



The Key Notes

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

November 2018
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, November 16

Doors open at 11:00 a.m.

FEHB Program

Please note there is a very short time to for reservations.

PRESIDENT'S MESSAGE

Elinor Abrell (301-831-8753)

November meeting program is always an update on Federal Employee Health Benefits. Information learned at this meeting is a valuable tool in assessing offerings of various carriers to determine which best meet our individual health needs. Any changes in premiums may be made during Open Season, which begins on Monday, November 12 and ends on Monday, December 10. Please note that the November issue of *narfe magazine* has a detailed report on Open Season with informative articles as well as a chart listing 2019 premiums.

Speaker for this program will once again be David Hurka, from Blue Cross/Blue Shield. David will provide updated information on the impact of OPM on benefits and how the various carriers are responding. Representatives from four other carriers have been invited to attend our meeting, but we do not yet know for certain which ones will be present. Please know that guests are most welcome to come just for the program, which will start at 1:00 p.m. We would like to have your company for lunch, but it is not a requirement.

*****IMPORTANT NOTE:** This is an important meeting and always well attended. Note that time to mail luncheon reservations for this month is shorter than usual. **Don't wait, get that reservation mailed today!** Mail service is no longer speedy. Reservations MUST

be received by Friday, Nov 9. Please understand that if we do not have your reservation and check, you cannot be seated for lunch, even if you say, "I mailed my form, you should have it!" The answer here is that *you* should have mailed it earlier! Should this happen to anyone, know that you are welcome to return for the presentation at 1:00 p.m.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)



JD Brooks and Kathy Siggins at 2018 at the Western MD Walk to End Alzheimer's.

Over 1,000 walkers took part in the Western MD Walk to End Alzheimer's in Frederick on Sunday, October 14, 2018, raising more than \$223,000 for the Alzheimer's Association. The funds will be used to help local chapters provide supportive care to families in our communities and support research. The Alzheimer's Association will continue to accept donations through the end of the year.

The Alzheimer’s Association will host a Western Maryland Dementia Conference on Tuesday, November 13, 2018 from 8 a.m. – 12:30 p.m. at the Walkersville Social Hall, 79 W. Frederick Street, Walkersville, MD 21793. Register: bit.ly/2018wmc

and have the time to commit, please contact Elinor Abrell, VITA Site Coordinator, at abrellem@comcast.net or 301-831-8753.

LEGISLATIVE

David Carmack (240-578-4965)

In line with the Social Security COLA for 2019, the COLA for 2019 for CSRS retirees is 2.8 percent. The COLA for 2019 for FERS retirees, under existing law, is 2 percent. NARFE opposes the distinction. NARFE also opposes the method used to calculate the COLAs as not reflecting the actual spending habits of Americans over age 62. NARFE has been working to change the method of the COLA calculation through legislation (the CPI-E Act of 2017). But NARFE faces an uphill battle considering the recent remarks of the Senate Majority Leader to focus on entitlement reforms to decrease the increasingly large deficit.

Legislation for governmental reorganization has now advanced from the Senate Homeland Security and Governmental Affairs Committee to the Senate. NARFE has grave concerns about certain aspects of the proposed legislation. Among those concerns is the transfer of federal personnel policy from the Office of Personnel Management to the Executive Office of the President. Under the proposed legislation, the Office of Management and Budget is given two years to submit a reorganization plan, which plan must then be approved by Congress. Companion legislation in the House has not been considered.

SEPTEMBER’S SPEAKER



The case for tax relief for Marylanders was presented September meeting. Pictured here are the chapter president, Elinor Abrell (left) with Paul Schwartz, Chair, State Legislation Committee, Maryland Federation of Chapters.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of Aug. 31, 2018.....	\$4,221.56
Receipts for Sept.....	\$1664.00
Expenditures for Sept.....	(\$1,962.20)
TOTAL FUNDS available as of 9-30-2018....	\$3,923.36

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on Tuesday, October 23 at the American Legion. The minutes were approved. The Treasurer’s report was given and approved. Legislative, Newsletter, Service, and Luncheon reports were given. Walter Rabbitt shared that as of January 1, 2019, he will be stepping down from maintaining the Chapter address list and printing labels for the newsletter. If anyone is interested in doing this, please contact Elinor Abrell. Please be sure to vote.

VOLUNTEERS NEEDED FOR VITA PROGRAM

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 900 federal and state returns at four sites. Volunteers who participate find this to be a very rewarding endeavor. If you think you may be interested

SERVICE OFFICER
Chuck Caloia (301-938-2000)

Questions About Federal Benefits?

As a member of NARFE Chapter 409 – or as a family member or survivor of a chapter member – if you'd like information or assistance concerning federal benefits and programs, the chapter's service officer and assistant service officer are available to help you. We can assist you in contacting the Office of Personnel Management (OPM) concerning civil service annuities, survivor benefits, health insurance, life insurance, and income tax withholding from annuities. We also can help you with information on other important programs, such as Medicare, Social Security, and veteran's benefits.

The Chapter 409 service officer is Chuck Caloia and can be contacted at 301-938-2000.

CONGRESSMAN RASKIN'S FEHBP FORUMS

Holiday Park Senior Center

3950 Ferrara Drive
 Wheaton, MD 20906
 Tuesday, November 13 from 9 a.m. to 11:00 a.m.

Montgomery County Executive Office Building

101 Monroe Street
 Rockville, MD 20850
 Monday, November 19 from 7:00 p.m. to 9:00 p.m.

SNOW POLICY: If Frederick County Schools are closed for weather, then the luncheon meeting is canceled and **checks will be shredded**. A **new reservation** will be required at your next luncheon. If County Schools are delayed but open at meeting time the luncheon meeting will be held as scheduled.

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

Members

Joyce Gregoire, age 92, died October 14, 2018. She was the wife of the late **Raymond G. Gregoire**.

Relatives of 409 Members

None

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

Bill Davis, Ruth Davis, Betty Dean, Howard Lutz, Ann Niemiec, Kathy Kusel Patrick, Jaimie Pugh, Ann Simon, Joe Shrader, Donald and Nadia Taylor
 Please contact **Gil Monck (1-717-762-7484)** with any information for this section of the newsletter.

Date: **Nov. 16, 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: FEHB Program
 We must receive your mail reservation or cancellation no later than Friday **Nov. 9, 2018**.
MAILING ADDRESS: NARFE Chapter 409, P.O. Box 1716, Frederick, MD 21702
 Luncheon questions please call:
 Gale Vernon 301-694-8003

Reservations for, Nov. 16, 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, P.O. Box 1716, Frederick, MD 21702**

We need to reserve the number of meals by Friday, Nov. 9, 2018 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"/>
_____	<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 2018

NON-PROFIT
ORGANIZATION
U.S. POSTAGE
PAID
Frederick, MD
Permit No. 81



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.

NOVEMBER 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

- Nov. 13** **Chapter 409 Executive Committee Meeting**
 9:30 AM at American Legion (Same location as our luncheon)
 All are welcome to come.
- Nov. 16** **Chapter 409 Luncheon**