



The Key Notes

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

September 2015
Newsletter

Co-President Elinor Abrell 301-831-8753 abrellem@comcast.net
Co-President Kathy Siggins 301-829-2462 siggimax@mindspring.com

Editor: Scott Darby 14 S. Pendleton Ct
Frederick, MD 21703 301-662-7123 (sdarby1601@gmail.com)

CO-PRESIDENTS' MESSAGE

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

I want to welcome everyone back from what seems to have been a very short summer break. As we head into fall, I can't think of a better way to start than by enjoying the Legion's famous fried chicken, and a great speaker. Please join us as we welcome Mr. Ted Meyerson on September 18th who will give us some tips on how to remain independent through the use of technology and tools to help solve problems and enhance aging in place. Mr. Meyerson was scheduled to speak to us in March, but due to the weather, we had to cancel. I'm very pleased that he has accepted our invitation to return. Our executive board has worked very hard to come up with programs that are informative, educational and fun. Now it's your turn to support our chapter by making every effort to attend our monthly luncheons and help keep our chapter open. We look forward to seeing everyone in September and please remember to bring friends.

LEGISLATIVE REPORT

Kathy Siggins & Elinor Abrell

On July 9, 2015, Senator Ben Cardin (D-MD) and Delegate Eleanor Holmes Norton (D-DC) introduced the RECOVER Act (S. 1746 or HR 3029), legislation to offer further assistance to those impacted by the breach. The legislation would extend credit monitoring to lifetime coverage for all federal employees, retirees and those impacted by the breach. It would also provide up to \$5 million in insurance to any employee whose identity is stolen as a result of the breach. On July 23, Senator Barbara Mikulski (D-MD) introduced an amendment to the FY16 Financial Services and General Government Appropriations bill based on the RECOVER Act. The amendment, which was passed, would provide ten years of credit monitoring, plus up

to \$5 million identity theft insurance. The bill still needs to be taken up by the full Senate.

Co-Presidents Kathy Siggins and Elinor Abrell attended a lunch meeting sponsored by NARFE Chapter 1892, Aspen Hill. Featured speaker was Congressional Representative John Sarbanes (Democrat, District 3), whose voting record shows him to champion the causes of seniors, retirees, and the federal work force. His remarks were primarily about the impact of the money that comes from big business, wealthy donors, and PACs provided to support campaigns of members of Congress. He pointed out that a successful campaign to win a seat in the House costs in excess of one million dollars, and a Senate campaign costs even more. Raising this kind of money to finance a campaign is both difficult and time consuming, and often, like it or not, a candidate has to turn to sources such as special interests or PACs. This kind of support carries a subtle or intended message that the successful candidate will vote favorably on their issues. Rep. Sarbanes commented that Americans have seen too much of this, as noted by voter apathy and an attitude of cynicism toward all government. Rep. Sarbanes has proposed a bill to address the issue of campaign contributions, H.R. 20, called "Government By the People Act of 2015." Briefly stated, this act would allow an individual to direct a small sum of money to campaigns of candidates for the House of Representatives. Such contributions would have a six-to-one funding match, and a refundable tax credit would come to the taxpayer for his contribution. The candidate must agree to certain terms, one of which is that no PAC money would be accepted. The theory here is that many small dollar contributions would add up to a large pool of campaign funds, thus freeing the candidate from PAC influences and giving a more powerful voice and returning democracy to ordinary citizens. Interestingly, the bill currently shows 151 House cosponsors, with only one Republican on board. For

more information, enter *H.R. 20 Government By the People Act of 2015* into a computer search engine.

ALZHEIMER’S REPORT

Kathy Siggins (301-829-2462)

The Alzheimer’s Disease Semipostal Stamp Act (H.R.3092) was introduced by Congresswoman Maxine Waters (D-CA) and Congressman Chris Smith (R-NJ), Co-Chairs of the bipartisan Congressional Task Force on Alzheimer’s Disease, under the Alzheimer’s Action Now, a package of four bills that together will help Alzheimer’s patients and their families; promote public awareness of Alzheimer’s disease; and encourage voluntary contributions to research efforts. The entire legislative package has been endorsed by the Alzheimer’s Association, the Alzheimer’s Foundation of America, and USAgainstAlzheimer’s.

SENATOR RON YOUNG OUR JUNE SPEAKER



During our June meeting we heard stories of Frederick’s history and activities in Annapolis from Maryland State Senator Ron Young. Pictured with Senator Young are Co-Presidents of our Chapter, Ms. Kathy Siggins (left) and Ms. Elinor Abrell (right).

SECURITY BREACH

The Office of Personnel Management (OPM) has confirmed that a total of 22.1 million individuals were impacted by both breaches. The first breach

involved personnel data while the second involved background investigation records and includes federal employees, retirees, contractors and prospective employees. If OPM would have undergone a background check on you since 2000, then your data and that of your spouse, would have been possibly impacted by the second breach. The most up-to-date information continues to be posted on the [NARFE’s special webpage](#) dedicated to the breach. You can also visit [OPM’s website](#) for the most up to date information. If you have specific questions about the breach or your information, please contact NARFE’s Federal Benefits Department at 703-838-7760, ext. 202.

MEMBERSHIP REPORT

Walt Rabbit (301-865-5255)

Welcome to Dan Vangilder who joined NARFE 409 in July and William Rooney who transferred to our chapter. We also welcome back Robert Ellis, Laurence Funk, Sandra Lawson and Florence Rice. During the past 2 months we had **17** who were dropped for non-renewal of their membership!

These were William Allen, Hubert Carlin, Jean Grant, Richard Hardick, Sandra Lawson, Janice McLoon, J E Murphy, Florence Rice, Charles Summers, Lille Williams, Charles Coss, John George, Mary Hammond, Lea Ellen Meyer, Kathleen Smith, Rebecca Stout and Anna Willard. PLEASE, if you know any of these dropped members contact them and discuss their rejoining NARFE. Our chapter also had 7 members who passed away.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of April 30, 2015.....	\$5,461.45
Receipts for May	\$1,516.66
Expenditures for May	(\$1,829.76)
TOTAL FUNDS available as of 5-31-2015...	\$5,148.35

BALANCE as of May 31, 2015.....	\$5,148.35
Receipts for June	\$1,417.21
Expenditures for June	(\$1,228.28)

TOTAL FUNDS available as of 6-30-2015.... \$5,337.28

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

Members

William Willard, age 93, died June 14, 2015. No widow.

Stephan F. Klein, age 72, died June 29, 2015. No widow.

Allan Heuerman, age 77, died July 2, 2015. Widow is Phyllis Heuerman of Homewood

Mary Ward, of Ijamsville, MD. No widower.

Relatives of 409 Members

Cynthia Castellucci, died May 19, 2015. She was the wife of member Gerald Castellucci.

Paul M. Jeffers, died age 89, June 15, 2015, he was the stepfather of 409 member Jack W. Droneberg and brother-in-law of 409 member Doris Jeffers.

Calvin Saylor, age 90, died June 17, 2015. He was the brother-in-law of 409 member Ruth Saylor.

Ronald B. Rosenbluth, age 64, died June 29, 2015. He was the husband of 409 member Peggy Rosenbluth.

Carol Browning, age 69, died July 12, 2015 at. She was the niece of 409 member Earle L Browning of Mt. Airy,

Ruth Hale Wales, age 91, died July 23, 2015. She was the wife of 409 member Robert O. Wales for 68 years.

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

- Peg Borland, Joyce Gregoire, Loren Linholm, Anne Niemiec, Irene Owens, Dorothy Piper, 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.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on June 16 and July 14 at the American Legion. Treasurer's reports and Secretary's minutes were approved. Legislative, Membership, Chaplain's, and Newsletter reports were given. Programs and menus for the upcoming season 2015-2016 were planned and approved. Hope to see you at the September luncheon.

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 (wraab@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.

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.

Date: September 18, 2015

Location: American Legion, 1450 Taney Ave., Frederick, MD 21702

Time: Doors will open at 11 AM. Lunch served at 12noon. Program starts promptly at 1 PM.

Menu: Fried chicken

Program: Ted Meyerson – Technology for the Aging
We must receive your mail reservation or cancellation no later than Friday June 12, 2015.

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

MAILING ADDRESS: 4006 Carriage Hill Dr.,

Reservations for Sept. 18, 2015 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, Sept. 11, 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, MD 21704

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

SEPTEMBER 2015

NON-PROFIT ORGANIZATION U.S. POSTAGE PAID Frederick, MD Permit No. 81
--



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.

SEPTEMBER 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

**CHAPTER 409 OFFICERS
 May 2015 – May 2016**

<i>Co-President</i>	Elinor Abrell	301-831-8753	<i>Assistant Service Officer</i>	Betty Lind	301-898-7419
<i>Co-President</i>	Kathy Siggins	301-829-2462	<i>Chaplain</i>	Vacant	
<i>Immed Past President</i>	Mary Lou Blessing	301-473-5662	<i>Assistant Chaplain</i>	Kathy Kusel	202-264-0892
<i>1st VP-Membership</i>	Vacant		<i>Newsletter Editor</i>	Scott Darby	301-662-7123
<i>2nd VP-Legislative</i>	Kathy Siggins	301-829-2462	<i>Exec Comm At-Large</i>	Linda Adams	301-253-4740
<i>Recording Secretary</i>	Margaret Hawker	301-874-8409	<i>Exec Comm At-Large</i>	Peter Alvestad	301-371-4165
<i>Corresponding Sec'y</i>	Lynn McKnight	301-663-8690	<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>	Susan Janssen	301-620-0505
<i>Luncheon Coordinator</i>	Kathy Kusel	1-202-264-0892	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Service Officer</i>	Chuck Caloia	301-938-2000	<i>Exec Comm At-Large</i>	Joseph Shrader	301-845-7184