



# The Key Notes

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

May 2018  
Newsletter

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

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## **NARFE 409 LUNCHEON MEETING**

**Friday, May 18th**

**Doors open at 11:00 a.m.**

Maryland General Assembly Update from  
*The Frederick News-Post* reporter  
Danielle Gaines

think might be appropriate for Chapter 409, please contact Elinor Abrell with your suggestion. We would like to hear from you!

## **ALZHEIMER'S REPORT**

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

## **CO-PRESIDENTS' MESSAGE**

**Elinor Abrell (301-831-8753)**

## **MARYLAND GUBERNATORIAL CANDIDATES FORUM TO BE HELD MAY 4 IN FREDERICK**

The Maryland Federation of Active and Retired Federal Employees Association along with the Maryland Federation of Business and Professional Women will host a forum on a range of issues affecting current and retired federal employees, working women, and the citizens of Maryland. Issues to be addressed include: retirement benefits, senior tax relief, health care costs, long term care initiatives, and workplace issues such as equal pay and gender discrimination.

All twelve (12) candidates for Governor have been invited to participate. The event will take place on Friday, May 4, from 6:30-9:00 p.m. at the Frederick Hilton Garden Inn, 7226 Corporate Court, Frederick. A meet-and-greet with the candidates will begin at 6:00 p.m., prior to start of the forum. The event is free and open to the public.

This year, 2018, is an important election year for the entire country. Each voting citizen should become as informed as possible about candidates whom they are considering for elected positions. This forum provides the opportunity to listen to these gubernatorial candidates and hear them state their views on issues important to the federal community. The Maryland primary election is to be held on June 26.

The Executive Committee is beginning to plan luncheon programs for the coming year. If you have in the past year attended a meeting, lunch, or any gathering that featured a speaker or program that you liked and

On November 30, 2017 the US Postal Service issued the Alzheimer's Semipostal Stamp, which will be sold for two years under their discretionary semipostal stamp program. The stamp sells for 65 cents which includes the first-class single-piece postage rate plus an amount designated to fund Alzheimer's research. Revenues from the sale of the Alzheimer's stamp (minus the postage paid and the reimbursement of reasonable costs incurred by the USPS) will be distributed to the National Institutes of Health, which is part of the U.S. Department of Health and Human Services. In the first 4 months on the market, 2,196,087 Alzheimer's Semipostal Stamps were sold raising over a quarter million dollars: \$280,486.21. Please continue to help us spread the word in our efforts to Help Stamp OUT Alzheimer's!

## **LEGISLATIVE**

**David Carmack (240-578-4965)**

The president has proposed in his budget for fiscal year 2019 a pay freeze for federal employees. The president has the authority to implement this pay freeze unless Congress disapproves. NARFE is encouraging its members to contact their members of Congress to support a pay raise for federal employees for 2019. The Maryland legislative session has ended. Among the many bills passed were changes to the Maryland income tax law for 2018. The standard deduction has been raised and more of the retirement pay of military veterans and correction officers has been exempted. But the interplay between the recently enacted federal income tax law and the Maryland income tax law will mean that a number of Maryland taxpayers will see an

increase in their Maryland income tax liability. You should immediately examine how the interplay of these two income tax laws affect your Maryland income tax liability and make any necessary adjustments to your withholding or your estimated payments.

**MEMBERSHIP REPORT**

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

NARFE membership numbers are out. At the end of 2017, there were 208,825 members of which 38.6% were National members and 61.4% were Chapter members. As you can see, most folks believe that the benefits of chapter membership is worth that little extra annual cost. For our chapter, that annual cost is \$9. So if you renew your membership on every year, please don't forget to pay \$9 for chapter dues in addition to the \$40 NARFE national dues. If you don't pay your chapter dues, NARFE will list you in the category of "Members Transferred Out of Chapter". For this month, the following members are listed as being *Transferred Out of Chapter*: Carole Brooks, Ellen Perella, and, Judith Templeton. The good news is that if you call Member Services at NARFE Headquarters 1800-456-8410 and make the necessary financial arrangements to have your chapter dues paid, you can get reinstated. This month, the following members have had their membership reinstated: Malcolm Poist, Nancy Revis, and, Richard Terrell. So, when you receive your Second Renewal Notice like the following: Raymond Altizer; Thomas Gard, Eileen Mercer, Rachel Moler, Lucille O'Boyle, Betty J. Tucker Younkins, and William Webb, be sure to act upon the notice and pay your dues. Alternatively, you can elect to avoid making annual payments and actually SAVE 15% by choosing to pay your NARFE membership direct from your annuity by submittal of a NARFE Form <http://www.narfe.org/pdf/dw-2.pdf>. In the event that you do not pay your NARFE dues, your membership will be dropped for non-renewal like with Judy Durick and Joseph Mangiafico. Please welcome the following people as New Prospective Members: Mike Andrew, Stansbury Eric, Charles Hall, Jeff Long, William Reckley, and Lamar Reese. Oh, before I forget, our chapter membership is down to 598 members as of April 6<sup>th</sup>, however, we are seeing an increase of people now paying their annual membership dues (97 members since the beginning of the year), as well as, more people signing up for automatic annuity deduction (12 members) this month).

**APRIL'S PROGRAM**



The *Noteables Chorus* of Homewood at Frederick sang A variety of folk and popular tunes for our members at the April luncheon.

**NEW MEDICARE CARD MAILING STRATEGY**

The Centers for Medicare & Medicaid Services (CMS) is required to remove Social Security Numbers (SSNs) from all Medicare cards by April 2019. A new, unique Medicare Number is replacing the SSN-based Health Insurance Claim Number (HICN) on each new Medicare card. Starting April 2018, CMS is mailing new Medicare cards to all people with Medicare on a flow basis, based on geographic location and other factors.

These mailings will follow the sequence outlined below. Additional details on timing will be available as the mailings progress. Starting in April 2018, people with Medicare can get information about the mailings and sign up for emails about the status of card mailings in their area on [Medicare.gov/NewCard](http://Medicare.gov/NewCard).

Wave	States Included
Newly Eligible People with Medicare	All – Nationwide. Cards mailed starting April, 2018--ongoing
1	Delaware, DC, Maryland, Penn, Virginia, West Va. Cards mailed beginning May, 2018

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

BALANCE as of February 28, 2018..... \$4,378.02  
 Receipts for March..... \$1,603.34  
 Expenditures for March..... (\$1307.80)  
 TOTAL FUNDS available as of 3-31-2018..... \$4,673.56

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

The Executive Committee of NARFE Chapter 409 met on Tuesday, April 17, at the American Legion. The minutes were approved. The Treasurer's report was given and approved. Legislative, Newsletter, Alzheimer's, Membership, Public Relations, Service, and Luncheon reports were given. The Committee will begin planning programs for next year at the May meeting. If anyone has a suggestion, please contact a member of the Executive Committee.

**START HAVING THE CHAPTER'S NEWSLETTER SENT TO YOU BY E-MAIL AND HELP THE CHAPTER SAVE MONEY**

Some members of NARFE Chapter 409 continue to receive the Chapter's newsletter by postal mail rather than email. **If you're willing to switch from postal delivery to email delivery, please send Walt Rabbitt an email with the words "Email my newsletter" in the subject line and include your name in the body of the email.** (Walt's email address is [wrabb@comcast.net](mailto:wrabb@comcast.net))

Chapter 409's policy is to respect our members' privacy. We will not share a member's email address without their consent. A luncheon reservation form is included with the email newsletter that can be printed and then submitted as usual. You may receive several issues of the newsletter in the postal mail before your request takes effect. Don't send

the above email if you're already receiving the newsletter via email. If you don't use email, don't worry. The Chapter will continue to send you the newsletter via postal mail.

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

**Members**  
 None Reported

**Relatives of 409 Members**  
**William "Bill" Critchley**, 80, died March 25, 2018. He was husband of member **Wanda Critchley**.

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

**Bill Davis, Ruth Davis, Betty Dean, Joyce Gregoire, Howard Lutz, , Mary B. Miller, Ann Niemiec, Kathy Kusel Patrick, 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: May 18, 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:** Barbeque beef w/ rolls and Cole slaw  
**Program:** Annual Memorial Service  
 Maryland General Assembly update  
 Local Charity Presentation  
 Installation of Officers

We must receive your mail reservation or cancellation no later than Friday **May 11, 2018.**  
**MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704**

**Reservations for, May 18, 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, May 11, 2018 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 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.

MAY 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

- May 4                    **NARFE/MD - BPW/MD Governor's Candidates Forum**  
                                 **Hilton Garden Inn, Frederick, MD**
- May 15                   **Chapter 409 Executive Committee Meeting**  
                                 **9:30 AM at American Legion (Same location as our luncheon)**  
                                 **All are welcome to come.**
- May 18                   **Chapter 409 Luncheon**
- June 11-12             **Region II Training Academy**
- August 26-28         **FEDcon18, NARFE's National Conference**  
                                 **Hyatt Regency, Jacksonville, Florida**