

The Key Notes



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

November 2012
Newsletter

President: Mary Lou Blessing • 5017 Camelback Lane
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Editor: Lou Popowsky • 5943 Picnic Woods Rd
Jefferson, MD 21755 • 301-371-6648

PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) ml.blessing@comcast.net

October has come and is sadly leaving. It's been a beautiful month – sunny and very comfortable temperatures. Hope you were able to enjoy those days. Some forecasts are calling for several storms this winter, so do remember our “bad weather” policy- if the schools are closed that day for weather issues, our luncheon is cancelled and all checks will be shredded. Haven't had to do that for a very long time, but I just wanted to remind everyone. Speaking of luncheons, our next meeting is on **November 16th** and our program is the ever popular discussion of the upcoming changes to the FEHB program for 2013. By the way, if you have received an email providing Medicare rates for 2014 and later – it is bogus. The method for calculating Medicare rates prohibits calculations beyond one year.

By Wednesday, November 7th, the campaigning will be over and we will hopefully know the results of some very important votes – the next President, control of the House and Senate (and with it perhaps changes to the current gridlock in Congress), and those who will be representing our community in Congress. These choices will most certainly impact our future benefits. But when that day comes, will you have done your part towards achieving the most beneficial results for Feds and seniors? What do I mean by that? First, did you research the issues and the candidates' stand on those issues? Did you attend debates? Did you talk to others to understand other points of view? Finally and perhaps most importantly, did you vote? You know the old saying – if you don't vote, you can't complain about the results! The **2012 General Election Voters' Guide** from the League of Women Voters of Frederick County will not be provided in the Frederick News Post. Copies are available at various locations, but also on-line at: www.frederick1.lwvmd.org then click on the **2012 General Election Voter's Guide – Frederick Co.**

On a different topic, the delegates to the recent NARFE National Convention in Reno approved a change to the National Bylaws regarding eligibility requirements for Distinguished Membership. You no longer have to be 85 years old or older; the sole requirement is that you have to have been a member of NARFE for 20 years or longer. If you meet this requirement, please let me know, either by a phone call or email, so you can be recognized.

Make plans to come join us for turkey at our next meeting on **November 16th**.

An offer to save you 15 %?

As a result of some confusion concerning the wording of the various renewal notices folks are receiving from National Headquarters, I would like to make you aware of a savings offer – that is to pay your NARFE dues through the “Dues Withholding Program”. If you sign up, OPM will extract \$3.50 each month from your annuity check and send that \$3.50 straight to NARFE Headquarters. You will have saved **15% off the regular yearly dues** and also, no more check writing is required of you. I switched long ago, and recommend it for everyone. Forms are available at each luncheon or by mail, if you contact Bill Elsen, our VP for Membership.

A Request from NARFE National Headquarters

Dear NARFE Member,

For an upcoming article in NARFE magazine, we are looking for individuals who retired from the federal government and then went back to work for the federal government under the authority granted agencies in 2009 to re-employ annuitants without salary offset.

Have you done this? Do you know anyone who has done this? (Please provide name and contact information.) If you are an active federal employee, is your agency using this authority to re-employ

annuitants? (Please indicate agency.)

Please respond to rl@narfe.org.

Thank you!

Margaret Carter

Editor

NARFE magazine

E-mail: rl@narfe.org

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on October 16 at the American Legion. The secretary’s minutes and the treasurer’s report were approved. Legislative, Membership, and Service Officer reports were given. The president gave a report on the recent Federation meeting. The Federation mini-convention for 2013 will be held in Ocean City.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of August 31, 2012	\$8454.04
Receipts September.....	\$2073.96
Expenditures September.....	\$2726.55
BALANCE as of September 30, 2012	\$7801.45
TOTAL FUNDS available as of September 30, 2012	<u>\$7801.45</u>

CHARITIES

Chapter Charities: Ruth Davis (301-874-1997)

Alzheimer’s Fund: Kathy Siggins (301-829-2462)

September Charities.....	\$ 67.00
YTD Charities Raffle.....	\$ 749.00
September Alzheimer’s.....	\$ 65.00
Alzheimer’s Donation.....	\$ 10.00
YTD Alzheimer’s	\$ 162.50

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

Federal retirees will receive a 1.7% cost-of-living adjustment (COLA) to their civil service annuities beginning in January 2013. COLAs for federal retirement annuities, military retiree annuities and Social Security, are determined using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is calculated by economists and statisticians with the Bureau of Labor Statistics

The U.S. Postal Service has offered a huge buyout

that could drive the largest single postal workforce exodus in two decades. The deal, combines a \$15,000 buyout with an early retirement package for longer-serving workers, and is open to virtually all of the 187,700 clerks, drivers and other career employees represented by the American Postal Workers Union.

Congress is scheduled to go back into session Nov. 13, to deal with a long list of policy and taxation issues that were left unfinished, to campaign for re-election.

November is National Alzheimer’s Disease Awareness Month. The Elder Law Office of David Wingate, Right at Home and the Alzheimer’s Association, is hosting an **Afternoon at the Movies** on Wednesday, November 7th from 1:30 – 3:30 pm at the Holiday Cinemas, 100 Baughman’s Lane, Frederick, MD. Join us for a **FREE** showing of “The Notebook,” starring James Garner and Gena Rowlands, as a couple whose lives are impacted by Alzheimer’s. Popcorn and other concession items will be available at a discounted price for your enjoyment. Please **RSVP to 301-663-9230** and bring all your friends.

MEMBERSHIP REPORT

Bill Elsen, Membership (301-663-4027)

Two new members joined our chapter in September. Peter Alter is a “prospective” member and Sandra Nicholson is an annuitant in the Incentive Program. In addition, two members have transferred into our chapter. They are D.E. Albano, an active federal employee, from Chap. 1892 (Aspen Hill) and Carey Linton, an annuitant, from Chap. 581 (Gaithersburg). We welcome them and look forward to meeting them at a future luncheon meeting. Michelle Sclater (active employee) and John Whitworth (annuitant) were reinstated. Raymond Smith is now living in Florida and transferred out of our chapter. Four members have been dropped from membership due to non-renewal. They are Michael Fitzgerald, Robert Halich, Louise Shoemaker, and Sylvia Tyeryar. If you know any of these members, please contact them and encourage them to re-join. This gives us a net gain of one member; which is the first “plus” we’ve had in a long time. Please try to find us some new members. Application forms and dues withholding forms are available in the monthly NARFE Magazine and from me, Bill Elsen.

We are saddened to report the deaths of the following members and relatives

Members:
Dr. Robert (Bob) Wannemacher Jr., died October 7, 2012, 83 years old, widow is I Blanche

Relatives of Chapter 409 members:
 There were no relatives of members of 409 that passed away this month.

Chapter 409 members, relatives sick and or shut-ins needing our prayers and concerns:
 Carl Darner, Don Dupreie, Joyce Gregoire, Mary Grace Mullinix, Betty Chase, Irene Owens, Dorothy Piper, Jurgan Piper, Ann Simon.
Gil Monk, Chaplain (1-717-762-7484)

At least one occupant must be 55 and older. Homeowner must own and occupy the home as principal residence. (Seniors living with relatives will be considered on a case by case basis.) Meet income requirements for household.

For further information and to apply today, contact Frederick County's:
 Dept. of Housing and Community Development:
 Susan Brown – 301-600-3531 or sbrown@frederickcountymd.gov
 Department of Aging: Melanie Bryan – 301-600-1605 or mbryan@frederickcountymd.gov

Editor's Note

This upcoming election has the potential to change how we live in the future in our Country, our State, our County and our City. I urge you to become knowledgeable about the questions that will be on the ballot and the politicians who are running for election to office, and to vote for the issues and politicians that you want in office.

Making Homes Accessible for Seniors

Do you want to maintain your independence and remain in your lifelong home? The Accessible Homes for Seniors Program provides funding to finance accessibility improvements. Zero interest, no payment, 30 year deferred loans are available through funding from the Maryland Department of Housing and Community Development.

Home improvements include, but are not limited to:
 Widening of doorways
 Purchase and installation of exterior ramps
 Purchase and installation of accessible showers, grab bars, and lever handles
 Additions to accommodate first floor bathrooms and laundry rooms (considered on a case by case basis).

Eligibility Requirements:

Luncheon:
Date: November 16, 2012
Location: American Legion, 1450 Taney Ave., Frederick, MD.
Time: Doors will open at 11 AM. Lunch served at 12 noon. Program starts promptly at 1 PM.
Menu: Turkey w/dressing and Gravy.
Program: **Federal Employee Health Benefit Program**
 We must receive your mail reservation or cancellation no later than Friday November 9. Call **Liz Popowsky 301-371-6648** with any questions. MAILING ADDRESS: **P.O. BOX 609, JEFFERSON, MD 21755-0609**

Reservations for NOVEMBER 16, 2012 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 #409 Luncheon, P.O. Box 609, Jefferson, MD 21755-0609**. We need to reserve the number of meals by Friday, November 9, 2012 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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Frederick Chapter 409, Inc. Of NARFE
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ADDRESS SERVICE REQUESTED

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November 2012 NEWSLETTER

Chapter 409 NARFE

Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.

**CHAPTER 409 OFFICERS
 May 2012 – May 2013**

<i>President</i>	Mary Lou Blessing	301-473-5662	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Ted Jensen	301-845-2088	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Louis Popowsky	301-371-6648
<i>VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Margaret Clark	301-834-7519
<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>	Scott Darby	301-662-7123
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Liz Popowsky	301-371-6648	<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			