheon reports were given. Members are being invited to serve on the Charity Committee. A \$400 donation to SOAR was approved. VITA volunteers completed well over a thousand tax returns.

ALZHEIMER'S REPORT**Kathy Siggins (301-829-2462)**

NARFE President Richard G. Thissen, along with other members from NARFE, joined the more than 1,300 advocates from across the nation to attend the 2017 Alzheimer's Association Advocacy Forum in Washington, DC. Advocates turned Capitol Hill purple as we met with our Members of Congress requesting an increase in federal funding for Alzheimer's research at the National Institutes of Health. Statistics indicate that one in every three senior citizens in the United States dies of Alzheimer's

or another form of dementia each year, with the cost of care to our nation skyrocketing to approximately \$259 billion for 2017. Since 1985 NARFE members have graciously donated \$12 million, through their partnership with the Alzheimer's Association, to advance research in the fight to end Alzheimer's disease. NARFE is proud of its status as a Zenith Society member of the Alzheimer's Association. Thank you all for your continued support of this worthy cause.



Dr. Richard J. Hodes, Director of the National Institutes on Aging, NIH, Kathy, Harry Johns, President and CEO of the Alzheimer's Association at the 2017 Alzheimer's Association Advocacy Forum.

MEMBERSHIP REPORT**Dennis Vernon (301-694-8003)**

When reading or watching local news, you may become impressed with state legislatures generosity in their introduction of bills to provide tax relief for first responders, hometown heroes and, of course, our military for their services. The issue is NOT whether these individuals are worthy of a tax break but rather that are these actions at the expense of senior citizens, many of whom are on fixed income and face daily financial challenges. There never seems to be enough funds to offset these bills without impacting another group of tax payers. Since there are about three million of us seniors currently living in Maryland, we need to routinely remind our legislators that we perform one

action that other groups don't do – We Vote. To find out who is you in the Maryland State Legislature, go to www.mlis.state.md.us.

Please welcome Barbara Gwinn of Frederick as our newest member to our chapter; she transferred in from another chapter. Three cheers for Judith Pace Templeton; she just renewed her membership. The following personnel are currently categorized as “prospective members”: Dianna Jessee; Bruce Fullenlove; Michelle Gabriel; Kim Loll; Ann Myers; Paul Steppe; and Donald Wheeler. Wishing “Happy Trails” to Nile Oldham; Michael Sutphin; Doris Damuth and Janet Chase as they have all transferred out of our chapter (Janet has moved to North Carolina). The following personnel have had their membership dropped by NARFE Headquarters for non-renewal: Pamela Beale; Thomas Fisher; Joann Norris; and Rebecca Stout. Please encourage them to renew their membership to stay informed of upcoming changes to their federal benefit and state taxes.

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

Members

None reported

Relatives of 409 Members

Rev. Jacob Beck, age 83, died April 5, 2017. His widow is 409 member **Carla Beck**.

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

**Bill Davis, Joyce Gregoire, Howard Lutz,
Lynn Mc Knight Mary B. Miller,
Anne Niemiec, Dorothy Piper, Jaimie Pugh,
Ann Simon, Donald and Nadia Taylor
Gil Monck (1-717-762-7484)**

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

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of January 31, 2017.....\$4,656.43
 Receipts for February..... \$1,415.66
 Expenditures for February (\$1,204.42)
TOTAL FUNDS available as of 2-28-2017..... \$4,867.67

BALANCE as of February 28, 2017.....\$4,867.67
 Receipts for March..... \$1,561.66
 Expenditures for March (\$1,345.21)
TOTAL FUNDS available as of 3-31-..2017... \$5,084.12

LUNCHEON COORDINATOR CHANGE

Susan Janssen is stepping down as our luncheon coordinator, thank you Susan for your fine service to our chapter.

We are lucky to have our former coordinator, Kathy Kusel Patrick, return to this position.

PLEASE NOTE: NEW ADDRESS

Date: May 19, 2017
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: Barbeque Beef
**Program: Maryland General Assembly Update
 Memorial Service
 Installation of Officers**
 We must receive your mail reservation or cancellation no later than Friday **May 12, 2017**.
 Call **Kathy Kusel 1-202-264-0892** with any questions.
MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, May 19 2017 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$14.00** 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 12, 2017 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

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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.

JANUARY 2017 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 2017

May 16 Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.

May 19 Chapter 409 Luncheon

2017

October 3 MD Federation Board Training, Bowie, MD
October 23 MD Federation Training Day, Bowie, MD