



The Key Notes

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

October 2013
Newsletter

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

Editor: Scott Darby 14 S. Pendleton Ct.
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CO-PRESIDENT'S MESSAGE

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

As you may know the Federal Legislators are considering changing the Cost Price Index (CPI), used to determine our annual COLA, from the CPI-W formula to the so-called **Chained**-CPI formula to compute our Cost Of Living Adjustment (COLA) each year. This would cause the CPI value to be smaller than the CPI-W value. This would apply to both federal employees retirement annuities and Social Security payments. I encourage you to contact your Congressional Representative and our Senators to protest this proposed change. Also, there is some concern about changes to our Federal Employees Health Benefit Plan (FEHBP) related to the new Affordable Care Act (ACA). Although ACA was not set up to replace plans such as the FEHBP, there is a bill in Congress (HR 1780) that would dismantle our health care program and place FEHBP active employees (not retirees) into the ACA health exchanges. However the passing of such a bill would result in higher health care costs for retirees. Please let your congressional representative know that the dismantling of our FEHBP is not supported by NARFE members.

Our guest speaker for October will be Julia J. Pedroso, RN, MA, Research Manager, Bayview Psychiatry, Johns Hopkins University. She oversees the Clinical Trials conducted on Alzheimer's research at Johns Hopkins. We will also make a special presentation to Kristen Weddle, Development Coordinator for the Greater Maryland Chapter of the Alzheimer's Association. You don't want to miss it and bring a friend

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

If you're wondering how the Affordable Care Act will affect you, I encourage you to attend one of the FEHB Forums that Congressman Chris Van Hollen will host in November. Ted Jensen, MD Federation Immediate Past President and member of Chapter 409, has agreed to be the moderator for the Forum on Friday, November 22, 2013 in Mount Airy. You might want to save the dates!

Congressman Chris Van Hollen will hold his 11th Annual Federal Employees Health Benefits forums in cooperation with NARFE on Monday morning, November 18 in Wheaton; Wednesday evening, November 20 in Rockville; and Friday morning, November 22 in Mount Airy.

Experts on federal health insurance plans and representatives of health insurance carriers will be present at all sessions to discuss various health plan options and the impact of the Affordable Care Act, and to answer questions.

Monday, November 18, 2013

9 a.m. – 11 a.m. (Panel: 9:30-10:30 a.m.)
Holiday Park Senior Center
3950 Ferrara Drive
Wheaton, MD 20906

Wednesday, November 20, 2013

7 p.m. – 9 p.m. (Panel: 7:30-8:30 p.m.)
Executive Office Building
101 Monroe Street
Rockville, MD 20850

Friday, November 22, 2013

10 a.m. – Noon (Panel: 10:30-11:30 a.m.)
Calvary United Methodist Church
403 South Main Street
Mount Airy, MD 21771

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

In August we (Chapter 409) did not gain any new members. However, there are three Prospective Members that I have written to, asking them to formally join our chapter. They are Laura Arnold, Elsie Davis, and Debbie Rosano. Three members were reinstated to membership: O. Bowersox, W.Grove, and D. Phillips. Four of our members transferred to Chapter 2363, the *e-chapter*. They are Mary Clifford, Kathleen Marrone, John McCurdy, and Mary Rippeon. I have written to these four members to determine if they wanted to be transferred to Chap. 2363. Mary Clifford said she did not ask for this transfer and she will call NARFE Member Records to transfer back to 409. As of the time of this report, I have not heard from the other three members. We were notified that one of our members, Frank Sofinowski, passed away. Four of our members were dropped for non-renewal of their membership. They are Henry Eigelsbach, Virginia Mae Miller, Larry Mundy, and James Ward. If you know any of these members please contact them and encourage them to re-join. This gives us a net loss of 2 members, continuing the steady decrease of our membership roster.

Alzheimer's Report**Kathy Siggins (301-829-2462)****Kathy Siggins and family in action.**

The Alzheimer's Association "Walk to End Alzheimer's" will be held at the Maryland School for the Deaf on Sunday, October 20, 2013, registration begins at 1 p.m.

Alzheimer's, has been described as the health, social

and fiscal nightmare of the 21st century, with one in eight over 65 and nearly one in two over 85 becoming its victim. The financial impact in America is well known, spending a whopping \$203 billion annually to care for people with Alzheimer's. Currently 15.4 million caregivers are caring for their loved ones and provide 17.5 billion hours of unpaid care with enormous stress. Two-thirds of the 5.4 million individuals living with Alzheimer's are women and 2/3 of caregivers are women. I was one of those women. I know how important it is to take care of the caregivers. This is why my family and I will walk in our 20th "Walk to End Alzheimer's," to help the Alzheimer's Association continue to provide care and support to families. Please join us if you can. If you would like to sponsor me in the Walk, I would be happy to accept your check made payable to the Alzheimer's Association, and please know that your donation would be greatly appreciated. Thank you!

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

The Chapter Executive Committee met on September 17 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. The Budget Committee has met and the new budget will be discussed at the October luncheon.

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

Mildred M. Larson, 88 years old, Died July 26, 2013, wife of 409 member Bud Larson

Oscar U. Fisher Sr., 82 years old, Died August 8, 2013, widow of 59 years is Alice of Frederick

Frank E Sofinowski, 75 years old, Died August 26, 2013, widow of 50 years is Barbara of Walkersville

Wayne E. Huffer, 78 years old, Died August 20,2013, father of 409 member Randy Huffer

Relatives of members

Teresita E. Kelly, 94 years old, Died July 25,2013, mother of 409 member Margaret Kelly

Ai B. Smith III, 51 years old, Died August 24,2013, son of 409 member Ai Smith

Lawrence Watson, 95 years old, died Aug 27, 2013, father in law of 409 member John Bongard

James W. Gillis, 89 years old, Died September 14,2013, Widow of 68 years is Betty Lee of Woodsboro

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

Keep these Chapter 409 members and relatives in our prayers: **Don Dupreie, Joyce Gregoire, Gil Monck, Betty Chase, 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 July31, 2013.....\$7,462.74
 Receipts for August.....\$358.96
 Expenditures for August.....\$300.00
 TOTAL FUNDS available as of August 31, 2013.....\$7,521.70

End of Windows XP

With the holiday season approaching, it might be a good time to hint to the children or grandchildren about a nice gift of a new computer for the season.

On April 8, 2014 Microsoft will stop supporting the XP operating system. It will still work, but there will be no new security updates or no support from Microsoft. Many of you will not be affected by this, but for those of us that have held on to the computers well past their due date, it might be time to upgrade.

Vista's support ends April 11, 2017 and 7's support will end January 14, 2020, really not that long.

Please be advised some of your old software from XP will probably need to be upgraded at the same time as a new computer. If you have not experienced Windows 8, you will have a learning curve that will take you a little time to get accustomed.

Please speak to someone knowledgeable about this if you are using XP or are thinking of getting a new computer.

Luncheon:

Date: October 11, 2013 **NOTE EARLY DATE**

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: Meat Loaf and gravy

Program: Alzheimer's Speaker

We must receive your mail reservation or cancellation no later than Friday October 4, 2013. Call

Kathy Kusel 1-202-264-0892 with any questions.

MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for October 11, 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, October 4, 2013 so PLEASE MAIL AS EARLY AS YOU CAN.

Name _____ Member Guest New Member 1st Luncheon

Name _____ Member Guest New Member 1st Luncheon

Telephone Number: _____

Frederick Chapter 409, Inc. Of NARFE
12280 Rosswood Dr.
Monrovia, MD 21770-9400
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OCTOBER 2013

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OCTOBER 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
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Scott Darby	301-662-7123
<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			