



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

OCTOBER 2011
NEWSLETTER

President: Mary Lou Blessing • 5017 Camelback Lane
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PRESIDENT'S MESSAGE

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

IMPORTANT NOTICE –NEXT LUNCHEON DATE HAS CHANGED TO OCTOBER 14TH.

Fall has come and with it comes the opening of school for many – youngsters and oldsters alike. If you've never checked it out, Frederick Community College (FCC) offers many opportunities for us to keep our minds active. The opportunities range from the varied courses offered through FCC's ILR (Institute for Learning in Retirement) to personal enrichment classes through the Non-Credit program. Many studies have shown that keeping our minds active is a part of healthy aging. Hope to see you in class!

Have you ever thought of what life was like for the families in our area when Civil War battles took place nearby and even on their farmland? I hadn't until I took a field trip (a one-day course through ILR) to Sharpsburg. We visited homes and farms. We were told the stories of those families: who lived on the farm; what happened on their property during the battle of Antietam; the immediate aftermath of the battle; and finally, how that family fared in the long run. It truly gave me a new understanding of the impact of war on civilian lives. Now we are bringing those stories to you. The Park Ranger with this fascinating set of stories is coming as our October speaker. Hope to see all of you at that time for a peek into Maryland history.

Mary Lou

Upcoming Events of Interest

Maryland Federation of Chapters Training Day

Perhaps you would like to help our chapter. The Maryland Federation is providing a seminar, on November 1st in Bowie. You may see some of those opportunities and how you might participate. For additional information, please contact Mary Lou Blessing, ml.blessing@comcast.net or 301-473-5662.

Congressman Van Hollen's 9th Annual Federal Employees Health Benefits Forums

Experts on federal health insurance and representatives of insurance carriers will be present at both forums.

<u>Wheaton</u>	<u>Rockville</u>
Mon., November 14, 2011	Thurs., November 17
9 a.m. – 11 a.m.	7 p.m. – 9 p.m.
(Panel begins at 9:30 a.m.)	(Panel at 7:30p.m.)
Holiday Park Senior Center	Executive Office Bldg.
3950 Ferrara Drive	101 Monroe Street
Wheaton, MD 20906	Rockville, MD 20850

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

BALANCE AS OF JUNE 30, 2011	\$4571.92
Receipts July.....	\$388.62
Expenditures July.....	\$1042.00
BALANCE AS OF JULY 31, 2011	\$3918.54
Receipts August	\$351.46
Expenses August	\$317.60
BALANCE AS OF AUGUST 31, 2011	\$3952.40
CD BALANCE	\$5015.96
TOTAL FUNDS AVAIL. AS OF AUG 31, 2011	<u>\$8968.36</u>

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met September 14 at the American Legion Home. The secretary's minutes and the treasurer's reports were approved. Legislative, Membership, and Chaplain's reports were given. The Chapter's books have been audited. Jerie O'Connor thanked the Audit Committee — Earle Browning, Ruth Davis, and Richard Long.

CHARITIES

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

Alzheimer's and 50/50 monies for September will be reported next month.

LEGISLATIVE REPORT

A report from the September presentation to 409 by Kristen Soper (Assistant to Senator Barbara Mikulski)

Highlights Of The Deficit Reduction Package (details below):

- Extends debt limit to 2013. Makes a nearly \$1 trillion down payment on deficit reduction.
- Expedited process for an additional \$1.5 trillion in savings through both tax and entitlement reform.
- An enforcement mechanism that will compel spending cuts (50% defense/50% non-defense)

Details Of The Deficit Reduction Package:

Nearly \$1 Trillion in Deficit Reduction; \$900 Billion Debt Ceiling Increase. The first part of the plan includes approximately \$917 billion in deficit reduction through the establishment of ten-year caps. In the first two years, there would be separate caps ("firewalls") for security and non-security spending. For the purpose of this firewall, security spending includes defense, state and foreign operations, homeland security, and military construction/veterans affairs. Total discretionary spending in Fiscal Year 2012 and 2013 will be limited to \$1.043 trillion and \$1.047 trillion, respectively.

Joint Committee Tasked With Legislating \$1.5 Trillion in Deficit Reduction, Paired With Additional Debt Ceiling Increase. A joint, bipartisan committee, made up of 12 members (6 from each Chamber, equally divided between Democrats and Republicans, and appointed by the Majority and Minority Leaders in each Chamber), will be tasked with developing legislation to achieve \$1.5 trillion in future deficit reduction by Thanksgiving. The committee's unanimously approved legislation, which can include entitlements and revenues, will be guaranteed an up-or-down Senate vote, without amendments, by December 23. The debt ceiling increase will be increased by varying amounts depending upon the value of the deficit reduction in the legislation. Regardless of the amount of the debt limit increase, it would be subject to a disapproval vote which would, in turn, be subject to a Presidential Veto.

If the Committee Fails to Report Legislation That Achieves \$1.2 Trillion in Deficit Reduction, or Congress Fails to Enact the Committee's Recommendations, Sequestration is Triggered. If the Joint Committee fails to come to a majority agreement on recommendations that achieve at least \$1.2 trillion, or Congress fails to enact recommendations that produce at least that amount, sequestration is triggered, forcing across-the-board spending cuts. Sequestration is a proven mechanism. The last time an enforcement mechanism like this was used it helped drive the 1990 agreement that included both revenue increases and spending reductions. If across-the-board cuts are triggered, 50% will come from defense spending with the remaining 50% coming from non-defense spending. The spending cuts would apply to FYs 2013-2021, and apply to both discretionary and mandatory spending programs with important exemptions.

Social Security, Medicaid, Veterans Benefits, and Other Essential Benefits Are Exempt From Cuts. If across-the-board cuts are triggered, the following will be exempt: Social Security, Medicaid, veterans' benefits and pensions, payments to federal retirement funds, civilian and military retirement, and the child nutrition and Supplement Security Income, among others.

Medicare Savings Are Capped at 2% and Are Limited to Providers Only - No Benefit Cuts. There will be NO Medicare benefit cuts or increases in seniors' costs.

Future Votes on Balanced Budget Constitutional Amendment. Both the House and Senate will vote on a balanced budget constitutional amendment before the end of the year. The plan does not make the debt limit increase contingent on passage of the amendment. Nor does it prevent a vote on an alternative version of the balanced budget amendment.

MEMBERSHIP

Bill Elsen, Membership (301-663-4027)

Sorry to say, we had no new members join our ranks this past month. Since our last meeting, one member passed away, six members were dropped for non-renewal of their membership, and one member cancelled his membership. We will contact them and hope to persuade them to re-join. Overall, this leaves us with a net loss of 8 members. For your information, between July 2010 and July 2011 Chapter 409 had a net loss of six members. As of July 2011, we have 970 members. We again seek your help in recruiting new members. See or contact Bill Elsen for membership applications.

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

Members:

Dana R. Jordan, 77 years, died September 3.
 Dr. Henry J. Hearn, Jr. 83 years, died September 7.

Relatives of Members:

Raymond A. Carter, 81 years, died July 2.
 Charles O. Miller, 77 years, died July 5.

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

Carl Darnier, Don Dupreie, Sally Frey, Irene Owens, Jurgen Piper, Dorothy Piper, Kathy Saynuk.

Chapter 409 members who have improved ~

Ellis Mullinix, Mary Grace Mullinix

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

CHAPTER BIOGRAPHY



Ruth Davis, born in Frederick Memorial Hospital, married Bill Davis. They have four living children and one deceased, nine grandchildren, and six great-grandchildren. Ruth earned an AA in Accounting from FCC and a BA in Economics and Financial Management from Hood College. She worked at Fredericktown Bank, then the National Institutes of Health, eventually becoming Administrative Office. She retired 1992. Ruth promptly joined NARFE as secretary and then worked with the Volunteer Income Tax Assistance program for eleven years. Other volunteer work has been with Carroll Manor Fire Company, her church council, as president of the Parish Church council, and as treasurer of Manor Parish Church council.

Luncheon:

Date: October 14, 2011 <<<**DATE CHANGE!!!**

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: Meat loaf with gravy

Program: Keven Walker, *Cultural Resource Specialist, Antietam National Battlefield*

We must receive your mail reservation or cancellation no later than Friday, October 7. Call Georgia Wells 301-865-9693 with any questions. MAILING ADDRESS: P.O. BOX 823, NEW MARKET, MD 21774-0823

RESERVATIONS FOR October 14, 2011 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, October 7, 2011 so please MAIL PROMPTLY!).

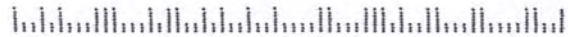
Name	Member	Guest	New Member	1 st Luncheon
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Chapter 409 NARFE

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			