



The Key Notes

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

September 2013
Newsletter

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

Editor: Scott Darby 14 S. Pendleton Ct.
Frederick, MD 21703 301-662-7123

CO-PRESIDENT'S MESSAGE

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

Well, the worst of summer is past us now (I hope!) and one of the best time of the year, Fall, is about to start. As co-presidents we plan to alternate chairing the monthly meetings.

The Chapter Board has been meeting over the summer preparing the PROGRAM BOOKLET by planning the monthly programs, configuring the various committees, and bringing all the information up to date. As usual the first program (September 20) will deal with legislative matters. We hope to have staff members of both John Delaney (District 6) and Chris Van Hollen (District 8) here to acquaint you with their ideas and plans for the upcoming congress and answer questions you might have. Later in the year we will cover topics such as genealogy, learning about common scams targeting the elderly, and learning more about our local ancestor, Francis Scott Key.

Kathy Siggins and I will be the interim Co-presidents for this year, sharing the presidential duties, since we were unable to find a volunteer to be president of our chapter. Scott Darby will be our new Newsletter Editor and Kathy Kusel will take over the job of Luncheon Reservations/Coordinator. We wish to thank them both for stepping up and taking on their new duties. Without Kathy's commitment we would have NO luncheons. She also loves fried chicken so expect to see more on our menus. **It's very important for you to step up and help.** So please feel free to attend our monthly Board meetings that are held at 9:30 a.m. on the Tuesday morning of the week of our luncheon at the same location (the American Legion). Please also note that the October Luncheon Meeting will be held on the **SECOND Friday, Oct. 11**, instead of the usual third Friday of the month

IMPORTANT NOTICE: We need two or three volunteers to serve on the Nominating Committee to find nominees for officers for the 2014-2015 meeting year. We prefer members who are not presently Officers/Board Members of the chapter. If you are interested please contact either Bill Elsen or Kathy Siggins, our present Interim Co-Presidents.

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

Invitations were extended to the offices of Congressmen John Delaney, 6th District, Chris Van Hollen, 8th District, and Senators Barbara Mikulski and Benjamin Cardin, to attend our legislative luncheon and give us an overview of how things are going or NOT going in Washington. After a five-week August recess, Congress will be back in session with votes scheduled on the day of our luncheon so our hope is to have their staff available for comments.

The federal budget cuts relating to active and retired federal employees continue to be of great concern to the federal community. The three-year federal pay freeze, which continues, along with the increase in retirement contributions for those hired on or after January 1, 2013, have cost federal employees \$114 billion thus far. Furloughs are adding up to an additional 20% cut in pay for those who are forced to take two days off per pay period. The more frequently cited threat would incorporate the Chained CPI into a sweeping package or "grand bargain." Discussions of such a grand bargain are part of the agenda as Republican senators continue meeting with top-ranking White House officials. If adopted, seniors who generally spend more on healthcare will suffer the brunt of the proposed Chained CPI with a loss of .3%

each year in COLAs.

Republicans and Democrats on the House Oversight and Government Reform Committee expressed the desire at their last hearing to finalize a bipartisan bill to reform the Postal Service.

If we do nothing and say nothing, Congress will think it's OK and continue the attacks on federal workers and annuitants in the name of deficit reduction. We can't let this happen.

MEMBERSHIP REPORT

Bill Elsen, Membership (301-663-4027)

Since the last report (for the June 2013 Newsletter) Three new members have joined our chapter in May, annuitants Patricia Barrett, Betty Brewer, and Mary Schmidt. In July annuitant Roscoe Hutzell transferred into our chapter from Chapter 1797. In May two members transferred out of our chapter: Nancy Seiler transferred to chapter 2306/Carroll County and Bill Wobbleton transferred to Chapter 2363/e chapter. Three members were reinstated: Mildred Grove, Anthony Branzell, and Dorothy Branzell. We were notified that seven of our members had passed away. They are Laurel Feldt, Ruby Gerwig, Michael Pasqualette, Preston Poole, Earl Rosensteel, Carl Darner, and Alberta Davis. (Some of these members may have passed away some time ago, but NARFE HQ was only recently notified.) There are a number of new prospective members assigned to our chapter: Patricia Barrett, Teresa Bess, David Dohm, Susan Fowler, John McCarthy, Greg Novotny, Ellen Santaliz, James Haller, Joanne Collins, Harry Geesaman, Scott Kubic, Eugene Loecken, Peggy Sanders, Brian Woerner, Kathy Gill, and Catherine Gilliam. I have written to these prospective members inviting them to join our chapter officially and provided them with information on our monthly luncheon meetings and our newsletter. A number of members were dropped because they did not renew their membership. They are Louise Blair, James Butters, Bradford Dunn, Francis Maggi, Robert Rosato, Robert Saynuk, Nancy Wynne, Shirley Derflinger, Walter Bell, William Grove, Wiley Horsey, Michael Kernan, Lillian Mann, Joan McDaniel, Daniel Phillips, Benjamine Raihl, David Ryan, Debra Stewart, Ed Szymanski, Felix Westwood, Orville Bowersox, Harold Clifford, Jessie Fisher, Clyde Kefauver, Jerry Keller, Marie Lee, and Ronald Stouffer. If you know any of these members

please encourage them to re-join. This results in a net loss of 13 members.

Alzheimer's Report

Kathy Siggins (301-829-2462)

For more than 25 years, the National Active and Retired Federal Employees Association (NARFE) has provided generous funding toward the study of Alzheimer's disease. NARFE members have contributed more than \$10 million to this effort, and NARFE-sponsored research has led to some of the most important discoveries about the causes of Alzheimer's disease and better ways to care for affected people. The most recent studies supported by NARFE have focused on a broad variety of research topics – the molecules and processes involved in Alzheimer's disease, the factors that increase risk and methods of improving diagnosis and care. The ongoing generosity of NARFE and its members has stimulated many significant advances toward the Alzheimer's Association's ultimate goal of having a world without Alzheimer's disease. Source: Alzheimer's Association Annual Reports

The 2013 Walk to End Alzheimer's Western Maryland Walk, will be held Sunday, October 20th at the Maryland School for the Deaf in Frederick, MD. NARFE Chapter 409 will be listed on the 3,000+ t-shirts printed and distributed throughout the six walks in Maryland. We will have a NARFE information table available at the walk and can use some extra help. Please contact Kathy Siggins at 301-829-2462 if you would like to help.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on June 18, July 16, and August 13 at the American Legion. The secretary's minutes were approved. Legislative, Membership and Chaplain's reports were given. Programs and menus for the coming year were discussed and finalized. The Chapter booklet will be sent along with the September newsletter. I hope everyone had a wonderful summer. I'm looking forward to seeing all of you at the September luncheon.

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

Edward Sanger 90 years old Died May, 24 2013
No widow

Donald Fitzgibbons 88 Years old Died May 25 2013

Ora Ackerman 93 years old Died June 1,2013 No widower

Angelo Ferruzza 87 Years old Died June 1, 2013
Widow of 62 years is Dorothy Ferruzza of Frederick

Charles H Kingsolver, 98 years old, Died June 23, 2013, No Widow

Alberta L Davis 101 years old, Died July3, 2013. No widower

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 March 31, 2013.....\$7,839.85
Receipts for April.....\$1,845.56
Expenditures for April.....\$2,454.96
TOTAL FUNDS available as of April 30, 2013.....\$7,230.45

BALANCE as of April 30, 2013.....\$7,230.45
Receipts for May.....\$1,759.26
Expenditures for May.....\$1,339.00
TOTAL FUNDS available as of May 31, 20.....\$7,650.71

BALANCE as of May 31, 2013.....\$7,650.71
Receipts for June.....\$1,719.95
Expenditures for June.....\$327.00
TOTAL FUNDS available as of June 30, 2013.....\$9,043.46

BALANCE as of June 30.....\$9,043.46
Receipts for July..... \$ 375.28
Expenditures for July.....\$1,956.00
TOTAL FUNDS available as of July 31, 2013.....\$7,462.74

Luncheon:
Date: September 20, 2013
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: Fried chicken
Program: Legislative Forum
We must receive your mail reservation or cancellation no later than Friday September 13, 2013. Call **Kathy Kusel 1-202-264-0892** with any questions.
MAILING ADDRESS: 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for September 20, 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, September 13, 2013 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

SEPTEMBER 2013

NON-PROFIT
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SEPTEMBER 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/>

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			