



The Key Notes

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

October 2018
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net

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NARFE 409 LUNCHEON MEETING

Notice that the October meeting will be held on the **4th Friday, the 26th**. Luncheon reservations must be received by **Oct 19**, so please mail in a timely manner! Speaker will be Alzheimer's advocate Larry Arthur.
Doors open at 11:00 a.m.

Luncheon reservations are now being handled by Gale Vernon with the assistance of Carolyn Francis. As stated on the reservation form, these will now be mailed to a post office box address, and **must be received by the Friday preceding the luncheon date.** Please, please mail in a timely manner to ensure your reservation arrives! Today's "snail mail" service may take 3-5 days to get to the destination, and we don't want this to cause you to miss the luncheon.

PRESIDENT'S MESSAGE

Elinor Abrell (301-831-8753)

Election Day, November 6, is now just a month away. This 2018 midterm election is perhaps one of the most important in many years because what is at stake is control of Congress and statehouses all across our divided country.

All 435 seats in the House of Representatives are up for election. Currently Republicans are in control by a margin of 238 to 193 Democrat seats (with 4 vacancies) Of 100 Senate seats, 35 are up for grabs. Republicans now control the Senate, 51 to 49. Governors will be chosen in 36 states. Currently that office in those states is held by 26 Republicans, 9 Democrats, and 1 independent. Thousands of state level senators and representatives will be voted in or out of office. These elections will influence how district lines are drawn for the US House and state legislatures after the U.S. Census of 2020. Those who are elected in all these contests will have a direct impact on issues of importance to seniors. Social Security, Medicare, prescription drugs, pensions, and benefits are all on the line and our votes will decide their future. Make

yourself an educated voter: look at all candidates, keep an open mind and listen to what they intend to support, attend public forums, read and watch independent news sources.

NARFE is very aware of these midterm elections and continues to monitor, advocate, and lobby for federal pay, pensions, and benefits, as well as provide support for favorable candidates. The Trump administration has announced a major government reorganization plan. NARFE is focusing on two of the components: a proposal to shift OPM to other agencies and a proposal to restructure the USPS. There is staunch opposition to both proposals, which could imperil jobs, pay, benefits, and retirement of both federal employees and retirees.

Elections do have consequences which are often determined by how many of us actually vote (or do not vote), as well as for whom the vote is cast. Some may think, "oh, my one vote won't make a difference," or "I vote one way and my spouse votes the other, and we cancel each other." Wrong! Every single vote counts. Last year an election in a district race in Newport News, VA, ended in a tie vote, which was confirmed by a careful recount. Control of the House of Delegates was at stake with this outcome. As VA state law allows tie elections to be decided by "drawing lots," the State Board of Elections did this: name of each candidate was written on a slip of paper and placed in a small canister. Canisters were swirled in a special stoneware bowl, and an official selected the winning candidate. Really, is this how you would like your representative to be determined? If just one more person had voted in that election, there would not have been a tie.....so every single vote does count, including yours!

FEDcon18

Kathy Siggins (301-829-2462)

The inaugural FEDcon18 conference that I attended in August was much different than our national conventions in the past, and in my opinion, perhaps for

the better. The conference moved at a rapid pace filled with excellent motivational speakers and breakout sessions with staff that were informative and useful to NARFE members. NARFE staff and subject matter experts from OPM, Social Security, TSP and Medicare were available in a separate room called NARFETown for one-on-one consultations. This was extremely helpful to those who had questions on their federal benefits, advocacy, communications and membership. Mark your calendar to join us for FEDCon20 in Phoenix/Scottsdale, AZ in 2020. I highly recommend attending.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

Olivia Williams, Chair of the National Alzheimer's Committee, announced that we are very close to reaching our national goal of \$13 million for NARFE Alzheimer's research. Currently, just over \$12.8 million, she is confident that we will reach our goal by the end of 2018. She also announced that the committee had approved a new goal of \$14 million for NARFE Alzheimer's research by conference time in 2020. The committee approved funding for five new Alzheimer's research projects in the amount of \$414,000 – three projects fully funded, and two projects partially funded at 50 percent each. To date, NARFE members, through their generous donations, have funded a total of 78 research projects towards the study of Alzheimer's disease since 1985. I am proud to be part of such an amazing organization.

Donations are still being accepted to sponsor me in the 2018 Walk to End Alzheimer's on Sunday, October 14. I greatly appreciate all the help and support that my fellow NARFE members have given me through the years, as I continue to "help stamp out Alzheimer's."

LEGISLATIVE

David Carmack (240-578-4965)

As mentioned in the Legislative Report in the September, 2018, edition of THE KEY NOTES, the Senate approved a 1.9 average pay increase for federal employees for 2019, but the House did not include a pay increase for them in its legislation. The difference between the Senate and House versions is currently being resolved in conference. President

Trump has recently reiterated his budget proposal on this issue that there be no increase in pay for federal employees for 2019. Congress still has before it the President's proposals to eliminate cost-of-living adjustments for FERS retirees, to reduce cost-of-living adjustments for CSRS retirees by 0.5 percent each year, to change the annuity calculations from the current average of highest three years of salary to the highest five years of salary, and to increase the contributions by FERS employees for their annuities without any increase in benefits. For postal service retirees, there is the possibility that Congress may require them to enroll in Medicare Part B in order to receive their current FEHB health insurance coverage. NARFE is fearful that if this change is made for postal service retirees, Congress might do the same for FERS and CSRS retirees. Action on the 2019 federal employees' pay increase and other of the aforementioned items may come as soon as December 7, 2018, the date to which Congress has approved current levels of funding for fiscal year 2019 for the balance of the Federal Government not already funded for fiscal 2019.

In presenting its views in a letter dated June 26, 2018, on the President's government-wide reorganization plan, NARFE stated, that transferring federal personnel policy from the Office of Personnel Management (OPM) to the Executive Office of the President threatens to politicize the federal civil service and that eliminating OPM entirely and transferring its remaining functions to the newly named Government Services Agency or other agencies raises concerns that OPM's important functions, such as administering federal retirement and health benefit programs, would not receive the attention and resources that they deserve.

I encourage each member of this chapter to vote in the upcoming election and consider the above issues in choosing the persons whom you wish to be represented by in the next Congress. Each vote counts.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on Tuesday, September 18 at the American Legion. The minutes were approved. The Treasurer's report was given and approved. Legislative, Newsletter, Alzheimer's, Service, and Luncheon reports were given. Kathy Siggins gave a report on the recent national NARFE conference.

CONGRESSMAN RASKIN'S FEHBP FORUMS

Holiday Park Senior Center

3950 Ferrara Drive
 Wheaton, MD 20906
 Tuesday, November 13 from 9 a.m. to 11:00 a.m.

Montgomery County Executive Office Building

101 Monroe Street
 Rockville, MD 20850
 Monday, November 19 from 7:00 p.m. to 9:00 p.m.

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

Members

None

Relatives of 409 Members

William Davis, age 87, died September 18, 2018.

He is survived by member Ruth Davis.

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

Ruth Davis, Betty Dean, Joyce Gregoire,

Howard Lutz, Ann Niemiec,

Kathy Kusel Patrick, Jaimie Pugh, Ann Simon,

Joe Shrader, Donald and Nadia Taylor,

Dennis Vernon

Please contact Gil Monck (1-717-762-7484) with any information for this section of the newsletter.

SERVICE OFFICER

Chuck Caloia (301-938-2000)

Questions About Federal Benefits?

As a member of NARFE Chapter 409 – or as a family member or survivor of a chapter member – if

you'd like information or assistance concerning federal benefits and programs, the chapter's service officer and assistant service officer are available to help you. We can assist you in contacting the Office of Personnel Management (OPM) concerning civil service annuities, survivor benefits, health insurance, life insurance, and income tax withholding from annuities. We also can help you with information on other important programs, such as Medicare, Social Security, and veteran's benefits.

The Chapter 409 service officer is Chuck Caloia and can be contacted at 301-938-2000.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of June 30, 2018..... \$4,701.72
 Receipts for July..... \$546.13
 Expenditures for June..... (\$288.39)
 TOTAL FUNDS available as of 7-31-2018.... \$4,959.46
 BALANCE as of July 31, 2018..... \$4,959.46
 Receipts for August \$342.00
 Expenditures for June..... (\$1,079.90)
 TOTAL FUNDS available as of 8-31-18..... \$4,221.56

Date: **Oct. 26, 2018**

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: Alzheimer's Association

We must receive your mail reservation or cancellation no later than Friday **Oct. 19, 2018.**

**MAILING ADDRESS: NARFE Chapter 409,
 P.O. Box 1716, Frederick, MD 21702**

Luncheon questions please call:
 Gale Vernon 301-694-8003

Reservations for, Oct. 26, 2018 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 both to **NARFE CHAPTER 409, P.O. Box 1716, Frederick, MD 21702**

We need to reserve the number of meals by Friday, Oct. 19, 2018 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 2018

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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 Dennis Vernon at 301-694-8003 for membership information.

SEPTEMBER 2018 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 2018

- Oct. 23 **Chapter 409 Executive Committee Meeting**
 10:00 AM at American Legion (Same location as our luncheon)
 All are welcome to come.
- Oct. 26 **Chapter 409 Luncheon**
- Oct. 26 **MD Fed. Training Day, Bowie, Md.**