



The Key Notes

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

September 2018
Newsletter

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

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PLEASE NOTE NEW MAILING ADDRESS
FOR THE LUNCHEON

NARFE 409 LUNCHEON MEETING

Friday, Sept. 21

Doors open at 11:00 a.m.

New Maryland Taxes Speaker: Paul Schwartz

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)

Welcome back to all 409 members. I hope you enjoyed a really good summer, perhaps with travel or visits with family and friends. A really good summer would also mean that you escaped the brunt of the weather extremes that struck our area during the past few months.

** September is the start of a new year for Chapter 409. You won't want to miss the Sept luncheon with guest speaker Paul Schwartz, who will bring us up to date with what is going on with Maryland taxes. While many taxpayers may see a reduction in their federal taxes due to the new tax laws, such is not the case with MD taxes. Paul is Chairman of the NARFE MD Federation State Legislative Committee, and keeps a watchful eye and ear on tax bills that are brought before the state legislature.

** NARFE elections for national officers were held in June. No candidate for National President won a required majority of votes, so there is a second ballot for member voting. As a NARFE member, you may have

received an email on August 10 with subject: *NARFE Election Runoff*. This email gives election information as well as your membership number and a PIN that will enable you to easily vote on line. The September issue of *narfe magazine* provides candidate profiles as well as a paper/mail in ballot. Issues of critical importance to federal retirees and employees are still coming before a not so friendly Congress, so strong leadership more than ever is needed. Voting is both a privilege and a responsibility. Take action!

**Get ready to recruit! The 2018 NARFE Membership Drive runs from Sept 1 through Dec 31. For each new member you bring in, you will receive \$10 from NARFE National as well as an additional \$10 match from MD Federation. Be sure to always have with you some member application forms, just in case you have an opportunity to recruit an applicant!

**You will not receive a paper copy of the 2018-19 Chapter 409 Program Booklet, which in past years came out in September. After considerable discussion the Executive Committee voted to discontinue publication of this booklet, due to the high cost of printing and mailing some 500 copies. However, the booklet can easily be found on the Chapter 409 website:

<https://sites.google.com/site/narfe409/>

ALZHEIMER'S REPORT

Kathy Siggins (301-829-2462)



Please join me and Team HOPE on Sunday, October 14, as we participate in our 25th Walk to End Alzheimer's. We continue to walk in memory of Gene and loved ones lost, and in honor of those living with Alzheimer's and their families. Gene was officially diagnosed in 1990 following extensive testing at the NIH. I spent a decade watching him slowly slip away until his death on January 24, 1999, after a 13-year battle with Alzheimer's. The Walk to End Alzheimer's is the largest fundraising event for the Alzheimer's Association. Families who receive this devastating diagnosis turn to the Alzheimer's Association for help. The local chapters provide vital information on care, support, and services to families in our community. The walk also supports research aimed at achieving breakthroughs in developing preventions and effective treatments to fight Alzheimer's.

If you would like to sponsor me in the 2018 Walk, donations can be made online by visiting my walk page at: http://act.alz.org/site/TR?fr_id=11274&pg=personal&px=1592650 Or, if you prefer, checks made payable to the Alzheimer's Association can be mailed to my attention at: 13001 Purdum Ct., Mt. Airy, MD 21771, and if possible, to arrive by October 9. Monies are turned in prior to the walk. Please know that your generosity is greatly appreciated and that all donations for the Walk are tax deductible as charitable contributions.

The **Alzheimer's Semipostal Stamp was issued on November 30, 2017.** The stamp is available for purchase at most Post Offices and online at: https://store.usps.com/store/product/buy-stamps/alzheimers-S_564204, and by phone at 1-800 STAMP-24. The cost of the Alzheimer's Stamp is 65-cents, or \$13 for a sheet of 20. You must ask for the Alzheimer's Stamp specifically because it is a voluntary purchase. Since its issuance on November 30, 2017, 3 million stamps have been sold raising \$471,000 for Alzheimer's research at NIH. Please continue to buy it, use it, and promote its sale by every means possible. Thank you!

LEGISLATIVE

David Carmack (240-578-4965)

On August 1, 2018, the Senate approved a 1.9 percent average pay increase for federal employees in 2019 (1.4 percent across-the-board and 0.5 percent for locality pay). The House did not include a pay raise in its legislation.

The President had recommended no increase in pay for federal employees for 2019. The difference between the Senate and House versions is to be resolved in conference. Congress still has before it the President's proposals to eliminate cost-of-living adjustments for FERS retirees, to reduce the cost-of-living adjustment by 0.5 percent each year for CSRS retirees, to change the annuity calculations from the current average of the 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 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.

MEMBERSHIP REPORT

Dennis Vernon (301-694-8003)

Hey Gang – Hope you all had a wonderful summer. Piece of advice – if you get the opportunity to attend your class reunion, DON'T GO. You will find a lot of old people there. I now believe that my entire graduation class attended either medical or pharmacy school. At least, that is all they wanted talked about anyways (beside grandchildren) – I know. Newsletter time. Please welcome the following prospective members: Marsha Browning, Bart Elias, Aglaed Gillis, Charles Hall, Tyronda Jackson, Georgeanne Neptune, Ann Peternal-Boyle, and Annie Rogers. We now have Teresa Baker as the newest member to our chapter - Welcome Aboard. We also have the following new chapter members who recently transferred in from another chapter and they are: Joseph Fitzgerald, Barbara Schmidt, Nancy Seiler, Richard Sheffer, and, Kathryn Rogers. Happy to report that the following members have had their membership reinstated: Claudia Benack, Donna Huffer, Joseph Mangiafico, and, Mary Rushing. The following members have been dropped by NARFE Headquarters for non-renewal: Charles Burns, Wanda Eader, Frances Doughty, Barbara Gwinn, Pamela Kelmer, Geraldine Souders, George Tresansky, and Karen Webb. If you know of these folks, you may wish to give them a nudge and/or suggest they renew their membership to keep informed about possible federal benefit changes i.e. elimination and/or reduction (our benefits are a huge congressional target). By the way, for every new member recruited between September 1

and December 31, 2018, recruiters will earn \$10 for each new member they recruit (the recruiter's membership number needs to be on new prospective member's application [F-135]). I'll have copies for distribution chapter luncheons.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Chapter 409 Executive Committee met on June 15 and July 17. Reports were given. Programs for 2018/2019 were suggested and discussed. The final program list was approved at the July meeting.

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

Members

David DeWitt, age 69, died April 22, 2018. His widow is **Jacquelyn (Jackie) DeWitt**.

George Franklin Moran, age 92, died May 21, 2018. He is survived by his widow **Annis Moran**.

Mary Elizabeth (Libby) Trout, age 96, died May 31, 2018. There are no immediate survivors.

Relatives of 409 Members

Neeta Ellen Falconer, age 82, died August 7, 2018. She is survived by member **Lucian K. Falconer, Jr.**

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

Bill Davis, Ruth Davis, Betty Dean, Joyce Gregoire, Howard Lutz, Ann Niemiec, Kathy Kusel Patrick, Jaimie Pugh, Ann Simon, Joe Shrader, Donald and Nadia Taylor
Please contact **Gil Monck (1-717-762-7484)** with any information for this section of the newsletter.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE as of May 31, 2018..... \$4,601.64
 Receipts for June..... \$1,299.33
 Expenditures for June..... (\$1,199.25)
 TOTAL FUNDS available as of 5-31-2018..... \$4,701.72

SERVICE OFFICER

Chuck Caloia (301-938-2000)

Reminder: Keep Your Records Current

If you're a federal annuitant, please keep in mind that it's your responsibility to update your records with the Office of Personnel Management (OPM).

At the time of retirement processing, and as federal laws and personnel regulations change over the years, annuitants are furnished government forms and instructions concerning the applicable annuity and benefits programs.

After OPM has been notified of the death of an annuitant, the survivor is provided the proper forms and instructions for keeping his or her records current.

If you have questions or need assistance, you may contact the Chapter 409 service order, Chuck Caloia at 301-938-2000.

Date: **Sept. 21, 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: Barbeque beef w/ rolls and Cole slaw

Program: Maryland Taxes Paul Schwartz

We must receive your mail reservation or cancellation no later than Friday **Sept 14, 2018.**

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

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

Reservations for, Sept. 21, 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, Sept 14, 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

SEPTEMBER 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

- Sept. 18 **Chapter 409 Executive Committee Meeting**
 9:30 AM at American Legion (Same location as our luncheon)
 All are welcome to come.
- Sept. 21 **Chapter 409 Luncheon**
- Oct. 1 **MD Fed. Exe. Comm. Meeting, 3 p.m., Bowie, Md.**
- Oct. 2 **MD Fed. Board Meeting, Bowie, Md.**
- Oct. 26 **MD Fed. Training Day, Bowie, Md.**