



The Key Notes

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

October 2015
Newsletter

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CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)
Kathy Siggins (301-829-2462)

Please note that this month's luncheon will be held on October 23rd, the fourth Friday of the month. Please be sure to mark your calendar of the change, we don't want you to miss it. Headquarters is again challenging all members to put on their recruiting hats and take advantage of the \$10 incentive for every new member recruited – active, retired or surviving spouse-recruited September 1 through December 31, 2015. The Maryland Federation will match the \$10 for a total of \$20 per recruit. Now that's a deal and I hope everyone will take advantage of this wonderful opportunity to earn a little extra money and help our chapter grow. Please consider attending one or all of our board meetings which take place on Tuesday, the week of our luncheon at 9:30 a.m., at the same location. These meetings are open to all members and I encourage everyone to attend. Our guest speaker on the 23rd will be Ranger Debbie Mills, Development of Catoctin National Park. This is a wonderful way to begin the fall season so please don't be shy, and invite a friend or two. Guest are always welcome.

LEGISLATIVE REPORT

Kathy Siggins

There are three critical issues on Congress' agenda this fall. Funding the government for the new fiscal year which begins October 1, extending highway spending authority which expires on October 29, and raising the debt ceiling by mid-November or early December to avoid default. Congress is likely to pass a short-term Continuing Resolution (CR) that will fund the government through mid-to-late November, or just before Thanksgiving. At that time, another CR or longer-term spending plan will have to be passed. Meanwhile, talks of a government shutdown continues to haunt the halls of congress.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

The Walk to End Alzheimer's will be held on October 18, 2015, at the Maryland School for the Deaf in Frederick. Registration 1 p.m., Walk 2 p.m. Donations and walkers welcome.



Kathy Siggins co-president Chapter 409, at the 23rd Annual Car and Truck Show on September 20, 2015 to benefit the Alzheimer's Association. The event was hosted by Heart of Maryland Classic Chevy Club.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on September 15th at the American Legion. The minutes and the treasurer's report were approved. Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, Chaplain, and Service reports were given. Chapter web page is being updated. TBA program possibilities were discussed.

MEMBERSHIP REPORT

Walt Rabbit (301-865-5255)

In August we continued our downward trend in membership. Four (4) members, Susan Harwell, James Hyatt, Ellis Mullinix and Octavia Page didn't renew their membership. If you know any one of these, please contact them and ask them to rejoin NARFE. We also had two (2) members who passed away. On a more positive note Janet Wade transferred in to 409 and Richard Terrell was reinstated. Welcome to you both.

As you can see, we ended up with four (4) fewer members.

MR. TED MEYERSON

OUR SEPTEMBER SPEAKER



Mr. Ted Meyerson, President of Better Aging Foundation of Maryland (betteragingmd.org) along with Co-Presidents of our Chapter, Ms. Kathy Siggins (left) and Ms. Elinor Abrell (right). During our September luncheon Mr. Meyerson provided information about the technology available to support seniors.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of June 30, 2015..... \$5,337.28
 Receipts for July\$404.34
 Expenditures for July (\$739.19)
 TOTAL FUNDS available as of 7-31-2015.... \$5002.43

BALANCE as of July 31, 2015..... \$5002.43
 Receipts for August..... \$435.67
 Expenditures for August..... (\$300.00)
 TOTAL FUNDS available as of 8-31-2015.... \$5,138.10

SERVICE OFFICER

Chuck Caloia (301-938-2000)

Q: How do I update the beneficiaries for my Federal Employees Group Life Insurance (FEGLI)?

A: You should download and complete [SF 2823 - FEGLI Designation of Beneficiary](#) ensuring that the information in part A and B is complete and totals equal 100%, part C information is complete and includes signature and date. Please ensure that part D has been completed with the signature and address of two witnesses. Click on the above link to print out a copy of this form. If you do not use the Internet, feel free to contact me and I'll arrange for you to receive paper copies of this form. My phone number is 301-938-2000.

Please note: This form must be free from any erasures, mark-out/through, white out, or strike over. If the form contains any alterations, it is not valid.

An insured retiree must send the Designation of Beneficiary form to the Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045.

Also I would like to remind you that OPM Retirement Services introduced a way for annuitants and survivors to use their Services Online (SOL) account to receive their annual notice and IRS Form 1099R. Since then, thousands have signed up to receive these mailings using SOL.

OPM has stated that it will continue to keep SOL secure and easy for users to access now and in the future. One objective of SOL is to help reduce OPM's carbon footprint by reducing the number of mailings it

sends out. To sign up, visit www.ServicesOnline.opm.gov.

If you don't remember your password, directions for obtaining a new one are given. SOL passwords expire after 15 months of non-use. The above information is taken from an item appearing on an OPM web page. If you have questions or comments about your experience with SOL, the Chapter 409 Service Officer, Chuck Caloia (Chuck.Caloia@yahoo.com) or 301-938-2000 would like to hear from you.

Change of Date Reminder for the October luncheon, a one-time change from third Friday to **fourth Friday, October 23.**

New Luncheon Name Badges Coming! Starting in October, luncheon coordinator Kathy Kusel will be issuing permanent name badges for luncheon guests. Upon arriving, guests will pick up their badges as usual, and, when departing, must return the badge for future use. Kathy has determined that using a permanent badge is cost saving as well as time saving.

NOTICE: If your address, telephone number, email address changes, or to receive the **E-version** of the newsletter and booklet please remember to notify me, Walt Rabbit, by telephone (301-865-5255) or email (wrabb@comcast.net). This will assure you will continue to receive our chapter newsletter and the NARFE Magazine and we will be able to contact you if necessary.

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

Members

Kathryn Staley, died August 21, 2015. Husband **Paul Staley** died March 15, 2008 after 60 years of marriage.

Chapter 409 members and relatives sick and or shut-ins needing our prayers and concerns:
Peg Borland, Ruth Davis, Joyce Gregoire, Loren Linholm, Mary B. Miller, Anne Niemiec, Irene Owens, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent, Tom Wiley
Gil Monck (1-717-762-7484)
Please contact Gil with any information for this section of the newsletter.

SNOW POLICY: If Frederick County Schools are closed, 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.

LUNCHEON UPDATES
Elinor Abrell

Price Increase started with the September luncheon, going from \$12 to \$13. Due to rising costs, the Legion raised their charge to us for the luncheons, and, unfortunately, this passes on to those attending. We started holding our luncheons at the American Legion in 2010, and this is the first price increase we have had.

Date: **October 23, 2015** **PLEASE NOTE DATE**
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: Meat Loaf
Program: Ranger Debbie Mills
Development of Catoctin National Park
We must receive your mail reservation or cancellation no later than Friday Oct. 16, 2015.
Call **Kathy Kusel 1-202-264-0892** with any questions.
MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for Oct. 23, 2015 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$13.00** 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, Oct. 16, 2015 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"/>

Telephone Number: _____

Frederick Chapter 409, Inc. Of NARFE
12280 Rosswood Dr.
Monrovia, MD 21770-9400
ADDRESS SERVICE REQUESTED

OCTOBER 2015

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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 Walt Rabbitt at 301-865-5255 for membership information.

OCTOBER 2015 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 2015-2016
2015

October 6 Federation Board Meeting, Bowie, MD
October 20 Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come.
October 23 Chapter 409 Luncheon
October 29 Federation Board Meeting, Bowie MD

2016

February 2 Federation Board Meeting Bowie, MD
April 4 & 5 Region 11 Training, Location TBA
May 2 & 3 Mini- Convention, Bowie, MD