



The Key Notes

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

September 2017
Newsletter

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NARFE 409 LUNCHEON MEETING

**Friday, September 15· Doors open at 11:00 a.m.
Update on W. Patrick St. by the Golden Mile Alliance.**

CO-PRESIDENTS' MESSAGE

Elinor Abrell (301-831-8753)

Welcome back after a summer break! September is kind of the start of the official Chapter 409 year, as this is the first meeting in the new fiscal year. As you are well aware, we had an increase in the cost of the luncheon, going from \$14 to \$16. Costs for labor, food, and materials are ever rising, as reflected in the new luncheon contract with the Legion. The Executive Committee explored other possible venues for the luncheon, coming to a choice between moving to the Elks Club or staying at the Legion. This information was presented at the June luncheon, where attendees there were asked their preference of location. Results of a poll taken strongly favored staying at the Legion. So....here we are.



Co-President Elinor Abrell and Past President Joe Shrader calling the bingo numbers at the June luncheon.

ARE YOU PREPARED?

Everyone is aware of the importance of the legal end of life documents: a will and durable and medical powers of attorney. Are you also aware that, in addition to these items, other personal and financial information may well be needed by the survivors who will be handling your affairs? To help with this, NARFE has available to members a very useful publication called *BE PREPARED FOR LIFE'S EVENTS: What Your Survivors Should Know*. This publication is a really useful guide to ensure that this personal and financial information, not necessarily stated in the legal documents, is organized and contained in one location for your survivors to have. Other helpful guidance in the publication is a section on how to deal with death and survivors' benefits, often a confusing and problematic area for survivors. A limited number of copies of this publication will be available to pick up at the September luncheon.

LEGISLATIVE

Kathy Siggins (301-829-2462)

The House Budget Committee's resolution and its instructions to the House Oversight and Government Reform Committee to cut \$32 billion from federal retirement programs would diminish federal workers take home pay and hamstring those just years away from retiring. President Trump's Budget for Fiscal Year (FY) 2018 will cost a federal retiree, cumulatively, hundreds of thousands of dollars over one's years of retirement by proposing the elimination or reduction of COLAs for current and future retirees under the Federal Employees Retirement System (FERS) and the Civil Service Retirement System (CSRS), respectively. The President's budget also proposes increasing FERS employees' contributions to their annuities by 1 percent each year for the next six years, without any corresponding benefit increase. This amounts to nothing more than a 6 percent pay cut

for active employees. The President's budget also proposes to change the calculation for federal pensions to be based on the average of the highest five years of salary instead of the current highest three, which particularly hurts those closest to retirement. IF these proposals in President Trump's budget were to be implemented, billions of earned dollars would be stripped from the federal community simply because they work in public service.

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)

A big thank you to Gale Vernon for her generous bid of \$45 for the fresh cherry pie that I auctioned off at our June meeting to help Chapter 409 meet our goal for Alzheimer's. The Western MD Walk to End Alzheimer's will be held on Sunday, October 15, 2017 at the Frederick Fairgrounds in Frederick, MD. Registration begins at 11:00 am with Opening Ceremony and Walk at 12:00 noon. Team HOPE, led by Kathy Siggins from Chapter 409, is a proud member of NARFE's Walk to End Alzheimer's National Team. Please consider joining Team HOPE or sponsoring Kathy in the walk by making a tax-deductible contribution to the Alzheimer's Association. Your generosity is greatly appreciated.



Kathy Siggins (L), 2nd Vice President and Alzheimer's chair, with auction winner Gale Vernon, pose with Kathy's homemade pie the proceeds going to the Alzheimer's fund. Thanks to both for supporting an important cause.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Hope everyone had an enjoyable, safe summer, as well as, the opportunity to visit family, grandchildren and friends. The following membership activities happened over the summer:

June: Members transferred out of our chapter: Casper Defiore; Oliver Furlong; Mary Miller; and, James Porter. Membership reinstated: Nancy Wynne. Second renewal notices were sent to: Charlotte Baudrau; Martha Coleman; Stan Smith; Lawrence Timko; and, Robert Zeller. The following members were dropped for non-renewal: Jacqueline Allen; Patton Allen; Kathleen Bright; Norman Cornelius; Bonnie Cramer; Ronald Greenberg; Helen Lockard; and, Mary Rushing.

July: Members transferred out of our chapter: Frank Dambrosia; Michael Horton; Walter Merten; Stephen O'Brian; James Rice; and, Robert Zeller. Second renewal notices were sent to: Vernon Bandel; Loretta Carpenter; Steven Hoke; Kay Morrow; Della Shives; Frances Sperry; Jean Thompson; and, J. Samuel Zigler. Members dropped for non-renewal: Doris Jeffers; Morris Kelsey; and, Max Peltz. Please welcome Timothy Stuart who transferred in from another chapter.

August: Members transferred out of our chapter: Laverne Bosley; Walter Bowers; Teresa Byers; and, Ralph Clayton. Membership reinstatements: Richard Goheen and Damita Green. Second renewal notices were sent to: Lane Hart; John Helm; James Marsh; Anne Mossburg; Dave Pendleton; George Regan; Florence Rice; Patricia Rice; Charles Summer; and, Gail Wegner. The following members were dropped for non-renewal; John Frank; Damita Green; Joyce Gregoire; Michael Kernan; Clarence Lantz; Daniel Lufkin; Dorothy Makel; Nancy Revis; and, Kate Welty.

Please welcome the following prospective members: Karen Drinnon; Chris Warden; and Michael Davidson. Please encourage members to timely pay their membership dues as we lost 22 members over the summer months for non-renewal.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Executive Committee of NARFE Chapter 409 met on June 13 and July 11 2017, at the American Legion. The minutes were approved. The Treasurer's reports were given. Legislative, Alzheimers, Newsletter, Membership, and Luncheon reports were given. Menus and programs for 2017 – 2018 were discussed and finalized.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of April 30, 2017..... \$5,008.04
 Receipts for May..... \$1,483.00
 Expenditures for May (\$772.92)
 TOTAL FUNDS available as of 5-31-2017.... \$5,718.12

LUNCHEON NOTICE

Kathy Kusel Patrick (1-202-264-0892)

Due to increased costs of the Legion, our cost for the luncheon will be \$16.00. All checks must be delivered by **September 8th**. If your check arrives after 9/8 you will not be able to have lunch, but you may attend the program. We have to tell the Legion how many are going to attend for their preparations. Late checks will be shredded and you will be notified. **Please note that this is an early luncheon.**

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

Members

Betty Jane Lind, age 89, died August 12, 2017. She was the wife of the late **Joseph S. Lind**. Betty served many years as our Service Officer and a member of other committees.

Relatives of 409 Members

None

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

Bill Davis, Ruth Davis, Joyce Gregoire, Howard Lutz, Lynn Mc Knight, Mary B. Miller, Anne Niemiec, Dorothy Piper, Jaimie Pugh, Ann Simon, Donald and Nadia Taylor

Gil Monck (1-717-762-7484)

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

Date: September 15, 2017
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: Golden Mile Alliance

We must receive your mail reservation or cancellation no later than Friday **September 8, 2017**. Call with any questions.

MAILING ADDRESS: NARFE Chapter #409, 4006 Carriage Hill Dr., Frederick, MD 21704

Reservations for, September 15, 2017 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, 4006 Carriage Hill Dr. Frederick, MD 21704**

We need to reserve the number of meals by Friday, September 8, 2017 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 2017

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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 2017 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 2017

- | | |
|---------------------|--|
| September 12 | Chapter 409 Executive Committee Meeting
9:30 AM at American Legion (Same location as our luncheon)
All are welcome to come. |
| September 15 | Chapter 409 Luncheon |
| October 3 | MD Federation Board Training. Bowie, MD |
| October 23 | MD Federation Training Day, Bowie, MD |