



The Key Notes

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

September 2016
Newsletter

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NARFE 409 LUNCHEON MEETING

Friday, Sept 16 Doors open at 11:00 a.m.
Program will be
Civil War Medicine: It's Not What You Think!

Presentation by a speaker from the National Museum of Civil War Medicine, will be overview of the work and challenges of doctors and medical personnel during the Civil War, which became the basis for modern emergency and combat medicine. Sure to be an interesting topic!

WELCOME BACK, 409 MEMBERS

Following a summer break giving 409 members some time to get away or just relax at home, we now are gearing up for the coming year. Perhaps you have noticed that the cost of the luncheon has increased from \$13 to \$14; this is, unfortunately, a reflection of the times. Costs of food and services always seem to go in one direction, and the Legion announced a price increase for the new contract. Some slight menu adjustments were made in order to keep this increase at a minimum. Another factor that we face is falling attendance at the luncheons; fewer people attending means that the meal costs more.

Along with the Newsletter you will find the program booklet for the 2015-2016 year, chock full of information. On the first page you will find meeting information---we have some very good programs planned for the year. Following that is a listing of officers and committees, the people who carry out the work and mission of the chapter. The remainder of the booklet provides contact information for our state legislators and members of Congress. Keep this booklet in a handy place in your home. Please note the message at the top of the cover page:

YOU NEED NARFE.....NARFE NEEDS YOU!
More than ever a true statement!

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Those who purchased FTLCIP policies intended to help pay for future health care needs are indeed shocked by the recent announcement of premium increases and now face difficult choices as they struggle with available benefit and cost options. In July, OPM announced that a new seven year contract was awarded to John Hancock Life & Health Insurance Co, sole insurer of FTLCIP since 2009, and that, along with this, premium costs would rise by an average of 83 percent. Apparently the actuaries, those insurance professionals whose job is to study statistics of life expectancies, costs, and future projections got this all wrong and now the policy holders are left to bear the burden. It has been established that, without an increase in premiums, the program would not be able to cover future claims costs.

NARFE National President Richard Thissen has issued a press release expressing anger and outrage over these shocking premium increases. NARFE Legislative Department has contacted congressional offices and the appropriate Senate and House committees to request hearings to look into why this situation occurred as well as to mitigate the possibility of similar future premium increases. Both Rep. John Delaney (D-6) and Rep. Chris Van Hollen (D-8) have issued statements and written to these committees.

The NARFE website (narfe.org) has added a dedicated page to FTLCIP to keep members fully informed and updated on premium increases. Link to the Legislative Action Center where you will find an action letter that can easily be completed and sent to your legislator. Members of Congress are beginning to publicly comment, so it is important to contact them at this time to add your support to NARFE's call for hearings

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

Members

Dorothy M. Blank, age 83, died June 17, 2016, at the age of 83years old. There is no widower.

Wendell M. Stewart, age 95, died June 20, 2016.

Teresa L. Ward, age 66, died July 6, 2016. There is no widower.

Sterling Green Sr., age 88, died July 24, 2016. His widow is **Eileen Green**.

David L Rhoderick, age 92, died, August 2, 2016. There is no widow.

Melvin Filler, age 84, died August 7, 2016. His widow is **Esther Filler**.

RELATIVES OF 409 MEMBERS

Mrs. Betty L. Gilliss, age 90, died June 13, 2016. Betty was the widow of 409 member **James Gillis** who died in 2013.

Mr. Daniel C. Swomley, age 91, died July 22, 2016. He is survived by companion, 409 member

Rachel Moler.

Dorothy S Fisher, age 89, died August 5, 2016. She was the mother of 409 member **Thomas F. Fisher**.

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

Bill Davis, Joyce Gregoire, Donald R. Hunt, Beryl Jackson, Ted Jensen, Richard McKnight, Mary B. Miller, Anne Niemiec, Irene Owens, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor, Sisty Vincent, Doris Walter
Gil Monck (1-717-762-7484)

Please contact Gil with any information for this section of the newsletter

welcome so please mark your calendar to attend.

Premiums for Federal Long Term Care Insurance are set to rise by an average of 83% beginning November 1, 2016. For those paying premiums from their annuities, the first increased premium payment will be reflected in the December 1 annuity payment. NARFE is urging the Senate Special Committee on Aging, the Senate Homeland Security and Governmental Affairs Committee and the House Committee on Oversight and Government Reform, to hold hearings “to seek information on the reason for these new, massive increases and to discuss policy options to mitigate the effect of premium increases now and in the future.” President Thissen also asked the committees to press the Office of Personnel Management for an extension of the September 30 decision deadline.

SECRETARY’S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on June 14 and on July 12, 2016, at the American Legion. The minutes were approved. Treasurer’s reports for May and June were approved subject to audit. Legislative, Newsletter, Alzheimer, Luncheon, Public Relations, and Service Officer reports were given. Programs and menus for 2016 – 2017 were discussed and completed.

TREASURER’S REPORT

Jerie O’Connor (301-845-7964)

BALANCE as of May 31, 2016.....	\$5,104.59
Receipts for June.....	\$1,698.01
Expenditures for June	(\$1,670.44)
TOTAL FUNDS available as of 6-30--2016...	\$5,132.16

LEGISLATIVE REPORT

Kathy Siggins (301-829-2462)

The Maryland Federation of Chapters (NARFE/MD) of the National Active and Retired Federal Employees Association (NARFE) is partnering with AARP Maryland to host a Congressional District 8 and Senate Candidates’ Forum on Saturday, September 17, 2016 from 1:00 to 4 p.m. at the Bioscience Education Center in the Hercules Pinkney Life Sciences Park on the Germantown Campus of Montgomery College. All are

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Hope everyone was able to stay cool during the unusual heat wave that we experienced this summer. As I try my hand in this membership position, I will be soliciting Walt Rabbit’s assistance and capitalize upon his 15 years wealth of information to do this job. Some good news is that we have some potential new members that are planning to attend our September

meeting. Please make welcome Nancy Revis of Frederick, Dan Lajewski of Frederick, and Robert Behto of Brunswick. Does anyone know Virginia Wilson? Her June newsletter was returned and hope she is alright. We are aware that two chapter members passed away recently: James Butters, 90, (retired from NIST in 1986) and Wendell Stewart, 95 (retired from the Army as a civilian QA specialist in 1981). I would like to continue in Walt's footsteps and ask for your assistance to recruit new members to our chapter, welcome potential members to our meetings and, to the extent possible, take an active role in chapter activities.

ALZHEIMER'S REPORT
Kathy Siggins (301-829-2462)



Team HOPE led by Kathy Siggins will participate in their 23rd Western MD Walk in Frederick on October 16th as a proud member of NARFE's newly created Walk to End Alzheimer's® National Team. Anyone wishing to sponsor or join Kathy's team or register a team, can do so by visiting: http://act.alz.org/site/TR?company_id=116140&pg=national_company&pw_id=9721. If you prefer, you

can make your check payable to the Alzheimer's Association and mail to Kathy; and please know that all donations to the walk are tax-deductible as charitable contributions. Kathy will be joined by her husband JD Brooks, active member of NARFE Chapter 409, along with members of her family and friends.

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, Dennis Vernon, by telephone at 301-694-8003 or email knight21702@yahoo.com. 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.

PLEASE REMEMBER THE NEW LUNCHEON PRICE

Date: September 16, 2016
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: Fried Chicken
Program: National Museum of Civil War Medicine

We must receive your mail reservation or cancellation no later than Friday **September 9, 2016**. Call **Susan Janssen** at **301-695-1785** with any questions.
MAILING ADDRESS: NARFE CHAPTER #409
P. O. Box 1642 Frederick, MD 21702

Reservations for September 16, 2016 luncheon meeting: Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of **\$14.00** per person. Mail both to **NARFE CHAPTER #409, P.O. Box 1642, Frederick, MD 21702**

We need to reserve the number of meals by Friday, September 9, 2016 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
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Monrovia, MD 21770-9400
ADDRESS SERVICE REQUESTED

SEPTEMBER 2016

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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.

SEPTEMBER 2016 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 2016-2017
2016

- | | |
|---------------------|--|
| September 13 | Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come. |
| September 16 | Chapter 409 Luncheon |
| September 17 | District 8 Congressional Forum, Germantown, MD |
| September 29 | Federation Board, Bowie, MD |
| October 28 | Federation Training Day, Bowie, MD |