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### Editor's Note (Dan Grauman • 301-806-5999)

Since we are still unable to meet in person, and there is not much activity locally, we will continue to issue abbreviated Newsletters as needed. I would like to thank those of you who have switched from hard copy to email Newsletter. I would like to urge all Chapter 409 members who have a computer or other electronic communication device, and who have access to the Internet to switch from hard copy Newsletter to the **email** version. You will receive your Newsletter sooner and in color, and you will be saving the Chapter printing and mailing expenses – the cost of printing and mailing a four-page Newsletter does not differ significantly from the cost of mailing a one-page Newsletter. Additionally, we plan to send updates when we receive news affecting our ability to meet. We will only be able to send those updates by email. We understand that some members do not have access to the Internet, and we will try to make accommodations where necessary.

Please email me at [dangrauman@gmail.com](mailto:dangrauman@gmail.com), if you wish to switch from hard copy to email.

### President's Message (Elinor Abrell • 301-831-8753)

It was Mark Twain who said, "The reports of my death are greatly exaggerated." Perhaps that statement can also apply to Chapter 409. While we are now over five months into living in a new world dominated by COVID-19, Chapter 409 has not suffered a demise. What we have missed is the camaraderie of getting together for luncheon meetings and accompanying programs – four of them now! With no activity there is no news to report, so we've not had a regular Newsletter during these months.

What has our attention these days is the coming November elections, with a large focus on issues surrounding voting by mail-in ballots. Eligible Maryland voters will receive by mail an *application* to request a ballot. If your choice is to vote by mail, don't wait – submit this application immediately. Your marked ballot can either be placed in an official ballot drop off box or returned by mail. Make sure your vote is counted. If you are using USPS, mail early. Voting information is easily accessed on line through your county government web site.

Believe it or not, more than a President will be elected in November. We certainly have heard little or nothing about other races. All 435 seats in the House of Representatives are up for election; 82 of these have been identified as battlegrounds. Only 35 Senate seats are up for election, and Maryland is not in this race. As a trusted voice for the Federal community, NARFE is our advocate, working through its lobbying arm, NARFE-PAC, even in these challenging times. As legislative elections are coming up, it is more important than ever to provide support to candidates who are advocates of Federal workers and retirees. Have you contributed to NARFE-PAC this year? Members' voluntary contributions to this fund help with the election of lawmakers supportive of the Federal community, and then with building good relationships with them. Information about contributing to NARFE-PAC can be found on page 16 of the August issue of *narfe* magazine (online version at <https://issuu.com/narfe/docs/narfe082020>).

(Editor's note: an excellent source for information is the 2020 Voters' Guides offered by the League of Women Voters of Maryland on the Web at [https://www.lwvmd.org/2020\\_voters\\_guides](https://www.lwvmd.org/2020_voters_guides)).

Americans have been told by health experts that Fall will bring a kind of double whammy with both COVID-19 and the usual flu season combined. Flu vaccine is now available at many medical facilities, including most pharmacies. It's early in the season and vaccine supplies are plentiful, so go now before demand grows and supplies diminish. Pneumococcal vaccine, which is highly recommended, is also available and can be given along with the flu vaccine. Be smart and take these important health steps asap!

### Legislative Report (David Carmack • 240-578-4965)

The House and Senate have approved a three percent military pay raise for 2021 in the National Defense Authorization Act for Fiscal Year 2021, but remain silent on a pay raise for Federal civilian employees. The President has recommended a one percent pay raise for Federal civilian employees. NARFE is advocating that Congress should, as it has done in recent years, match Federal civilian employees' pay adjustments with that of the military.

### Alzheimer's Report (Kathy Siggins • 301-829-2462)

While the world is looking a little different right now one thing hasn't changed: My commitment to ending Alzheimer's. The Western Maryland "Walk to End Alzheimer's" scheduled for October 11<sup>th</sup> will be virtual this year due to the COVID pandemic. Although we will not be able to gather in large groups, we will be walking together in our neighborhoods and communities across the nation to support the Alzheimer's Association. With the dollars we raise, the Alzheimer's Association can provide care and support to families, and help advance critical research. You are welcome to join Team HOPE or sponsor Kathy Siggins in the walk by making a tax-deductible contribution to the Alzheimer's Association. Mail a check payable to the Alzheimer's Association to Kathy at 13001 Purdum Court, Mount Airy MD 21771, or go to [http://act.alz.org/site/TR?px=1592650&pg=personal&fr\\_id=13502&et=39Vsv07EuVx947\\_HZ\\_Y2Cq](http://act.alz.org/site/TR?px=1592650&pg=personal&fr_id=13502&et=39Vsv07EuVx947_HZ_Y2Cq). Thank you!



### Chaplain's Message (Earle Browning • 301-831-5355)

We are saddened to report the following Chapter 409-related deaths:

*Jane Lieberman* – Nov. 11, 2019 • *Ray Thomas Zerby*, June 6, 2020 • *Lee M. Jacobs*, July 30, 2020

Chapter 409 members and relatives sick and/or shut-ins needing our prayers and concerns: *Bobby Rakestraw*

Frederick Chapter 409, Inc. of NARFE  
2458 Five Shillings Road  
Frederick, MD 21701

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Visit us at our website: <https://sites.google.com/site/narfe409/>

Linda Adams, Webmaster • 301-253-4740

### Luncheon Liaison's Message (Vicki Yanez • 301-662-7018)

Upon contact with the Banquet Manager, the American Legion still cannot accommodate large group gatherings. The American Legion is meeting about such gatherings on a month-to-month basis and making decisions based on state, county, and health officials' rules and regulations. As noted in the last newsletter, even when given the go ahead to reopen for large groups, there will be many new restrictions to follow. The Banquet Manager was unable to inform me of all the new restrictions, but promised to call me on a monthly basis with an update. Whenever the American Legion is given the go ahead to accommodate large group gatherings, they do know at this time that the gatherings will be different as follows: (1) no self-serving buffets, (2) no serving of a buffet by staff, (3) plated food would have to be delivered to tables by staff, (4) six persons only seated at a table with tables being distanced by six feet, and (5) no mingling among members (must stay seated except for restroom use). All persons in the American Legion must wear a mask at all times, except when seated to eat or drink. This leads to a question that must be thought about as follows: "Will NARFE Chapter 409 members be comfortable seated with other members at a table for six?"

### OPM Retirement Services Online

If you're a Federal annuitant with a computer and Internet access, be sure to visit OPM's Retirement Services Online secure website (<https://www.servicsonline.opm.gov/>). There you'll find answers to many benefits questions, as well as the capability to change your mailing address, your Federal or State income tax withholding, and much more.

Congratulations to NARFE Chapter 409 member, Jerry Miller, on the occasion of the publication of his book. You can contact Jerry at [jerm21703@gmail.com](mailto:jerm21703@gmail.com) for additional information.