



# The Key Notes

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

**President:** Elinor Abrell • 301-831-8753 • [abrellem@comcast.net](mailto:abrellem@comcast.net)

**Editor:** Dan Grauman • 301-806-5999 • [dangrauman@gmail.com](mailto:dangrauman@gmail.com)  
2471 Five Shillings Road, Frederick, MD 21701

### NARFE Chapter 409 Luncheon

Friday, November 15 • Doors open 11:00 AM

**Menu:** Turkey with dressing & gravy, cranberry sauce, and mashed potatoes

**Program:** Federal Employees Health Benefits (FEHB) Program

**Speaker:** David Hurka, Blue Cross/Blue Shield

### << President's Message >>

Elinor Abrell • 301-831-8753

A glitch occurred with the October Newsletter: There was a printing error on the cover page that led to a post office processing delay. Some Chapter 409 members received their Newsletter very late, and some did not receive it at all. We learned of this issue after the fact, apologize to all to whom this happened, and will make every effort to ensure that there are no future errors of this nature.

Chapter 409 along with our neighbor, Chapter 2306 from Carroll County/Westminster, jointly sponsored a meeting with Congressional Representative Jamie Raskin (D-8<sup>th</sup> District) on October 11. Rep. Raskin is a strong advocate for, and supporter of, the Federal community. He has sponsored and worked on bills favorable to this constituency. He is most receptive to NARFE interests, specifically at this time (1) Social Security Offsets, WEP and GPO, (2) Support of the 3.1% pay raise for Federal employees, (3) Social Security Fairness Act, and (4) Equal Treatment of Public Servants Act. Rep Raskin was welcomed. He commented on these NARFE items, as well as some others of importance: COLA and how it is based, proposed merger of OPM with GSA, paid family leave, a proposed collective bargaining bill, and then answered a variety of pertinent questions from the attendees. The purposes of this meeting were to show Rep Raskin that we, his constituents, appreciate his continuous work for favorable legislation, that NARFE supports him and seeks to build a strong relationship, and finally to remind him of the valuable contributions these Federal employees and retirees make, and have made, that matter in the lives of so many Americans.



Members of Chapters 409 & 2306 with Rep. Jamie Raskin

NARFE President Ken Thomas has issued a statement on the life and legacy of Rep. Elijah Cummings (D-MD), noting the significance of the loss of a powerful presence and voice of advocacy for the interests of the Federal community, and extending condolences on behalf of NARFE and its members.

November is always the Chapter 409 meeting for a review of the Federal Employees Health Benefits (FEHB), looking at what changes have come from OPM and how they might impact individual insurance choices. We are pleased once again to welcome David Hurka from Blue Cross/Blue Shield to give us this overview. Now is the period of Open Season from Nov 11 – Dec 9, when Federal retirees, annuitants, and survivors can make changes in their health benefits coverage for the coming year. OPM has announced that the FEHB premium will increase by an average of 4.0% for 2020. NARFE reminds all participants to thoroughly review their status of health and health care needs, study the plans offered by the various carriers, and choose what best meets their needs. Note that FEHB information is available on the NARFE website <https://www.narfe.org>, as well as in the November *narfe* magazine. Now is the time to think smart and make the best health care coverage choices. In addition to Mr. Hurka, representatives from at least two other carriers will be present to provide information. **NOTE:** There will be seating available for persons coming for only the FEHB presentation (not including lunch), beginning at 12:45 PM.

### << Legislative Report >>

David Carmack • 240-578-4965

The Chairman of the House Ways and Means Committee, Richard Neal (D-MA), has introduced the Public Servants and Fairness Act, H.R. 4540, which would provide some relief to Social Security beneficiaries who have their monthly Social Security benefits reduced by the Windfall Elimination Provision (WEP) penalty. This proposed legislation would be particularly helpful for federal employees in the Civil Service Retirement System (CSRS). The 2020 COLA for federal retirees under CSRS, as well as those receiving Social Security, is 1.6%. The House of Representatives has passed legislation to give federal workers a 3.1% raise for 2020. The President has indicated his support for a 2.6% raise. The Senate has not yet acted on this.

### << Secretary's Report >>

Margaret Hawker • 301-874-8409

The Executive Committee of NARFE Chapter 409 met on Tuesday, October 22, 2019. The minutes for September were approved. The Treasurer's report for September was given and

approved. Legislative, Alzheimer's, Newsletter, and Luncheon reports were given. Kathy gave a report on the combined meeting with Representative Jamie Raskin.

### **Chapter 409 Officers for 2019-2020**

**President • Elinor Abrell • 301-831-8753**

**1<sup>st</sup> VP, Membership • Dennis Vernon • 301-694-8003**

**2<sup>nd</sup> VP, Legislative • David Carmack • 240-578-4965**

**Corresponding Secretary • Vicki Yanez • 301-662-7018**

**Recording Secretary • Margaret Hawker • 301-874-8409**

**Treasurer • Jerie O'Connor • 301-845-7964**

#### **Luncheon Reservations**

Gale Vernon • 301-694-8003

Carolyn Francis • 301-831-6285

**Chaplain • Earle Browning • 301-831-5355**

**Service Officer • Chuck Caloia • 301-938-2000**

**Immediate Past President • Kathy Siggins • 301-829-2462**

**Newsletter Editor • Dan Grauman • 301-806-5999**

#### **Members-at-Large**

Linda Adams • 301-253-4740

Gene Bennett • 301-351-7396

Scott Darby • 301-662-7123

Pam Ogasawara • 301-874-2249

Walter Rabbit • 301-798-3362

Kathy Siggins • 301-829-2462

#### **Chapter Positions remaining vacant**

Assistant Chaplain

### **<< Alzheimer's Report >>**

**Kathy Siggins • 301-829-2462**

As of the end of September 2019, the U.S. Postal Service has sold 7.5 million Alzheimer's stamps, raising \$991,000 for Alzheimer's research at NIH. The stamps are available at most post offices, by phone at 1-800 STAMP-24 (1-800-782-6724), or online at [https://store.usps.com/.../pro.../buy-stamps/alzheimers-S\\_564204](https://store.usps.com/.../pro.../buy-stamps/alzheimers-S_564204). Please continue to buy, use and promote the sale of the stamp. We are working very hard to get the Alzheimer's stamp extended.

Approximately 1,200 walkers turned Frederick purple as they walked in support of families living with Alzheimer's. The Western Maryland Walk to End Alzheimer's raised more than \$249,600 and will continue to accept donations through the end of the year. NARFE, which is listed as a National Walk Team with 288 participants, has currently raised \$64,792. Team HOPE, led by Kathy Siggins, Chapter 409, is in second place and is currently the top individual fundraiser. Thank you for supporting our National Walk Teams!

Kathy Siggins was inducted into The Maryland Senior Citizens Hall of Fame at a ceremony and luncheon held at Michael's Eighth Avenue in Glenn Burnie, Maryland for her years of hard work and determination to bring the Alzheimer's (commemorative and semi-postal) stamps to fruition, and to better the lives of others in her community as a volunteer advocate with the Alzheimer's Association, NARFE, and Providence United Methodist Church.



Kathy Siggins with her Award Certificate

### **<< Membership Report >>**

**Dennis Vernon • 301-694-8003**

The annual NARFE RECRUITING CAMPAIGN (membership drive) began on September 1 and goes to December 31, 2019. During this timeframe, NARFE Headquarters will recognize each "Recruiter of a New NARFE Member" with a \$10 Reward and a Recruiter Pin. In addition, the Maryland NARFE Federation (that includes us) will award an additional \$10 to each Federation Recruiter. **In order to receive recognition as a Recruiter (and receive a cash award of \$20 for each new member), please ensure that your name and NARFE membership number are on any recruit membership applications submitted.**

NARFE Headquarters has also announced that they have revised the NARFE Logo and NARFE Slogan – "Each new NARFE member strengthens our message to Congress". As a result, NARFE magazine and other NARFE publications have been revised to reflect these changes. The good news is that our annual NARFE membership dues have not changed, so it remains as \$40 for national dues and \$9 for chapter dues. By the way, I'll have plenty of NARFE membership application forms (F-135), as well as, other NARFE publications (i.e. NARFE Bylaws; NARFE Dues Withholding; NARFE Life Membership) available for pickup at our luncheons. Also (in case you were wondering), you can find your NARFE membership number on your NARFE magazine address label as it is just above your name and it is the 8 digits right after the hash mark. (Be sure to write your name and membership number on the membership application forms.) One last item, if you have a change of address, please notify NARFE Headquarters by phone at 1-800-456-8410; or by email [memberrecord@narfe.org](mailto:memberrecord@narfe.org), or go to [www.narfe.org](http://www.narfe.org), log in and click on "Update My Record". Alternatively, you could let me know and I'll coordinate your address change with NARFE Headquarters for you.

### **<< Treasurer's Report >>**

**Jerie O'Connor • 301-845-7964**

Balance as of August 31, 2019 .....	\$3,751.42
September receipts .....	\$1,131.00
September expenses .....	\$1,656.10

**Total funds available as of September 30, 2019: \$3,226.32**

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

**Members**

William T. Soper – July 7, 2019  
Tom Proctor – September 7, 2019

**Relatives of 409 Members**

None reported

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

Ruth Davis, Betty Dean, Ted Jensen, Howard Lutz,  
Ann Niemiec, Jaimie Pugh, Donald & Nadia Taylor,  
Gale Vernon, Tom Wiley

Please contact Chaplain Earle Browning  
301-831-5355 or [earlebrowning@gmail.com](mailto:earlebrowning@gmail.com)  
with any information for this section of the newsletter.

**START HAVING THE CHAPTER'S NEWSLETTERS  
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 e-mail. The Chapter must pay about \$7.50 annually for printing and postage for each such member. These expenses are no longer incurred when a member agrees to receive the newsletter via e-mail. If you're willing to switch from postal delivery to e-mail delivery, please send Dan Grauman an email at [dangrauman@gmail.com](mailto:dangrauman@gmail.com) with the words, "**E-mail my newsletter**" in the subject line and include your name in the body of the email. By sending this email, you are agreeing to the following:

*"I am a member of NARFE Chapter 409 and want to start receiving future issues of the Chapter's newsletter by e-mail (and discontinue receiving printed copies by postal mail). In providing my email address below, I am authorizing Chapter 409 to use my e-mail address only for the purpose of sending me the newsletter and perhaps, from time to time, other information for Chapter members – but not to share my e-mail address with others for any other purpose."*

Chapter 409 policy is to respect our members' privacy. We will not share a member's email address without their consent. You may receive several additional issues by regular mail before your request takes effect. If you don't use e-mail, don't worry, the Chapter will continue to send you the newsletter via postal mail. Please do not send the above e-mail if you're already receiving the newsletter via e-mail.

**<< NARFE/MD: Scam Alert! >>**

This is notification from Dr. Gary Roundtree, Sr., Maryland Federation President, that his email has been hacked again and that someone is sending fraudulent email in his name, asking for money/donations, as well as phishing for information. If you get an email that says it is from Dr. Gary Roundtree Sr., pay close attention. Look at the underlying email address; it may be in the clear and not be Dr. Roundtree's email address, or if it isn't in the clear, hover your mouse over his name to see what the real underlying email address is. Dr. Gary's email address has **roundtree** in it. Please **do not open but delete** any email that you can tell is not from Dr. Roundtree. Please **do not respond but delete** any email that is asking for donations or money in Dr. Roundtree's name. These scam emails often ask for the recipient to purchase gift cards. Do not fall prey to this scam and send money or purchase anything. It has happened in the past. As examples: Two emails with identical content (shown below) showing that they were from Dr. Roundtree, but the email addresses were in the clear:

[presidentboard450@gmail.com](mailto:presidentboard450@gmail.com) & [vicepresident450@gmail.com](mailto:vicepresident450@gmail.com)

*Hello. (name omitted), How are you doing today? Can you do me a favor please???. Thanks. Dr. Gary Roundtree, Sr.*

The subject was URGENT. **Please don't respond to this type of message content either.** Whomever you would respond to is just phishing for information.

Thanks for paying close attention to these types of scam email.

**Date:** November 15, 2019  
**Location:** American Legion, 1450 Taney Ave.,  
Frederick, MD 21702  
**Time:** Doors will open at **11:00 AM**  
Lunch is served at **12 noon**  
Program starts promptly at **1:00 PM**  
**Menu:** Turkey with dressing & gravy, cranberry sauce, and  
mashed potatoes  
**Program:** Federal Employees Health Benefits (FEHB) Program  
**Speaker:** David Hurka, Blue Cross/Blue Shield

We must receive your mail reservation or cancellation no later than **Friday, November 8, 2019**. Send to:

NARFE Chapter 409  
P.O. Box 1716  
Frederick, MD 21702

Questions? Please call Carolyn Francis • 301-831-6285

**Reservations for November 15, 2019 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 this form & check to **NARFE CHAPTER 409, P.O. Box 1716, Frederick, MD 21702**  
We need to reserve the number of meals by **Friday, November 8, 2019**, so **PLEASE MAIL AS EARLY AS YOU CAN!**

Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon	Name	Member	Guest	New Member	1 <sup>st</sup> 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"/>
_____	<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  
2458 Five Shilling Rd.  
Frederick, MD 21701  
ADDRESS SERVICE REQUESTED

November 2019

NON-PROFIT  
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November 2019 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

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

### 2019-2020 CALENDAR

Luncheons take place on the 3<sup>rd</sup> Friday of the month with the exception of October. Doors open at 11:00 AM. Executive Committee meetings take place on Tuesday of the same week as the Luncheons. Meetings start at 10:00 AM. Everyone is invited to the Executive Committee meetings! Luncheons & Executive Committee meetings take place at the Francis Scott Key Post No. 11, American Legion, 1450 Taney Ave., Frederick, MD 21702.

Exec Comm Mtg Date	Luncheon Date	Luncheon Program Title & Speaker
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11/12/19	11/15/19	Federal Employees Health Benefits (EHB) Program, Blue Cross/Blue Shield: David Hurka
12/17/19	12/20/19	Civil War Medical Museum: Jake Wynn
1/14/20	1/17/20	Frederick Memorial Hospital – Your Balance, Don’t Lose It: Yvonne Townsley
2/18/20	2/21/20	Frederick County Recycling Program: Rebecca Culler
3/17/20	3/20/20	University of MD Extension Service – Creating a Pollinator Habitat: David Campbell
4/14/20	4/7/20	Frederick County Government Senior Services Division: Kathy Schey
5/12/20	5/15/20	Frederick County Fire & Rescue Service – A Walk Through History: Chip Jewell
6/16/20	6/19/20	Bingo