



The Key Notes

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

November 2013
Newsletter

VP-Membership Bill Elsen 301-663-4027
VP-Legislative Kathy Siggins 301-829-2462

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CO-PRESIDENT'S MESSAGE

Bill Elsen (301-663-4027) bilmamp@comcast.net
Kathy Siggins (301-829-2462) siggimax@mindspring.com

Our speaker for the November luncheon will be Bill Gray from Blue Cross and Blue Shield (BC/BS) who will focus on the Federal Employees Health Benefit Program and how the Affordable Care Act will impact BC/BS coverage. I'm sure many of you have questions so please try to attend and bring a friend. I'd like to also remind you of the 11th Annual Federal Employees Health Benefits forums that Congressman Chris Van Hollen is hosting in cooperation with NARFE. His first forum will be held at the Holiday Park Senior Center, 3950 Ferrara Drive, Wheaton, MD 20906 on Monday morning, November 18th at 9 a.m. His second will be held at the Executive Office Building, 101 Monroe Street, Rockville, MD 20850 on Wednesday evening, November 20th at 7 p.m.. The third and final forum will be held at Calvary United Methodist Church, 403 South Main Street, Mount Airy, MD 21771 on Friday morning, November 22nd at 10 a.m.. I encourage everyone to attend one of the forums where experts on federal health insurance plans and representatives of health insurance carriers will be present at all three forums to discuss various health plan options and the impact of the Affordable Care Act, and to answer questions. The forums are open to the public and registration is NOT required so plan to bring all your neighbors and friend.

The answers to the various questions asked at the September Luncheon Meeting of Rep. Van Hollen's representative were answered later via email by Sarah Schenning, the Legislative Director of Rep. Van Hollen. They are as follows: Rep. Van Hollen is opposed to the use of the Chained CPI. He feels it would not be an accurate reflection of true costs (especially health care) and therefore could be very harmful to seniors. In regards to the COLAs and FEHBP, Rep. "Van Hollen supports a strong COLA based on fair assessments of consumer prices in order to protect the federal annuity from inflation." "Any increase in FEHBP premiums places an undue burden on retirees who have few means to offset these costs and adds an additional burden on current employees who have been buffered by a pay freeze, unpaid furloughs, and now the

threat of a government shutdown. To reduce the financial burden on retirees who pay into FEHBP, (he) supports and has sponsored legislation to permit federal civilian retirees ... to pay FEHBP ... premiums on a pretax basis." In regard to the federal pay freeze, which has been in effect for three years, the congressman opposed the freeze. Federal employees "deserve our constant respect; they don't deserve to be treated like a piggy-bank." In regards to the so-called "Stop Government Abuse Act", Congressman Van Hollen opposed this bill "because the bill eliminates due process protections for members of the Senior Executive Service by allowing agency heads to fire SES employees without giving them advance notice or an opportunity to address the allegations against them" He also "opposed the bill because it would limit bonuses federal workers may receive to 5% of basic pay during sequestration and limit the number of Senior Executives who may receive performance awards to 33% of those eligible in each agency. He believes the bill will harm our government's ability to attract the best and brightest managers, make it more difficult to retain current employees, and exacerbate personnel shortages in nursing, information technology, cyber security, and acquisition where shortages have been a major concern for some time." [This bill passed the House but has not been taken up by the Senate.] NOTE: These same questions were given to Rep. Delaney's staff but no comments have been received to date.

Attention Ham Radio Operators: One of our chapter members, Bill Welsh, has moved to Maine and he is a ham radio operator (KB1WEA). He wonders if there are any other ham radio operators in Chapter 409. He would like to make contact/hear from them.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

On October 9th, NARFE, joined by the Military Officers of America and the American Foreign Services Association, held a press conference on the grounds of the U.S. Capitol to oppose a proposed change to the method of calculating annual cost-of-living adjustments (COLAs) that would hurt senior, military retirees and disable veterans. In reaction to the suggestion of some Members of Congress that moving

to the Chained CPI would mean seniors and retirees would JUST have to clip a few more coupons to make up for the difference in benefit cuts. The press conference focused on 44 shoeboxes containing \$113,000 worth of coupons that members were asked to clip and send into NARFE Headquarters. If the Chained CPI were adopted for calculating our Cost of Living Adjustments the average retiree would lose \$48,000 in 25 years. That's a lot of coupons. Retirement benefits shouldn't be shrinking as federal workers; retirees and disable veterans get older. FERS retirees eligible for Social Security plus Retirement would receive a double whammy while CSRS retirees would receive a single whammy. NARFE opposes the move to Chained CPI.

MEMBERSHIP REPORT

Bill Elsen, Membership (301-663-4027)

In September Chapter 409 had two new members join us. They are Norma Brinkley-Staley and Peggy Sanders who are both active Federal Employees. Three members transferred into our chapter from Chapter 2363, the e-chapter. They are John McCurdy, Mary Clifford, and Olga Warren. All three had mistakenly been put in Chapter 2363 after their membership lapsed and they applied to be re-instated. Four members were re-instated: Edith Barnhill, Robert Fischer and Nancy Wynne (both active federal employees), and Lillian Mann. Seven members were dropped for non-renewal of their membership. They are Mark Brown, Issac Fish, Deborah Guy, John Kondig, Barbara Reeder, Ralph Wachter, and Beatrice Zastrow. If you know any of these members please contact them and encourage them to re-join. In the category of New Prospective Members listed in the Chapter 409 Activity Report (M-112) by the National Office for September there were 24 names of people who live in Frederick County. I will be writing to them, inviting them to join our chapter as 409 members. This gives us a net gain of two members and hopefully we will get some of the 24 Prospective Members to join us.

Are You Keeping Your Records Current?

This is a reminder to our chapter's federal annuitants that each of us is responsible for ensuring that our records are kept up-to-date at the Office of Personnel Management (OPM). For example, are the beneficiaries you designated on your Federal Employees Group Life Insurance forms still current?

If you have questions or need assistance, you may contact the Chapter 409 service officer, Chuck Caloia. If Chuck is unavailable, contact the assistant service officer, Betty Lind. Their phone numbers are listed on the last page of this bulletin.

CHARITY REPORT

Ruth Davis (301-874-1997)

	50/50 Raffle	
	9/20/2013	10/11/2013
Collected	\$92.00	\$89.00
\$10 X 4	<u>\$40.00</u>	<u>\$40.00</u>
Total	\$52.00	\$49.00

MONTEVUE'S THANKS



The thank you card text is the best caption: "Thank you again for your generous gift. 53 Montevue residents enjoyed their bus trip and meal at Mountain Gate. It was a day of enjoyment for residents choosing to attend. Sincerely, Montevue Auxiliary"

Alzheimer's Report

Kathy Siggins (301-829-2462)

FUEL-UP FOR ALZHEIMER'S DURING THE WEEK OF NOVEMBER 2 – 8, 2013

The Walk to End Alzheimer's will be held on October 20th at the Maryland School for the Deaf in Frederick, MD. As of this writing, my total for the walk stands at \$3,385. In addition, I have a commitment from Julian B. Wills, Potomac Energy Holdings, LLC (PEH) and four Shell Station Owners to sponsor me in the Walk and in honor of National Alzheimer's Disease Awareness Month. All four owners will provide 1 cent-per-gallon for a week's worth of sales (November 2 thru 8) and PEH will match that contribution for a total of 2 cents-per-gallon. Participating stations are:

Frederick Shell
1275 W. Patrick Street
Frederick, MD 21702

Mount Airy Shell
649 Lakeview Drive (MD-27)
Mount Airy, MD 21771

Aspen Hill Shell
4001 Aspen Hill Road
Aspen Hill, MD 20906

Waterloo Shell
7894 Washington Blvd.
Elkridge, MD 21075

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

The Chapter Executive Committee met on October 8 at the American Legion. The secretary's minutes and the treasurer's reports were approved. Legislative, Membership, Chaplain, Luncheon, Service Officer, and Newsletter reports were given. A report was given on the recent Federation meeting.

VOLUNTEERS NEEDED FOR VITA PROGRAM
Elinor Abrell (301-831-8753)

The Volunteer Income Tax Assistance program is in need of volunteers and would welcome inquiries from any person interested in participating. An accounting background is not necessary, but it is helpful to have some basic tax knowledge along with at least average computer skills. IRS provides training materials for study, sets the rules and regulations under which volunteers work, and requires each person to pass qualifying tests. The Frederick VITA group last year did approximately 1,000 federal and state returns at five sites. Volunteers who participate find this to be a very rewarding endeavor. If you think you may be interested and have the time to commit, please contact Elinor Abrell, VITA Site Coordinator, at abrellem@comcast.net or 301-831-8753.

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

Members

Henry R. Tribble Jr, 86 years old, Died Aug 21, 2013, No widow
Alice C. Randill, 98 years old, Died October, 2013, no widower

Chapter 409 members, relatives sick and or shut-ins needing our prayers and concerns: Keep these Chapter 409 members and relatives in our prayers: **Gerry Blessing, Betty Chase, Don Dupreie, Joyce Gregoire, Irene Owens, Dorothy and Jurgan Piper, Ann Simon Gil Monck, Chaplain (1-717-762-7484)**

Chapter 409 is now sending the Newsletter electronically to members who have provided their email addresses. We would like to have more participants in our E-Newsletter as this saves us the costs of printing and postage. We ask that everyone consider trying the electronic version of our Newsletter. We will only use your email address for the Newsletter and the Booklet. Please email Walt Rabbitt at wrabb@comcast.net with the email address you prefer to use for the newsletter.

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

BALANCE as of August 31, 2013.....\$7,521.70
Receipts for September.....\$1,471.96
Expenditures for September.....\$2,027.14
TOTAL FUNDS available as of Sept. 30, 2013.....\$6,966.52

Luncheon:

Date: November 15, 2013

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 with dressing and gravy

Program: Federal Employee Health Benefit Program
We must receive your mail reservation or cancellation no later than Friday November 8, 2013. Call **Kathy Kusel 1-202-264-0892** with any questions.
MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for November 15, 2013 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, November 8, 2013 so PLEASE MAIL AS EARLY AS YOU CAN.

Name	Member	Guest	New Member	1 st Luncheon	Name	Member	Guest	New Member	1 st Luncheon
_____	<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

NOVEMBER 2013

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NOVEMBER 2013 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 2013 – May 2014**

<i>Co-Presidents</i>	Bill Elsen	Kathy Siggins	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Mary Lou Blessing	301-473-5662	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
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<i>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>	Margaret Clark	301-834-7519
<i>Corresponding Sec'y</i>	Linda Adams	301-253-4740	<i>Exec Comm At-Large</i>	Ruth Davis	301-874-1997
<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			