



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

FEBRUARY 2012  
NEWSLETTER

President: Mary Lou Blessing • 5017 Camelback Lane  
Frederick, MD 21703 • 301-473-5662

Editor: Henry Walter • 7431 Willow Road, Unit 26  
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## PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) [ml.blessing@comcast.net](mailto:ml.blessing@comcast.net)

As I write this column, winter has finally come. Wasn't December great though – those 50+ degree days enabled everyone to put up and, unbelievably, also take down our decorations in comfort. Now what? Valentine's Day is coming. That will be our chance to communicate how we feel to the folks who are important in our lives – family, friends and those who make our days happier. As you may be guessing – this is all a lead into our program for the February luncheon meeting. Bill O'Neal whom I am sure some of you know as the primary instructor of all things "computer" – cell phones, cameras, computer programs, for FCC's Institute of Learning in Retirement (ILR) is coming. He will be introducing us to the new world of "social media". We hear the terms all the time – you know when someone tells you that they put the photos of their new grandbaby up on their Facebook page or they got a "tweet" about some restaurant from someone. Ever wish you knew what they meant? Want to see those photos or post your own? Are you afraid that if you try to do those things someone will start bombarding you with "spam"? Well, hopefully after this meeting you will have been introduced to email, Facebook, Twitter and be aware of their potential as well as the associated "dangers" or pitfalls. Then you can take a course (or ask a grandchild) to help you get started communicating with those 'Valentine's Day' folks. So, come join us on February 17<sup>th</sup> for this meeting. ***It is February, so remember that if the Frederick schools are closed because of weather, we will not meet.***

Now on another communications topic we all need to have with our loved ones – locations of vital documents. My mother died nearly 18 months ago and because she left copies of "competing" documents (no originals have been found) her affairs are not settled, which has caused much discord in the family. I ask each of you to be sure there is one and only one will, one letter of intention which states who gets what household item and perhaps most importantly – that the person(s) specified as executors still wish, and are able, to serve in that capacity. There is a document that NARFE National provides, the F100, which can be very helpful in gathering the information and putting it in a form which will be helpful to those surviving you.

On-line you can obtain a copy of the full 23 page document at <http://www.narfe.org/pdf/f-100.pdf> or order a printed from NARFE headquarters.

Join us on February 17<sup>th</sup> and until then Happy Valentine's Day.

Mary Lou

[A Message -- excerpted from the Maryland Federation Newsletter -- by Ted Jensen – President of Maryland Federation of Chapters.](#)

As you read this, barring a miracle, Congress will still be gridlocked. The causes seem to include the usual political positioning for the next election and a more fundamental argument over the proper size and scope of the Federal Government. These are both to be expected, but the clashes are harsher than we've seen for a long time. These arguments are never completely settled, so we need to take the long view.

When the dust settles, there will still be a Federal Government, and the country will still need competent, dedicated Federal employees to provide vital public services. I am concerned that the on-going political battles will damage the Federal civil service. An honest, competent bureaucracy is a vital part of the fabric of our country. Unfortunately, that is not fully appreciated by the public. As current or retired Federal employees, I believe we have a special obligation to do what we can to ensure that the Government will continue to be able to attract and retain good people. We have the knowledge and the means to inform and educate the public on the value of public service. We need cooperation between every level of NARFE, and we need to use all the tools and resources available to get the message to everyone. If we succeed, the public may one day tell Congress, "Enough already. We don't want the people who work for us having to wonder every few months if the Government is going to be shut down."

**TREASURER'S REPORT**

*Jerie O'Connor (301-845-7964)*

|  |                  |
|--|------------------|
| BALANCE AS OF November 30, 2011 .....          | \$3432.68        |
| Receipts December .....                        | \$1742.97        |
| Expenditures December .....                    | \$1436.20        |
| CD funds transferred to checking .....         | \$2500.00        |
| BALANCE AS OF December 31, 2011 .....          | \$6239.45        |
| CD BALANCE .....                               | \$2512.13        |
| TOTAL FUNDS available as of December 31, 2011. | <u>\$8751.58</u> |

**SECRETARY'S REPORT**

*Margaret Hawker (301-874-8409)*

The Chapter Executive Committee met January 17 at the American Legion. Secretary's minutes and treasurer's reports were approved. Legislative, Membership, and Chaplain's reports were given. The Committee approved the Charity Committee's recommendation that Chapter 409 donate \$1000 to DayBreak Adult Day Services. Nominations for Chapter officers and Executive Committee members will be announced at the February luncheon.

**CHARITIES**

*50/50, Chapter Charities: Ruth Davis (301-874-1997)*  
*Alzheimer's Fund: Kathy Siggins (301-829-2462)*

We realized \$74 from 50/50 sales and \$97 from sale of chances on desserts.

**LEGISLATIVE REPORT**

*Kathy Siggins*

A House-Senate Conference Committee, facing a February 29 deadline, will soon begin negotiations on extending the payroll tax holiday. Federal workers, retirees and survivors have already done their part with a two-year freeze saving the federal government \$50 billion. The House **passed** position is asking current and future federal employees to bear a third of the cost of the extension through further pay freeze and increased retirement contribution totaling \$64.5 billion over ten years. Any plan that pays for 1/3 of the payroll tax cut by taking money out of the pockets of fewer than 2% of America's middle class is unacceptable and unfair. Call the Capitol on **February 15, National Call Congress Day**, using NARFE's toll free number, 1-866-220-0044. Ask the operator to connect you to your representative and/or senators' office and tell them, "that future pay freeze and increased retirement contributions by federal workers to pay for the extension of the payroll tax holiday would unfairly single out those who protected our nation, including many who are on a fixed income."

**Frederick Board of County Commissioners Rule in Favor of Senior Tax Credit.** On January 3, the Board of County Commissioners approved a senior tax credit of 20% of net county taxes for homeowners age 65 and older that qualify for the State Home Owners Tax Credit Program and household income limits of \$60,000 and a net worth of \$200,000 (excluding home value and any retirement **accounts**).

**NEW BENEFIT FOR MARYLAND DRIVERS!**

In Case of an Auto Emergency

Maryland drivers can now **add three emergency contacts to their driver's license** so police will know who to call if an accident occurs. The emergency contact information is stored electronically on an individual's driver's license and will be available only to authorized law enforcement personnel. You can go to the MVA's website at [www.mva.maryland.gov](http://www.mva.maryland.gov) and add your three emergency contacts in just a few minutes. You will need your Driver's License Number to complete this process.

1. Go to the website: [www.mva.maryland.gov](http://www.mva.maryland.gov)
2. Go to "Do It Online" (upper right hand side) & click on "Emergency Contacts"
3. Click on "Emergency Contacts" (on left near bottom)
4. Follow prompts

**MEMBERSHIP**

*Bill Elsen, Membership (301-663-4027)*

Seven new members (all annuitants) joined our chapter in December. Five of these were recruited by HQ under the New Membership Incentive Program. They are Ray Zerby, Laurel Carey, Phyllis Covahey, John Helm, Lynn Jacobowitz, Robert Lawrence and Mary Owens, who transferred to our chapter from Gaithersburg Chapter 581. Please welcome them to our chapter when they attend their first 409 luncheon meeting. Three members whose memberships had lapsed were reinstated: Robert Fisher, Jean Grant and William Long. The following six members were dropped for not renewing their lapsed membership: Michael Arner, Dorothy Fuller, Thomas Gargan, Larry Loveland, Dorothy Troxell, and Lewis Wade. If you know any of these people, please give them a call and encourage them to renew their membership, preferably utilizing *Dues Withholding*. We will also be contacting them in an effort to persuading them to renew membership. One member, living in Florida, transferred out of our chapter. This gives us a **net gain of three members**. This is the first month in some time that we gained members. Again, please try to find new prospects for NARFE. Every issue of the NARFE Magazine has a membership application or you can obtain applications from me, Bill Elsen.

*We are saddened to report the deaths of the following members and relatives ~*

Members:

Pauline L Toms, 86, died December 18; no widower  
Josephine V Berwager, 82, died December 20; no widower  
Martha L Dohm, 73, died December 25; no widower  
Raymond F Baker, 72, died December 31; widow is Barbara

Relatives of Members:

William L Thompson, 50, died December 29, son of 409 member  
Deloris Thompson  
Shirley B Graham, 81, died January 1, 2012, mother of 409 member Patricia Graham

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

Carl Darner, Don Dupreie, Joyce Gregoire, Mary Grace Mullinix, William Kennedy, Ann Simon, Irene Owens, Jurgen Piper, Dorothy Piper  
*Gil Monck, Chaplain (1-717-762-7484)*

Ruth joined NARFE in 1993 as the secretary and then worked as coordinator with the Volunteer Income Tax Assistance program for eleven years. Other volunteer work has been as Treasurer of Carroll Manor Fire Company. She also served on the Audit Committee of the Frederick Country Fire Companies. She was President of the Church Council for many two-year terms and became President of the Parish Church council which is composed of three churches. She also served ten years as Treasurer of Manor Parish Church council.

**NOMINATIONS COMMITTEE REPORT**

Henry Walter (301-644-4273)

For the one-year term beginning May 2012, the Nominating Committee is pleased to announce that we have a full slate. Most officers will continue into the new term, but there are three changes. Louis Popowsky will become Editor of the newsletter, Scott Darby will replace Lou as an At-Large member of the Executive Committee, and Kathy Kusel will become Assistant Chaplain. Members have the opportunity to nominate additional persons for any office at the March luncheon. If you intend to nominate someone, please be sure you have their permission to do so!

**CHAPTER BIOGRAPHY**



Ruth Davis is a native of Frederick Country, born in Frederick Memorial Hospital. She is married to Bill Davis and has four living children and one deceased, nine grandchildren, and seven great-grandchildren. Ruth earned an AA in Accounting from FCC. She received a BA in Economics and Financial Management from Hood College (double major). She worked at Fredericktown Bank as an internal auditor and then went to the National Institutes of Health, eventually becoming an Administrative Officer retiring 1992.

**NOTE FROM NEWSLETTER EDITOR**

Doris and I will be moving to Albany, New York in late March. This newsletter is the last that I will edit. Beginning in March, Louis Popowsky will become acting editor. I thank Chapter 409 for all its support of both me and Doris since 1997. Please support Lou as you have us. *Henry Walter*

Luncheon:

Date: February 17, 2012

Location: American Legion, 1450 Taney Ave., Frederick, MD.

Time: Doors will open at 11 am. Lunch served at 12 noon.

Program starts promptly at 1 pm.

Menu: Barbecue Beef and Rolls

Program: **Intro to Social Media- Pitfalls and Pleasures**

We must receive your mail reservation or cancellation no later than Friday, February 10. Call Georgia Wells 301-865-9693 with any questions. MAILING ADDRESS: P.O. BOX 823, NEW MARKET, MD 21774-0823

**RESERVATIONS FOR February 17, 2012 LUNCHEON MEETING:** Please complete this form and a check payable to NARFE Chapter 409) in the amount of \$12.00 per person. Mail both to NARFE #409 Luncheon, P.O. Box 823, New Market, MD 21774-0823 (to be received by Friday, February 10, 2012 so please MAIL PROMPTLY!).

| Name  | Member                   | Guest                    | New Member               | 1 <sup>st</sup> Luncheon | Name  | Member                   | Guest                    | New Member               | 1 <sup>st</sup> Luncheon |
|-------|--------------------------|--------------------------|--------------------------|--------------------------|-------|--------------------------|--------------------------|--------------------------|--------------------------|
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 12280 Rosswood Dr.  
 Monrovia, MD 21770-9400  
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**February 2012 NEWSLETTER**

**Chapter 409 NARFE**

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

**CHAPTER 409 OFFICERS  
 May 2011 – May 2012**

|                                  |                   |              |                           |                |                |
|----------------------------------|-------------------|--------------|---------------------------|----------------|----------------|
| <i>President</i>                 | Mary Lou Blessing | 301-473-5662 | <i>Chaplain</i>           | Gil Monck      | 1-717-762-7484 |
| <i>Immed Past President</i>      | Ted Jensen        | 301-845-2088 | <i>Assistant Chaplain</i> | Henry Walter   | 301-644-4273   |
| <i>VP-Membership</i>             | Bill Elsen        | 301-663-4027 | <i>Newsletter Editor</i>  | Henry Walter   | 301-644-4273   |
| <i>VP-Legislative</i>            | Kathy Siggins     | 301-829-2462 | <i>Exec Comm At-Large</i> | Margaret Clark | 301-834-7519   |
| <i>Recording Secretary</i>       | Margaret Hawker   | 301-874-8409 | <i>Exec Comm At-Large</i> | Ruth Davis     | 301-874-1997   |
| <i>Corresponding Sec'y</i>       | Linda Adams       | 301-253-4740 | <i>Exec Comm At-Large</i> | Louis Popowsky | 301-371-6648   |
| <i>Treasurer</i>                 | Jerie O'Connor    | 301-845-7964 | <i>Exec Comm At-Large</i> | Walter Rabbitt | 301-865-5255   |
| <i>Luncheon Coordinator</i>      | Georgia Wells     | 301-865-9693 | <i>Exec Comm At-Large</i> | Joseph Shrader | 301-845-7184   |
| <i>Service Officer</i>           | Chuck Caloia      | 301-938-2000 | <i>Exec Comm At-Large</i> | Tom Wiley      | 301-534-4247   |
| <i>Assistant Service Officer</i> | Richard G. Long   | 301-371-7195 |                           |                |                |