



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


OCTOBER 2009  
NEWSLETTER

President: Ted Jensen • 1107 Bennie Duncan Rd.  
Frederick, MD 21701 • 301-845-2088

Editor: Linda Adams • 5 Faith Court  
Damascus, MD 20872 • 301-253-4740

## PRESIDENT'S MESSAGE

*Ted Jensen (301-845-2088) t.t.jensen@att.net*



Wow. Our luncheon speaker at yesterday's meeting is still on my mind as I draft this message. Those of you who did not attend missed a fine presentation on the future of Ft. Detrick by Col. Judith Robinson, Garrison Commander. I know it's hard for some of our members to get to the luncheons. If you'd like to attend but need a ride, please call any of the people on the Executive Committee and we may be able to find someone near you who could help.

Looking to our future activities, our chapter is cooperating with the Frederick County Commission on Aging, AARP and several other organizations to sponsor a forum on senior issues on October 13 from 1-3 pm at Frederick Community College. This will be a great opportunity to discuss issues that concern you and your neighbors with your elected officials. Frederick County will lose revenue as State and Federal revenues shrink. There will be pressure on our elected representatives to either cut services for senior citizens or raise taxes or both. Please come out and participate in this exercise in local democracy.

Shifting now to internal NARFE business, we need your opinion on single NARFE dues. The National Executive Board has put the issue directly to the chapters by Referendum. Our chapter has received a ballot which must be returned by December 8. We will cast one for vote for every 50 members. Our chapter votes will reflect your views, either to Approve or Disapprove, or some votes for each in proportion. The main thing is that we need to hear from everyone, including those who don't attend luncheon meetings. Your Executive Committee suggests several ways to provide your opinion. Basically, we don't care how we hear from you, as long as we actually hear from you. In the October and November chapter newsletters there will be a form you can cut out and mail in. If you're coming to the luncheon, put the form in with your reservations. If not, mail it to me at the address in the masthead of the Newsletter. If you want to send me the form printed in the NARFE Magazine, that's okay too. If you don't want to use the postal service, send me an email with your "YES" or "NO". Remember, we want to hear from each member, so if there are two members in the same household, be sure to note each one's opinion somehow. I won't repeat everything about the proposal itself. It's covered in the NARFE Magazine and on the NARFE website. In short, the NARFE dues proposal would eliminate chapter dues, which are now set by individual chapters and range from nothing to \$20 a year, clustered around \$7. If the proposal is approved, every NARFE member would pay \$40 a year. The chapters would receive \$9 back for each member. There would be discounts for members choosing dues withholding. Proponents believe this change will improve recruiting and retention and make NARFE a more modern organization. It would effectively end discussions about the requirement for mandatory chapter membership. Opponents believe

it will hurt both recruiting and retention and take the dues setting decision away from individual chapters. I urge you to consider the question in terms of what's best for the total organization in the long term. In my view at least, this is not primarily a matter of money but more a matter of what kind of organization we envision for the future so that NARFE can continue to carry out its mission.

In closing, I want to say thanks to the Elks Lodge for providing our chapter with an excellent place to meet and great service. Please let the folks at the Lodge know that we appreciate what they do for us, and support the Lodge in its work when you can.

## TREASURER'S REPORT

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

## AUGUST, 2009 REPORT

<b>BALANCE AS OF JULY 31, 2009</b> .....	\$4,431.22
Receipts .....	467.04
Expenditures .....	359.93
(Includes Alzheimer's Funds: \$302.50)	
Balance August 31, 2009 .....	4,538.33
CD BALANCE .....	5,109.36
<b>TOTAL FUNDS AVAIL. AS OF AUG. 31, 2009 ...</b>	<b><u>\$9,647.69</u></b>

## MEMBERSHIP

*Mary Lou Blessing (301-473-5662)*



For the month of September, our chapter is up by 4 from new members and transfers in but down by 7 from deaths and those dropping membership.

Our new members are: Jerry Keller, Marie Kolb, Sondra Stephens and Mark Sarrasin. Welcome!

Having your NARFE dues withheld automatically from your annuity saves you a small amount of money but means a lot to NARFE. To help you with this change, we will provide Dues Withholding Forms at the bake table during each luncheon.

## SECRETARY'S REPORT

*Margaret Hawker (301-874-8409)*



The Chapter Executive Committee met on September 15 at the Elks Lodge. The secretary's minutes and the treasurer's report were approved. Legislative, Membership, and Chaplain's reports were given. Procedures for implementing the Chapter's vote on the national issue of unified dues were discussed and decided. The proposed budget for 2009-2010 was approved for presentation to the members.

**LEGISLATIVE REPORT**

*Tom Wiley (301-534-4247)*



**Federal:**

Due to the greatest deflationary period in generations, government and private economic forecasters see no cost-of-living adjustment (COLA) in Social Security benefits and federal civilian and military retirement payments for 2010. Therefore on September 8, 2009 Rep. Carolyn McCarthy (D-NY) introduced H.R. 3536 which would provide a one-time payment of \$150 to Social Security recipients and federal retirees and annuitants. Under current law about 200,000 CSRS and other system retirees are not eligible for this one-time payment. NARFE is working with key members of Congress to assure all federal retirees receive this compensation to help defray higher living costs.

**State:**

The Maryland State Budget has been reduced by another \$454 million dollars. It is unclear at this time what effects will be felt from these cuts and what services will be targeted.

Recently with more State budget cuts on the horizon, the State Legislative Committee (SLC) and other Maryland Senior organizations held a meeting with Governor O'Malley's Deputy Chief-of-Staff and other State personnel to request that legislators not make monetary cuts to senior services or agencies that support seniors in the State. The Governor's representatives were interested and attentive but made no promises. State Senator James C. Rosapepe (D-Mont) was very instrumental in arranging this meeting and deserves credit along with others.

One of the objectives of Maryland NARFE Chapters is tax deduction equity for Maryland senior citizens. At a luncheon attended by Dick Strombotne, MDPAC Chairman Dave Roseman and officers of several Montgomery County chapters, Del. James Gilchrist (D-Mont.) District 17, of the House Ways and Means Committee agreed to introduce a bill to close the gap in three steps beginning in FY-2012 in the amount of \$500 - \$850 - \$850 respectfully. The inequity now is \$1000 vs. \$3200 which caused some taxpayers an additional \$175 in 2008. The bill will need sponsors in the State Senate. Contact your District Senators and urge them to get on board.

**SERVICE OFFICER**

*Betty J. Lind (301-898-7419)*

**ASSISTANT SERVICE OFFICER**

*Richard Long (301-371-7195)*



**July/August COLA**

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased **0.3 percent** in August according to the Bureau of Labor Statistics (BLS). The CPI-W average for July/August is 210.8. For purposes of calculating the next cost-of-living-adjustment (COLA), the index is now **2.2 percent lower** than the 2008 third quarter average base index of 215.5.

Benefits awarded under the Federal Employees Compensation Act (FECA) are now **3.1 percent higher** than the December 2008 CPI-W of 204.8. Unless there is a major negative change in the CPI-W during the next four months, FECA beneficiaries will

receive a COLA in April.

Month	CPI-W	Monthly % Change	% Change From 215.5
Oct.	212.2	-1.7	-1.5
Nov.	207.3	-2.3	-3.8
Dec.	204.8	-1.2	-5.0
Jan.	205.7	+0.4	-4.5
Feb.	206.7	+0.5	-4.1
Mar.	207.2	+0.2	-3.8
Apr.	207.9	+0.3	-3.5
May	208.8	+0.4	-3.1
Jun.	210.9	+1.1	-2.1
Jul.	210.5	-0.2	
Aug.	211.2	+0.3	
Jul/Aug	210.8		-2.2 Avg.

Again the Congressional Budget Office (CBO) estimates, older Americans will receive no cost-of-living increase in their Federal benefit checks in 2010. The affected benefits include Social Security, federal annuities and military pensions. The protection of your current earned benefits in these uncertain times remains NARFE'S most important concern.

**ALZHEIMER'S FUND**

*Sandy Stephens (301-829-5409)*

The baked goods raffle took in \$82 for Alzheimer's. We thank all who brought baked goods, and appreciate everyone's efforts. If you would like to bring something for the October raffle, please call me Sandy Stephens, at the above number.

Look for information about the upcoming candle light vigil in Baker Park and the Memory Walk at the Maryland School for the Deaf. Remember to buy the Alzheimer's Stamps and use them!

**50/50 RAFFLE**

*Ruth Davis (301-874-1997)*



At the June luncheon the 50/50 raffle collected \$120 with six winners. The income from the 50/50 raffles is used for our charitable donations. It is a good cause and we need your support for this activity of the Chapter.

**CHAPLAIN'S REPORT**

*Gilbert B. Monck (1-717-762-7484)*

Chapter 409 had one member die since our June report. It was Donald C. Earp Sr. who died August 28, 2009 at the age of 85 years. His Widow of 61 years is Sara Earp. He had worked at the National Institute of Health for 36 years.

We had four relatives of a 409 member die. They were: Avis B Schultz who died August 31, 2009 at the age of 84 years. Her husband of 62 years is 409 member David Schultz; Inez R. DeWitt who died September 2, 2009 at the age of 85 years. She had worked at the Atomic Energy Commission. Her son is 409 member David DeWitt; Virginia K. Fisher who died September 5, 2009 at the age of 87 years. Her sister is 409 member Anne Mossburg of Frederick; and Mrs. Anna Mae Miller who died September 13, 2009 at the age of 76 years. Her brothers are 409 members Oscar U. Fisher and Franklin L. Fisher both of Frederick.

The following were Federal retirees, but not NARFE members; Earl R. Leatherman who died September 9, 2009 at 66 years. He had worked for "U.S. Government" for 30 years; Paul W. Wolfe who died September 12, 2009 at 61 years. He had worked at the National Institute of Standards and Technology; and Harold J. Quinn who died September 12, 2009 at 89 years. He had worked as an electrical engineer/physicist for the federal government.

The following 409 members and relatives are sick and/or shut-ins and need our prayers and concerns: Mary Browning; Rod Frederickson; Dorothy Piper and Jurgan Piper; Gordon Wells; Robert Strailman ; Sally Frey; Donald Dupreie; Betty Lind; Irene Owens and Bob Genyer. Kay Nowstrup's daughter and granddaughter are recovering well. Let us keep the bereaved and ill members and their families in our prayers.

NEWS ITEMS & EVENTS

NARFE-PAC & MD-PAC

Think of NARFE-PAC as the Retiree's Fund for the Future! NARFE is a non-partisan but political organization. We lobby members of Congress about keeping the promises made to each of us at the time of our employment. Powerful voices wish to reduce our earned benefits. We need an equally powerful voice in Washington to speak for us collectively. And that voice needs money. Similarly, MD-PAC is the fund that supports our lobbying effort with members of the Maryland Senate and Maryland General Assembly. Write that check "NARFE-PAC" and "MD-PAC" today! Be generous! Contributions to NARFE-PAC and MD-PAC are not deductible for federal income tax purposes. Federal law requires that names of persons contributing more than \$200 aggregate in any one year be reported.

NARFE-PAC / Budget & Finance  
NARFE

506 N Washington Street  
Alexandria, VA 22314-1914

MD-PAC  
c/o David Roseman  
5 Thorburn Road  
Gaithersburg, MD 20878-2621

.....Henry Walter

CENSUS SCAMS

Be alert to scams in the coming months. In particular, persons may pose as census workers and ask for certain personal information, either in person or over the telephone. Every legitimate census worker will carry photo identification and will

show this to you at first introduction. Information about specific accounts at banks, savings institutions, and stores will not be requested and should not be given. Newspapers will likely carry stories about when census workers arrive in a community. Be alert!  
...Henry Walter

SENIOR FORUM 2009 - October 13, 2009

Frederick County senior citizens will have the opportunity to bring their questions and concerns directly to the attention of the Frederick County Board of County Commissioners. A Senior Forum 2009 will be held on Tuesday, October 13 at the Frederick Community College Conference Center.

Seniors will be able to hear the County Commissioners speak on such concerns as property tax relief, affordable housing, transportation and other senior service requests. Harold Ehart, chair of the Frederick County Commission on Aging states, "This will be a legislative forum to provide seniors the opportunity to come face to face with our elected officials."

The Commission on Aging (COA) has contacted and is collaborating with other senior groups in Frederick such as NARFE, AARP, FCC ILR, the SALT Council, the Senior Recreation Council as well as each of the Frederick County senior centers. Organizations have been requested to submit questions and concerns to the COA that will be brought before the County Commissioners. If adequate time permits, questions may be taken from the floor from attendees.

For further information you may contact: Harold Ehart, Chairman, Commission on Aging 301) 271-3361 or email: [haehart@earthlink.net](mailto:haehart@earthlink.net). ...Mary Lou Blessing

TRIALS AND ERRORS

Well, my first newsletter in September and first annual program were certainly a trial with lots of errors. Apologies also to Tom Wiley for copying the Federal legislative report into both the Federal and Maryland sections of the Newsletter. He patiently edited this month's accordingly. In the program, I mistyped Kay Nowstrup's email address which should be [NowstrupKay@msm.com](mailto:NowstrupKay@msm.com) and Richard Long's phone number is wrong in the program. It should be 301-371-7195. The date for the October luncheon is October 16. I had Oct. 15 in the program.

If you are voting on the referendum and going to the luncheon...helpful hint. Cut the referendum form all the way across the page. It isn't in line with the luncheon form! You'll get both that way; you'll understand what I'm saying when you try to do!!!

...Linda Adams

RESERVATIONS FOR OCTOBER 16, 2009 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 the Tuesday preceding luncheon, so please MAIL PROMPTLY!). Menu at the bottom of page 4.

Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon	Name	Member	Guest	New Member	1 <sup>st</sup> Luncheon
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Frederick Chapter 409, Inc. Of NARFE  
 12280 Rosswood Dr.  
 Monrovia, MD 21770-9400  
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**OCTOBER 2009 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 2009--May 2010

<i>President</i>	Ted Jensen	301-845-2088	<i>Chaplain</i>	Gil Monck	1-717-762-7484
<i>Immed Past President</i>	Orley Bourland	301-845-6692	<i>Assistant Chaplain</i>	Henry F. Walter	301-644-4273
<i>VP-Membership</i>	Mary Lou Blessing	301-473-5662	<i>Newsletter Editor</i>	Linda Adams	301-253-4740
<i>VP-Legislative</i>	Tom Wiley	301-534-4247	<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>	Henry F. Walter	301-644-4273	<i>Exec Comm At-Large</i>	Bill Elsen	301-663-4027
<i>Treasurer</i>	Jerie O'Connor	310-845-7964	<i>Exec Comm At-Large</i>	Kay Nowstrup	301-845-8753
<i>Luncheon Coordinator</i>	Georgia Wells	301-865-9693	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Service Officer</i>	Betty Lind	301-898-7419	<i>Exec Comm At-Large</i>	Joseph Shrader	301-845-7184
<i>Assistant Service Officer</i>	Richard G. Long	301-371-7195			

**OCTOBER LUNCHEON INFORMATION**

Date: October 16, 2009

Location: Frederick Elks Lodge, 289 Willowdale Drive, Frederick, MD

Time: Doors will open at 11 am. Lunch served at 12 noon. Program starts promptly at 1 pm.

Menu: Thin-sliced roast beef in gravy; red potatoes; country green beans; rolls & butter; cherry pie

Program: .."How Hospice Can Help," Angie Casterlin, Community Liaison, Hospice of Frederick County.

NO PAY AT THE DOOR - RESERVATIONS A MUST - VERY SHORT DEADLINE

We must receive your mail reservation no later than Tuesday, Oct. 6. Tuesday, Oct. 13 is the last day to cancel; call Georgia Wells 301-865-9693. MAILING ADDRESS : P.O. BOX 823, NEW MARKET, MD 21774-0823. *Instructions and form on previous page.*

Referendum Ballot: Chapter 409 Members Only  
 Make You Vote Count on the 2009 NARFE Dues Referendum

\_\_\_\_\_ I vote YES on the NARFE Due Referendum

\_\_\_\_\_ I vote NO on the NARFE Dues Referendum

\_\_\_\_\_  
 Print Name

\_\_\_\_\_  
 Signature

Mail to Ted Jensen at address on Newsletter masthead or include with your luncheon reservation to Georgia Wells (address in October Luncheon Information).