



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

OCTOBER 2010
NEWSLETTER

President: Mary Lou Blessing • 5071 Camelback Lane
Frederick, MD 21703 • 301-473-5662

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

PRESIDENT'S MESSAGE

Mary Lou Blessing (301-473-5662) ml.blessing@comcast.net

This month we have three important items to relay to our chapter members. The change in **luncheon location**, the decision on a **dues increase**, and next month's **Candidates Forum**.

First, the Chapter's Executive Board has made the decision to move our **luncheon meetings** to the American Legion FSK facility at 1450 Taney Avenue, near the Senior Center. The cost for the luncheon will be \$12 and reservations will be required by Friday one week before the meeting.

By now everyone should have heard, either through our newsletters or your NARFE magazine, of the concerns about the continued viability and effectiveness of NARFE as the protector of our earned benefits. NARFE's membership has gone from 500,000 in 1980 to the current 300,000 - significantly reducing NARFE's operating income. If the organization was to remain effective, something had to be done. At the August 2010 NARFE National Convention, over 72% of the delegates made the tough decision to vote for a dues increase.

The new structure for **National Dues**:

- Dues Withholding - \$34.00/year (\$ 2.83/month)
- One year Advanced Payment - \$ 40.00
- Two years Advanced Payment - \$ 72.00
- Three years Advanced Payment - \$102.00

This is for National Dues only. Chapters continue to establish their own dues, National will collect them and then remit them to the chapters. Implementation date for these increases is January 1, 2011. If you wish to go onto Dues Withholding, thereby lowering your dues, the forms are available at all of our meetings or can be provided to you by mail.

Finally, the subject of **next month's program** is very important to all of us - who will be the Representative to Congress from the 6th District of Maryland. At our October 15th meeting there will be a candidate forum for this office. The Democratic and the Republican candidates, Andrew Duck and Roscoe

Bartlett, have been invited and have accepted that invitation to participate. If you have concerns which you wish to insure are addressed during that forum, please contact either Kathy Siggins (301-829-2462) or Henry Walter (301-644-4273).

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

AUGUST, 2010 REPORT

BALANCE AS OF JULY 31, 2010	\$4,325.18
Receipts	484.21
Expenditures	317.60
(Includes Alzheimer's Funds: \$58.50)	
Balance August 31, 2010	4,491.79
CD BALANCE	5,346.49
TOTAL FUNDS AVAIL. AS OF AUG. 31, 2010 ...	<u>\$9,838.28</u>

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on September 17 at the Elks Lodge. The secretary's minutes for July and the treasurer's reports for July and August were approved. Legislative, Membership, and Chaplain's reports were given. Approval of the Chapter budget for 2010/2011 was recommended for presentation to the members at the September luncheon. The Committee approved changing the location of meetings and luncheons to the American Legion Home on Taney Avenue beginning with the October meeting



LEGISLATIVE REPORT

Tom Wiley (301-534-4247)

Federal:
With elections quickly approaching attending our October luncheon is a must. Our candidate's luncheon will feature incumbent Representative Roscoe G. Bartlett and Andrew Duck for U.S. House of Representatives,



District 6. Come, meet the candidates and have your questions ready.

State:: Property Tax Relief Deadline Extended to November 1, 2010 Eligible Frederick County residents are encouraged to apply for the Maryland Homeowner's Property Tax Credit program, which limits the amount of property taxes a homeowner must pay based on income. An additional County supplement and a senior tax credit will automatically apply to eligible County residents. For a senior tax credit, residents must be age 70 or older. No additional application is required for either the County supplement or the senior tax credit. The deadline for the state application submission has been extended to November 1, 2010.

In order to be eligible, a homeowner must have:

- * A combined household income of less than \$64,000;
- * Lived in their home for at least six months, or will live in it for the next 12 months; and
- * A combined net worth (of everyone in the applicant's household) of no more than \$200,000. This does not include the value of the primary residence or the cash value of any qualified retirement savings or individual retirement accounts.

To apply for the property tax credit program, eligible homeowners must fill out an application form each year.

To get an application form, call the Maryland State Department of Assessments and Taxation (SDAT) at 1-800-944-7403, or download the form and instructions from the SDAT web site at: <http://www.dat.state.md.us/sdatweb/htc.html>
<<http://www.dat.state.md.us/sdatweb/htc.html>> .

NEWS & EVENTS

For the purpose of calculating the next COLA, they will be averaged with the September index and compared to the third quarter average index for 2008 of 215.5. Due to price deflation, in the past measurement year, the 2008 third quarter average is

still the point of comparison. The September index, which is the final piece of data determining the average third quarter index will be out on October 15 slightly more than two weeks before the election. Expect a lot of oratorical rhetoric, but remember the Senate, by a vote of 50 to 47, rejected the \$250 check proposal in lieu of a COLA for Social Security beneficiaries in 2010. THE SENATE DID VOTE THEMSELVES A PAY RAISE FOR 2010. Pres. Obama's fiscal 2011 budget released in February also assumed there would be no COLA in 2011.

Now for the good news, benefits awarded to individuals retired under the Federal Employees Compensation Act (FECA) are adjusted according to each calendar year's percentage change in the CPI-W. August's index of 214.205 is 1.2 percent higher than the December 2009 index of 211.703.

... Orley Bourland

CHARITIES

50/50, Chapter Charities : Ruth Davis (301-874-1997)
Alzheimer's Fund: Sandy Stephens (301-829-5409)

Last year Chapter 409 had a very successful Alzheimer's campaign and was asked to provide the following article for the Maryland Federation newsletter. Pat yourselves on the back for a job well done.

Chapter 409 Donates \$1500 to Alzheimer's Associations

During 2009-2010 Chapter #409, Frederick, was able to contribute \$1500 to Alzheimer's research, \$1000 to the National Association and \$500 to our local chapter. To receive the check, our local Alzheimer's chapter provided an excellent speaker, Julia Pedroso from Johns Hopkins University. She brought us up to date on the status of research and even some on-going clinical trials - exciting news for many. Now what enabled this contribution? The on-going efforts of a few people and the monthly participation by many more members.

Our chapter has monthly luncheon meetings at which time we have a "bake" table. Members are able to purchase chances for these items and the money from these "blue tickets" forms the basis of our contribution. To make this a success requires three teams: the support team made up of our Alzheimer's committee (Sandy Stephens, Betty Potts and Betty Lind), and also long time Alzheimer's advocates - Kathy Siggins and (until her death last year) Kay Nowstrup; our "bakers" - those members who sign up to bring items from pies and cakes to holiday baskets of goodies; and then, the large team of members who purchase "blue tickets" each month and wait to see if they win. All are essential and appreciated. How do you fund your contributions? New and

interesting ideas are always welcome.

Welcome to the following people who joined our chapter this past month~

New and Returning Members:

Welcome to the people who have joined our chapter this past month~

We hope to see all of you at our luncheons!

We are saddened to report the deaths of the following members or family of Chapter 409 members~

Members:

Joseph V. DeLisi Sr., 70 years old, September 5, 2010
 George E. Dredde Jr., 80 Years old, September 1, 2010, was President of NARFE Chapter 409 1987 to 1989

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

Members:

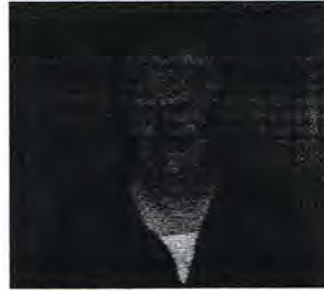
Don Dupreie, Sally Frey, Rod Fredrickson, Grace Mullinix, Robert Strailman

For members signing up for dues withholding, please be advised that it will not take effect until your present annual dues period terminates.

Bill Elsen, Membership (301-663-4027)

Gil Monck, Chaplain (1-717-762-7484)

BIOGRAPHY



Margaret was born in Washington, D.C. and moved to Rockville when she was a year old. After graduating from Richard Montgomery High School, she attended Strayer School of Business for a year and

started to work in 1961 at the National Institutes of Health, National Institute of Arthritis and Metabolic Diseases (as it was called at the time) as secretary of a research section in the Intramural Research Program. Margaret retired in 1997 as Program Support Specialist (fancy name for Secretary) in the Office of the Director, Division of Intramural Research, in the now called National Institute of Diabetes, and Digestive and Kidney Diseases.

Margaret is married to Edgar Hawker. Edgar is a native of Frederick County and is the fifth generation to farm the family farm just south of Frederick. In 2008 Edgar and his brother sold the dairy cattle. Now they do crops and raise dairy calves and beef cattle.

Margaret and Edgar have two daughters, two sons-in-law, and five grandchildren ranging from 5 to almost 19 years old. Margaret's brother and sister both live in Damascus and have kids and grandkids in the area. (Linda Adams, Chapter 409's newsletter editor, is Margaret's sister-in-law.)

Margaret joined NARFE in 1997 and in 1998 was talked into becoming Chapter 409's recording secretary. She has never regretted that decision!

RESERVATIONS FOR OCTOBER 15, 2010 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 Friday preceding luncheon (Oct. 8, 2010), so please MAIL PROMPTLY!). Menu on page 4.

Name Luncheon	Member	Guest	New Member	1 st Luncheon	Name	Member	Guest	New Member	1 st
_____	<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"/>

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October 2010 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 2010--May 2011**

<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 F. Walter	301-644-4273
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Linda Adams	301-253-4740
<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>	Henry F. Walter	301-644-4273	<i>Exec Comm At-Large</i>	Mimsi Goodman	301-662-2442
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Tom Wiley	301-534-4247
<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: NEW LOCATION REMINDER

Date: Oct. 15, 2010

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: Roast Beef & Gravy, Boiled Red Potatoes, Vegetable Medley, Sugar Snap Peas, Rolls & Butter, Ass't Cakes.

Program: Candidates Forum

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

We must receive your mail reservation no later than Friday, Oct. 8 is the last day to cancel; call Georgia Wells at 301-865-9693.

MAILING ADDRESS: P.O. BOX 823, NEW MARKET, MD 21774-0823.