



Next luncheon / meeting is on Tuesday, November 9 – FEHB Open Season presentation

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President's Message (Elinor Abrell • 301-831-8753)

NARFE: CELEBRATING 100 YEARS OF SERVICE

One hundred years ago our country was coming back from a world war, as well as a major influenza epidemic, not unlike today's world. At that time Woodrow Wilson was President, the Unknown Soldier from World War I was laid to rest in Arlington Cemetery, and 14 Federal retirees gathered in Washington, DC to form an association to improve the status and protect the earned benefits of all Federal employees, retirees, and their survivors. From that beginning on February 19, 1921, NARFE evolved.

Just one year earlier, the Government Civil Service Retirement System was created, which provided the first universal pension plan for civil servants. Prior to that, retired Federal employees received pensions through acts of Congress, and many were left without any annuity. At that time an employee qualified for a pension upon reaching 70 years of age with 15 years of service. In 1926 the first piece of legislation endorsed by NARFE was passed and signed into law by President Coolidge, which raised retirement annuities to \$1,000 (\$13,425 today). During this time a Classification Act was passed that classified Federal jobs according to duties and responsibilities, with assigned salaries, and with grades and steps to reward efficiency and seniority. Over the years NARFE broadened its base and agendas, and grew in membership, always striving to fulfill its mission. Widows of Federal workers became a NARFE priority, and in 1939 legislation passed that became the law providing surviving spousal annuities. NARFE was instrumental with legislation passed in 1959 to provide a range of affordable health insurance plans. This initially was just for active employees, but retirees were included the following year. Most recently (1978) the new Federal Employees Retirement System (FERS) and the Thrift Savings Plan (TSP) evolved under the influence of NARFE.

Today's retirees have benefitted from these 100 years of NARFE's service to this community. These benefits that we enjoy and take for granted came about just a generation ago. NARFE's mission has always been to advance and protect the earned pay and benefits of America's civil servants, doing so with a team of professional lobbyists who work tirelessly on behalf of the Federal community.

NARFE's Fall membership recruitment drive is on! Membership size matters – more voices to be heard when advocates speak to legislators. Don't forget the **\$20 incentive reward** for recruiting a new member! Note that there is a membership application on page 57 of the October issue of NARFE magazine.

November 8 is the beginning of Open Season to make any changes in health benefits plans. NARFE will publish relevant information in the November and December issues of the magazine. Meanwhile, on page 44 of the October issue, there is a preliminary Open Season Report.

Financial Report (Kathy O'Connor • 301-845-7964)

Balance available to Chapter 409 as of Aug 31, 2021 \$6,491.17

• Income \$ 327.34
• Expenses \$ 136.74

Balance available to Chapter 409 as of Sep 30, 2021 \$6,681.77

Legislative Report (David Carmack • 240-578-4965)

The 2022 Cost-of-Living-Adjustment (COLA) is **5.9%** for **CSRS** pensions and **Social Security** benefits and **4.9%** for **FERS** pensions. NARFE is encouraging its members to write their Congressman to support the Equal COLA Act, H.R. 304, to make the COLA for FERS and CSRS pensions equal. Congress has until December 3, 2021, to raise the debt limit ceiling or the United States will be unable to pay its bills that previous legislation has incurred (e.g., pension and Social Security benefits). The premiums for Federal Employees Health Benefits (FEHB) will rise by an average of 2.9%, with the government share rising an average of 1.9%, and the enrollee share rising an average of 3.8%. The average increase for employees and retirees enrolled in the Federal Employees Dental and Vision insurance programs is 0.81% for dental plans and 0.95% for vision plans.

Chaplain's Report (Earle Browning • 301-831-5355)

On October 12th I sent "Thinking of you" cards to our three shut-ins, Ruth Davis, Betty Potts, and Tom Wiley. I also visited Tom Wiley and his wife, Delores, who is an active member of NARFE. We wish Vicki Yanez a quick and full recovery from hip surgery!

Alzheimer's Report (Kathy Siggins • 301-829-2462)

Approximately 800 walkers participated in the Greater MD Walk to End Alzheimer's in Frederick. To date, they have raised \$232,903. Team HOPE which is part of NARFE's National Walk Team is in First Place nationally with a current total of \$7,815. Kathy Siggins is presently holding Top Individual Fundraiser at \$7,715. NARFE's National Walk Team, consists of 207 participants and have currently raised \$63,852 for this worthy cause. Donations for the Walk will continue to be accepted through the end of 2021. Thank you for your support!

50/50 Charity Fund (Linda Adams • 301-831-5355)

The 50/50 raffle drawing at chapter luncheons is the source of funds used to support a local charity. Each year the Charity Committee, chaired by Earle Browning, considers several local worthy organizations and then makes a recommendation for the charity to receive the chapter contribution. The amount of this contribution closely follows a budgeted amount set by the chapter, but does rely on income from the 50/50 raffle for the funding. Chapter members: please keep this in mind and be as generous as you can in purchasing raffle tickets, knowing that you are helping to support the Charity Fund – you may even be a winner! ☺



The annual charitable donation check of \$400 was presented by Earle Browning and Elinor Abrell to Kitty Devilbiss of Meals on Wheels at the October

Frederick Chapter 409, Inc. of NARFE
 2458 Five Shillings Road
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November 2021

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November 2021 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland



November is National Alzheimer's Disease Awareness Month



**NARFE Chapter 409 luncheons take place at the Golden Corral Buffet & Grill
 5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922**

2021-22 luncheon schedule • buffet starts at 11:00 AM, program starts at 12:30 PM

Date	Speaker	Presentation Title
Nov 9	David Hurka, Blue Cross/Blue Shield	Federal Employees Health Benefits (FEHB) Program
Dec 14	Kelli Ackiewicz, Institute for Learning in Retirement (ILR), Frederick Community College	Quality and accessible opportunities for intellectual stimulation and personal enrichment at the ILR
Jan 11	TBA	
Feb 8	Chip Jewell, Director/Chief, Division of Fire & Rescue Services, Frederick County	The history of firefighting in Frederick County
Mar 8	Kathy Schey, Director, Frederick County Senior Services Division	Services available to Frederick County senior citizens
Apr 12	TBA	
May 10	TBA	
Jun 14	BINGO	BINGO
	BINGO	BINGO
	BINGO	BINGO
	BINGO	BINGO

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