



Next luncheon / meeting is on Tuesday, March 14 at 11:00 AM

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

Editor: Dan Grauman • 301-806-5999 • dangrauman@gmail.com

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

For the Chapter 409 February luncheon meeting, on Valentine's Day, there was a very nice turnout of members along with some guests who enjoyed the presentation given by Courtney Posch from [Graceful Transitions](#), a local company that can assist with the daunting process of downsizing and preparing to move on to a new phase of life. For those who missed this program, the descriptive handouts provided by the speaker can be viewed on our website, www.narfechapter409.org, click on "Download". Check them out!

The slate of nominated candidates for offices and positions for the coming year starting June 1 are in this Newsletter. Nominations from the floor may be made at the March meeting, and voting will follow at the April meeting.

Did you know that Medicare will provide and pay for COVID test kits? A **Medicare Part B** recipient is eligible to receive 8 test kits per month. Check at your local pharmacy or [click here](#). There are also authorized pharmacy websites where test kits can be ordered and shipped at no cost. Additionally, residential households in the U.S. can order one set of 4 free at-home tests from the [US Postal Service](#).

March is NARFE-PAC focus month. Since NARFE's founding in 1921, its mission has always been to defend and advance the pay and benefits of both active and retired Federal employees. Much of this important work is done through NARFE-PAC, the political action committee arm of NARFE. A PAC raises and spends money to elect political candidates, must follow strict election regulations, and must disclose how money is raised and spent. NARFE-PAC works by making contributions to the campaigns of Congressional candidates who are supportive of the Federal community. NARFE-PAC also builds and strengthens relationships with lawmakers in Congress by sending NARFE members and staff to fundraisers and meetings, which allows for face time to discuss and promote NARFE issues. NARFE uses these opportunities to raise awareness of the concerns of the Federal community and to keep NARFE's legislative priorities at the forefront. NARFE-PAC is a totally separate and segregated fund of NARFE, funded solely by voluntary and direct contributions from NARFE members. No membership dues or other non-dues revenues are used to fund NARFE-PAC. NARFE-PAC exists to fight back against threats to the interests of Federal employees and retirees, which means it is working for you! Your support is needed – the next elections will be here before you know it! NARFE-PAC can bolster the funds of Fed-friendly candidates who will champion NARFE's issues. More information can be found in the March issue of *NARFE* magazine, which has a **must read** cover feature article on NARFE-PAC. Information can also be found at www.narfe.org/advocacy, NARFE's national website. Make sure you contribute to NARFE-PAC . . . don't stand on the sidelines and watch your earned benefits get taken away.

Financial Report (Kathy O'Connor • 301-845-7964)

Balance available to Chapter 409 as of Jan 18, 2023	\$6,009.70
• Income	\$283.34
• Expenses	\$176.82
Balance available to Chapter 409 as of Feb 18, 2023	\$6,116.22

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

The Chance to Compete Act, H.R. 159, which I mentioned in the February 2023 issue of *The Key Notes*, has been passed by the House. The following bills have been reintroduced in this Congress: (1) The Equal COLA Act, H.R.

866, which would provide Federal Employees Retirement System retirees with the same cost-of-living adjustment (COLA) given to Civil Service Retirement System annuitants and Social Security recipients; (2) the Comprehensive Paid Leave for Federal Employees Act, H.R. 856/S. 274, which would expand paid leave options for the Federal employees; (3) the Fair COLA for Seniors Act, which would provide the calculation of COLAs that more accurately reflect expenditures by seniors; and (4) the Federal Adjustment of Income Rates Act, H.R. 536/S. 124, which would provide an average pay raise for Federal workers in 2024 of 8.7% (4.7% across-the-board increase and an average increase of 4% in locality pay).

The NARFE Chapter 409 Nominating Committee

The chapter's Nominating Committee is pleased to announce that Mr. Joe Fitzgerald has volunteered as a candidate for Recording Secretary for the 2023-2024 term. Kudos to Joe for stepping up! We're still seeking **two chapter members** to volunteer as candidates, one for **Assistant Chaplain** and the other for **Member-at-Large** (one of six). Both positions are members of the chapter's Executive Committee, which meets online on the Thursday before each monthly luncheon. Volunteers have the satisfaction of knowing that their participation makes possible the monthly luncheons and other activities that benefit chapter members.

If you're thinking about volunteering as a candidate but have questions about what's involved (hint: not a lot of your time), feel free to contact me (Chuck Caloia, 301-938-2000; chuck_caloia@yahoo.com) or another member of the Nominating Committee (Mary Lou Blessing, ml.blessing@comcast.net; or Peter Alvestad, alvestad@aol.com) for more information.

The present status of the candidate slate is: **President**, Elinor Abrell; **1st VP (Membership)**, Scott Darby; **2nd VP (Legislation)**, David Carmack; **Corresponding Secretary**, Vicki Yanez; **Recording Secretary**, Joe Fitzgerald; **Treasurer**, Kathy O'Connor; **Chaplain**, Margaret Clark; **Assistant Chaplain**, VACANT; **Service Officer**, Chuck Caloia; **Newsletter Editor**, Dan Grauman; **Members-at-Large** (6), J.D. Brooks, Margaret Hawker, Pam Ogasawara, Walter Rabbit, Jeanine Young, and 1 VACANT.

Nominations also will be taken from the floor at the March luncheon, the election will be held at the April luncheon, and the 2023-2024 Executive Committee will be installed at the May luncheon.

Chaplain's Report (Margaret Clark • 240-405-4018)

We keep in touch with the shut-ins who are: Betty Brewer and Mary Miller. In case of illness or death, please notify me at the phone number above, or by email at mclark615@verizon.net. Thank you!

Service Officer's Report (Chuck Caloia • 301-938-2000)

Face it, Federal benefits can be complicated. One great reason for belonging to NARFE is that assistance is available to members when they have questions about their benefits or need help "navigating the OPM landscape." First, there's the *NARFE* Magazine. Its "Questions & Answers" column is in every issue. There you may find the answer to a question of your own. *NARFE* Magazine also publishes interesting articles on specific subjects, such as planning for retirement. Second, the benefits experts at NARFE Headquarters are just a phone call away (800-456-8410, Option 2). Finally, as a member of NARFE Chapter 409 you have a Service Officer close at hand who can help direct you to the answers to your questions or assist you in contacting the appropriate source of information.

Frederick Chapter 409, Inc. of NARFE
2471 Five Shillings Road
Frederick, MD 21701

March 2023

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March 2023 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

NARFE Chapter 409 luncheons take place at the **Golden Corral Buffet & Grill, 5621 Spectrum Drive • Frederick, MD 21703 • Phone: 301-662-5922. See 2023 luncheon schedule below • buffet starts at 11:00 AM, program starts at 12:30 PM. If you have not been fully vaccinated, or if you are not feeling well on the day of the luncheon, please do not attend.**

SNOW POLICY: If Frederick County Schools are closed for weather, the luncheon meeting is canceled. If County Schools are delayed but open at meeting time, the luncheon meeting will be held as scheduled.

Date	Speaker	Presentation Title
Mar 14	Jeannine Robinson, Consumer Protection Division of the Office of Attorney General of MD	The latest scams and frauds
Apr 11	TBA	News from the Maryland General Assembly
May 9	TBA – Recipient of annual Chapter 409 donation	Annual donation, remembering Chapter members who have passed, installation of new NARFE Chapter 409 Officers
Jun 13	BINGO	BINGO

Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.

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

The [Alzheimer's Association](#) held its Maryland Advocacy Day in Annapolis on Thursday, February 16. Kathy Siggins joined fellow advocates, Jheni Libongco and Elizabeth Chung from Frederick County to share the Maryland Alzheimer's Legislative priorities for 2023 with State Senator William G. Folden, District 4 – Frederick County, and Andrew Zirkle, Chief of Staff for Delegate Jesse T. Pippy, Legislative District 4.

There are approximately 242,000 dementia caregivers for the 110,000 Maryland residents living with Alzheimer's. Our three priorities: To establish a dementia care navigation program through the Maryland Department of Aging; to fully fund the necessary resources needed to implement Maryland's 2022-2026 Alzheimer's State Plan for the Cognitive Health program within the Maryland Department of Health; and a \$21 million expansion of the Maryland Department of Aging Senior Care program to help seniors age in place.

