



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

OCTOBER 2012  
NEW SLETTER

President: Mary Lou Blessing ▪ 5017 Camelback Lane  
Frederick, MD 21703 ▪ 301-473-5662

Editor: Lou Popowsky ▪ 5943 Picnic Woods Rd  
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## PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) [ml.blessing@comcast.net](mailto:ml.blessing@comcast.net)

Our chapter held its biennial Legislative Forum as its September meeting. We were fortunate to have two of the candidates and one candidate representative in the upcoming Congressional election to participate. Challengers John Delaney and Ken Timmerman were present along with a rep, Bill Parsons, from Chris Van Hollen's campaign. The House was in session and voting so the two incumbents, themselves, were unable to be present. Also in attendance were well over a hundred people - NARFE members from Frederick, Montgomery, Carroll, and Washington chapters as well as a few guests - future members? If you weren't there you missed an informative session. Our October speaker is Cass Naugle, Executive Director, Greater Maryland Chapter, Alzheimer's Assn. During that meeting we will also present our donations to Alzheimer's. So do join us as we are updated on the status of the fight against this disease at our meeting on **October 26<sup>th</sup>**. **Note that this is a date change from the booklet.**

In August, six members of our chapter attended the NARFE Convention. During these days we did the "business" of NARFE. The 2010 Convention had requested that a committee be formed to create a new set of By-Laws. The discussion and vote on these new By-Laws was the primary item on the agenda. After much back and forth a ballot motion to replace the current set with this new set was passed. Now, the task will be to improve these new by-laws at the 2014 convention in Orlando. NARFE's Legislative program for the next Congress was modified to include three items about the United States Postal Service and one to remove the changes to Federal employee contributions to their pensions. We also reelected the National Officers to a second two year term and a new person, Evelyn Kirby from Annapolis, to replace Ron Bowers as Region 2 Vice-President.

John Berry, Director of OPM, was very positive when he spoke. He talked of improvements we should see in services: a speeded up and simplified application process; increased hires of vets and disabled folks; and, most importantly for us - nearly a doubling of employees to answer the phones. Those new folks should be just coming out of training, so hopefully the long waits on the phone will be a thing of the past. He also spoke of the coming opportunity for retirees to participate with the Combined Federal Campaign (CFC). Starting with the 2013 campaign we will be permitted to contribute in this way. I don't know about you but I am very pleased. It made life so much simpler - coming directly out of my pay; minimizing solicitations (through CFC your info doesn't have to get passed on); and finally, I make the selection once and then I can safely throw most of those "pesky" mail notices away.

The Alzheimer's speaker was quite impressive. As a sufferer he described his experiences leading to his diagnosis with a great deal of humor and humility. He gave some clues to the differences between "aging" and Alzheimer's. For instance, it's normal to lose track of your keys, but when you find them, you go about your business. On the other hand, if you don't remember what they are for when you do find them, that is when you should be concerned. But, we had some good news on this front. In a study which was recently discontinued, they found that although a new medication didn't do better than current meds in general, it appears to have a very positive impact on those suffering in the early stages. Now those researchers are going to put their efforts into trying to understand that mechanism. But still, our goal is as Harry Johns says, "A world without Alzheimer's".

**Maryland Property Tax Credit for Seniors**

- Here is a simplified list of the requirements to qualify:
1. A homeowner must be at least 65 years of age.
  2. Total income of household must be \$60,000 or less.
  3. Applicant must own the property.
  4. Must be the principal residence and applicant must live there at least six months of the year, including July 1.
  5. Applicant's net worth, not including the value of the principle residence or any qualified retirement savings accounts, must be less than \$200,000.
  6. Credit is only granted on the first \$300,000 of assessed value.

Please note: For those eligible to apply for the Property Tax Credit, **the deadline to apply has been extended to October 31**. Not sure if you qualify? Call Department of Aging at 301-600-1605, or contact the State Tax Office at 301-815-5350. The State Tax Office does offer walk in assistance at their 5310 Spectrum Drive, Suite E location.

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

The Chapter Executive Committee met on September 18 at the American Legion. The secretary's minutes and the treasurer's report were approved. Legislative, Membership, and Service Officer reports were given. An overview of the recent National convention was given. Partial reimbursement for expenses for the national convention were approved.

**MEMBERSHIP REPORT**  
*Bill Elsen, (301-663-4027)*

Three new members joined our chapter in August. They are Cheryl Ann Pyles, and Candace Wilson, both annuitants, and J.L. Sheriff. We welcome them and hope to meet them at a luncheon meeting soon. Eight members, whose membership had lapsed, were reinstated: William Carnes, Dean Elliott, Richard Ledger, Helen Limbrick, Curt Marshall, Gay Mullican, Mary Staley, and Karen Webb. One member (James Couillard) passed away. Eleven members have been dropped for non-renewal. They are Robert Bouchard, Louise Boyer, Evelyn Byrd, Jean Cross, Henry Hearn, Mary Johnson, Charles Kingsolver, Nicholas Kirilloff, Susan Nelson, Lee Toms, and Donald Weddle. If you know any of these folks, please contact them and

encourage them to re-join. This is a net loss of one member. Once again, be on the lookout for new prospective members and encourage them to join NARFE. Application forms and dues withholding forms are available in the monthly NARFE Magazine and from me, Bill Elsen.

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

|   |                  |
|---|------------------|
| <b>BALANCE as of June 30, 2012</b> .....              | \$9118.83        |
| Receipts July & August .....                          | \$ 686.32        |
| Expenditures July & August.....                       | \$1351.11        |
| (including check to Alzheimer's Assn)                 |                  |
| <b>BALANCE as of August 30, 2012</b> .....            | \$8454.04        |
| <b>TOTAL FUNDS available as of June 30, 2012</b> .... | <u>\$8454.04</u> |

**CHARITIES**  
*50/50, Chapter Charities: Ruth Davis (301-874-1997)*  
*Alzheimer's Fund: Kathy Siggins (301-829-2462)*

|                           |           |
|---------------------------|-----------|
| YTD Charities Raffle..... | \$ 682.00 |
| YTD Alzheimer's .....     | \$ 87.50  |

**LEGISLATIVE REPORT**  
*Mary Lou Blessing (301-473-5662)*

**2012 ELECTION DEBATES**

Debates are often the best defense against often misleading political commercials. These debates will take place from 9-10:30 p.m. EDT. (An excerpt from a GEMS message from NARFE headquarters).

**First presidential debate** (Domestic Policy): Jim Lehrer, executive editor, PBS NewsHour; Wednesday, **October 3**, University of Denver, Denver, CO.

**Vice presidential debate:** Martha Raddatz, senior foreign affairs correspondent, ABC News; Thursday, **October 11**, Centre College, Danville, KY.

**Second presidential debate** (Town Meeting): Candy Crowley, chief political correspondent, CNN, and anchor, CNN's State of the Union; Tuesday, **October 16**, Hofstra University, Hempstead, NY.

**Third presidential debate** (Foreign Policy): Bob Schieffer, chief Washington correspondent, CBS News, and moderator, Face the Nation; Monday, **October 22**, Lynn University, Boca Raton, FL.

**ALZHEIMER'S and NARFE**  
*Kathy Siggins (301-829-2462 )*

NARFE is expected to reach its goal of \$10 million for Alzheimer's research by October. Members at the national convention voted unanimously to raise our goal to \$11 million by our 2014 National Convention in Orlando, FL. Harry Johns, President/CEO of the National Alzheimer's Association thanked our dedicated members for their commitment and support to the cause and announced that to date, 59 research projects have been funded through our generosity. NARFE is the largest member organization that funds Alzheimer's research. A record we should all be proud of.

*.Chaplain's report*

Dear 409 friends,  
Due to my health conditions throughout the summer I am behind in reviewing the death notices. As of the middle of September I have not found any deaths among our members. I will continue to review the Frederick News Post archives and give an accurate account in the November Newsletter.

*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, Kathy Siggins Bob Wannemacher, and Geraldine Fagin.  
**Gil Monck, Chaplain (1-717-762-7484)**

**Editor's Note: Chapter 409 is still interested in increasing the number of electronic newsletters sent to our members. This service would provide you an early and in color version of the Newsletter. Please contact Walter Rabbitt (wrabb@comcast.net).**

**VOLUNTEER OPPORTUNITY**

**SCORE** is a nationwide nonprofit organization that is a free and confidential source of small business mentoring and coaching, consisting of more than 13,000 business experts who volunteer as mentors. SCORE offers free mentoring and low-cost workshops nationwide. It is a resource partner with the *U.S. Small Business Administration*.

The Frederick Chapter of SCORE needs a person to answer phone calls to the local chapter from people looking for help from SCORE. You don't have to go to the SCORE office. The chapter uses an internet service called *Via-Talk* that relays calls to your home phone when calls are made to the SCORE-Frederick phone number and takes voice mail messages if you don't answer the call. You then provide the caller with information on how to sign up for help from a SCORE Mentor. The number of calls averages about three (3) per week

If you are interested in volunteering for this job, please contact me, Bill Elsen, and I can provide all the details you need to know. My number is 301-663-4027 or email me at [Bilmarmp@comcast.net](mailto:Bilmarmp@comcast.net). (If you would like to check out the SCORE-Frederick Website, its address is [www.scorefrederick.org](http://www.scorefrederick.org).)

**Luncheon:**  
Date: October 26, 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: Meatloaf with gravy  
Program: Alzheimer's Association speaker  
We must receive your mail reservation or cancellation no later than Friday October 19. Call **Liz Popowsky 301-371-6648** with any questions. MAILING ADDRESS: **P.O. BOX 609, JEFFERSON, MD 21755**

**Reservations for OCTOBER 26, 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, October 19, 2012 so PLEASE MAIL AS EARLY AS YOU CAN.

| <i>Name</i> | <i>Member</i>            | <i>Guest</i>             | <i>New Member</i>        | <i>1<sup>st</sup> Luncheon</i> | <i>Name</i> | <i>Member</i>            | <i>Guest</i>             | <i>New Member</i>        | <i>1<sup>st</sup> Luncheon</i> |
|-------------|--------------------------|--------------------------|--------------------------|--------------------------------|-------------|--------------------------|--------------------------|--------------------------|--------------------------------|
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**Frederick Chapter 409, Inc. Of NARFE**  
**12280 Rosswood Dr.**  
**Monrovia, MD 21770-9400**  
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**October 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 |                           |                |                |