



<< Next luncheon / meeting is on Tuesday, September 12 at 11:00 AM >>

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

Welcome back to all Chapter 409 members! I hope you enjoyed a really good summer, perhaps with travel, or visits with family and friends, now that the world is once again open. A really good summer also means that we have not had to endure extreme weather events seen in parts of the U.S., the areas of extreme heat or either too much or too little rain.

September is the first meeting of the new Chapter year. The Executive Committee welcomes some new members: Joe Fitzgerald as Recording Secretary, and Members-at-Large Margaret Hawker and Beverly Rynex. Margaret is not new to the Executive Committee, moving from the office of Recording Secretary; we thank her for her many years of service to the Chapter in that office. Also leaving was Linda Adams, whose years of serving as a Member-at-Large are much appreciated. The Executive Committee meets on the Thursday preceding the Tuesday luncheon. Since the emergence of COVID, these meetings are held in Zoom format. Any member is welcome to join in the session, just contact Dan Grauman to request the meeting link.

The Executive Committee met during the summer for the single purpose of planning and arranging programs for the coming year. Suggestions for programs came from several sources, in fact, there were so many good ideas that not all could be used this year, and will be considered for next year. We think we have prepared a program agenda that will be interesting and informative for our members. The September program features a topic timely in today’s world. Mr. Thomas Coogan, Election Program Manager for the Frederick County Board of Elections, will be discussing the work of the Board, including security measures and the roles of election judges. The Fall project of the Executive Committee will be the much needed task of updating the very out-of-date Chapter By-Laws, which were approved in 2006.

Meanwhile, let us not forget that we are here as members of NARFE, most of us as retired federal employees, which is our common bond. NARFE was founded for the purpose of defending and advancing the earned pay and benefits of the federal community of employees and retirees. NARFE is a trusted source to provide valuable guidance on complex topics such as retirement, health care, life insurance, and other benefits, keeping members informed of any changes that might occur impacting these areas. Remember also that NARFE is our legislative voice on Capitol Hill. The monthly magazine, *NARFE*, and the website <https://www.narfe.org/> are both great sources of information.

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

Balance available to Chapter 409 as of May 19, 2023	\$6,081.08
• Income	\$588.34
• Expenses	\$811.40
Balance available to Chapter 409 as of August 19, 2023 . .	\$5,858.02

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

During August, Congress has been in recess – a period of time for its members to interact with their constituents. In July, the House and Senate passed different versions of the National Defense Authorization Act, where the differences must be worked out in conference. Each version

authorized a 5.2% military pay increase for 2024. NARFE said that this action increased the likelihood of a 5.2% pay increase for the federal workers for 2024.

By the end of September, legislation must be enacted to fund the Government beginning October 1, 2023, to prevent a Government shut down.

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

The following NARFE member passed away: Effie Louise Fulmer on July 20 at age 91.

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 (mclark615@verizon.net). Thank you!

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

Team HOPE is up and ready to hit the pavement as we Walk to End Alzheimer’s for our 30th year in Frederick in the Western MD Walk on **October 15, 2023**. The flyer for the Walk can be viewed [here](#). All members and friends are welcome to join us by donating, walking, or joining JD Brooks and others at the NARFE table set up at the Nymeo Field at Harry Grove Stadium. He is usually very entertaining and needs company. You can also visit the NARFE National Walk Team [website](#) to register, join a team, sponsor a team or walker, and follow our NARFE’s National Walk Teams’ progress, as we Walk to End Alzheimer’s. For further information contact Kathy Siggins.

Membership Report (Scott Darby • 301-662-7123)

We currently have 308 members. Since May 1st, we have 3 new members while 7 members have passed away. Information about NARFE and our chapter will be sent to prospective members. Thanks to Chuck Caloia for helping to keep the membership list current.

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

NARFE Publication on Benefits Guidance for Survivors

A NARFE white paper entitled, “Affairs In Order: Benefits Guidance for Survivors of Federal Annuitants” is available [online](#). As this publication states, “Death is an unpleasant topic for anyone. Thoughtful end-of-life planning is a tremendous gift you can leave for those who will be left behind. . . . As your final kindness, you can lighten their burden by ensuring they have all the information they need to handle your affairs effortlessly.”

To assist survivors, the white paper addresses topics such as what happens when a federal annuitant dies; how to report the death of an annuitant; the Social Security benefits for eligible survivors (including spouses of a federal retiree or active employee, surviving children, dependent parents, former spouses, adult children incapable of self-support, and young children); and how to access benefits. It also lists additional sources of information and forms for applying for death benefits, all available on the OPM website.

Questions, call me or email me at chuck_caloia@yahoo.com.

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September 2023

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September 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 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	Program
Sep 12	Thomas Coogan, Election Program Manager	Frederick County Board of Elections
Oct 10	Megeen White - Alzheimer's Association, Greater MD Chapter	Alzheimer's
Nov 14	David Hurka – BlueCross/Blue Shield FEP	Federal Employees Health Benefits (FEHB) Program
Dec 12	Brad Stone – National Museum of Civil War Medicine	Santa & Christmas at the time of the Civil War
2024		
Jan 9	Mary Rolle & Chris Manners – Frederick County Register of Wills	The Frederick County Register of Wills
Feb 13	Brad Young, CFP	Tax strategies for seniors
Mar 12	Moss Rudley, Supt. Historic Preservation Training CTR.	National Park Service
Apr 9	To be determined	Maryland General Assembly update
May 14	Representative of charity donation recipient	New officers' installation, charity donation, memorial service
Jun 11	BINGO	BINGO

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