



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

SEPTEMBER 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.l.jensen@att.net

I hope you had a great summer. There is certainly a lot going on with the health care reform debate and the unsettled state of the economy. This is a good time to reflect on the benefits of being a NARFE member and try again to recruit some of your friends to join us. With Federal revenues shrinking, our benefits are more at risk than they have been for a long time. Sorry to jump right in with this message, but that's where we are right now. Your Executive Committee has been busy over the summer and has developed a program for the year that we believe will be interesting and informative. We hope you will attend some or all of the luncheon meetings. We are continuing our practice of inviting local elected officials to join us for lunch when their schedules permit, so you might get some one on one time with your County Commissioner or Delegate. We are also cooperating with the Frederick County Commission on Aging, AARP and several other organizations to sponsor a forum on senior issues on October 13. 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 to raise taxes. Shifting to critical internal NARFE business, it is decision time on single NARFE dues this Fall. Hopefully this decision will end an internal debate that has been going on for more than a quarter of a century. I don't go back that far with NARFE, but I've seen a copy of the agenda for the 1983 National Convention, and it was a hot topic at that meeting. At the last two national conventions similar proposals received a majority of the votes cast, but not the two-thirds majority required to change our Bylaws. The National Executive Board decided to put the issue directly to the chapters by Referendum. That means that all the members get to be heard, and need to be heard. In September each chapter will receive a ballot which must be returned by December 8. Chapters get to cast one for vote for every 50 members. We will cast our chapter votes to reflect your views, either to Approve or Disapprove, or some votes for each in proportion. You have seen the proposal in the NARFE Magazine, and it is available on the NARFE website for those who can access it. The Executive Committee is considering the most effective way to get your input. We'll discuss at our meetings but we need to hear from everyone, including those who don't attend luncheon meetings. There will be more on the process in the next newsletter. 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. Federations would get \$4 for each member, with the remainder going to the National organization. There would be discounts for members choosing dues withholding. Two and three-

year dues discounts would be eliminated. There are provisions for Life, Honorary, and Current employees that you can review in the magazine. There are arguments for and against this proposal. 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. At this point I urge you to consider the question in terms of what's best for the total organization for 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. We will provide more information later, but I urge you to do your own homework on this in the meantime. Some have raised questions about the use of the referendum process instead of the usual approach of voting at the National convention next year. The Maryland Federation asked that the referendum be cancelled. The referendum will go forward and we need to make the best informed decisions we can.

TREASURER'S REPORT

Jerie O'Connor (301-845-7964)

Capsule Treasurer's Report: June

Checking:

Balance May 31.....	\$3,143.63
Receipts.....	2,002.21
Expenditures.....	1,378.45
(Includes Alzheimer's Fund: \$302.50)	

CD Balance\$5,109.36

TOTAL AVAILABLE.....\$8,876.75

Capsule Treasurer's Report: July

Checking:

Balance June 30.....	\$3,767.39
Receipts.....	663.83
Expenditures.....	0.00
Balance July 31.....	\$4,431.22
(Includes Alzheimer's Fund: \$302.50)	

CD Balance\$5,109.36

TOTAL AVAILABLE.....\$9,540.58

MEMBERSHIP

Mary Lou Blessing (301-473-5662)

For the months of July and August, our chapter is up by 21 new and reinstatements but down by 25 from deaths, dropped memberships and transfers out.

Our new members are: Joann Fineran, Anna Winegar, Karlen

Keto, Susan Klecka, De Vaughn Nelson, Michele Starkloff, Roland Starkloff, Gerard Jacobs, Royce Ramos, George Seweryniak, Ed Szymanski, Joseph Staggs. **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.

Are you concerned that you will not continue to receive the retirement benefits you have been promised and worked to earn over the years? Have you received a **second notice** about renewing your NARFE dues? Many of us view our NARFE membership as relatively inexpensive insurance to make sure we are a strong collective voice to be heard. We also fully understand that the more members participating in an organization such as NARFE, the more weight is carried by those who "work the Hill" in our name. So please think carefully before letting let your membership drop - by ignoring that notice. Retaining your membership will allow you continue to work with all of us to help each other.

SECRETARY'S REPORT

Margaret Hawker (301-874-8409)

The Chapter Executive Committee met on June 16 and August 18 at the Elks Lodge. The secretary's minutes and the treasurer's reports were approved. Legislative, Membership, and Chaplain's reports were given. Work was begun and completed on the Chapter 2009-2010 booklet, programs, and menus. I hope you have had a wonderful summer and hope to see you on September 18 at our first luncheon of the new season.

LEGISLATIVE REPORT

Tom Wiley (301-534-4247)

Federal:

At this writing Congress is currently in recess. They will reconvene in early September after Labor Day and continue with Health Reform and other legislation that is pending action.

NARFE Headquarters has issued a 9 page Health Care Reform Position Paper which is posted on the NARFE website. It can be viewed at www.narfe.org/departments/legislation/articles.cfm?ID=1803.

Maryland:

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SERVICE OFFICER

Betty J. Lind (301-898-7419)

ASSISTANT SERVICE OFFICER

Richard Long (301-371-7195)

Summer COLA

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased **0.4 percent** in May and **1.1 percent** in June before dropping **0.2 percent** in July 2009 according to the Bureau of Labor Statistics (BLS). The CPI-W for July is 210.5. For purposes of calculating the next cost-of-living-adjustment (COLA), the index is now **2.3 percent lower** than the

2008 third quarter average base index of 215.5.

Benefits awarded under the Federal Employees Compensation Act (FECA) are now **2.8 percent higher** than the December 2008 of 204.8. Last year there was not a FECA COLA in April.

Month	CPI-W % Change	Monthly % 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 -2.3

Last spring you were warned to prepare for a negative COLA at the end of the July, August and September 2009 quarter. According to Congressional Budget Office (CBO) estimates, older Americans will receive no cost-of-living increase in their Federal benefit checks in 2010. These benefits include Social Security, federal annuities and military pensions. This will be the first time since COLA was enacted 35 years ago, the CPI-W will be in negative territory for the year.

What does this mean to retired members of Chapter 409? (This is where it begins to get complicated) First, your annuity will not be decreased even though the 2010 COLA remains negative. . Secondly, your Government Employees Health Benefits Program premiums will probably increase. Thirdly, basic Medicare Part B premiums cannot rise higher than any year's COLA. For most of us, our current basic Part B monthly premium of \$96.40 is frozen. So you should begin to make plans accordingly. However, the freeze does not apply to a large number of beneficiaries who (1) do not have PART B premiums withheld from their Social Security checks, or (2) pay a higher premium based on higher retirement income, or (3) are newly enrolled in Part B. If Part B costs rise, the revenue shortfall caused by the freeze in premiums for most of us means these increased costs will have to be borne by individuals in the 1, 2 or 3 categories. Their Part B premiums could increase significantly. State Medicaid programs will pick up the Part B premium increases for low-income beneficiaries.

The protection of your current earned benefits in these uncertain times remains our most important concern.

ALZHEIMER'S FUND

Sandy Stephens (301-829-5409)

The cake raffle for June was a success and included a donation of \$25. We had 16 donated baked goods. We appreciate your efforts. Thanks to all who help make this raffle a huge success. A sign-up sheet for baked goods for next year was distributed to all at the meeting. Others interested can call me at the number listed above.

50/50 RAFFLE

Ruth Davis (301-874-1997)

At the June luncheon the 50/50 raffle collected \$108 with five 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 **Thomas L. Rippeon** who died **August 19, 2009** at the age of 88 years. His widow is **Mary Rippeon** of Frederick. He had retired from Fort Detrick.

We had three relatives of a 409 member die. They where: **Ruth G. Wachter** who died **July 12, 2009** at the age of 100 years. Her son is 409 member **Clyde Wachter** of Frederick; **Linda Lee** who died **August 11, 2009** at the age of 67 years. Her Brother in law is 409 member **James Forbes**, and wife **Elin**, of Frederick; and **Doris S. Watson** who died **August 18, 2009** at the age of 89 years. Her Son in law is 409 member **Jack Bongard**, and wife **Jayne**, of New Market. The widower of 68 years is **Larry Watson** of Frederick.

The following were Federal retirees, but not NARFE members; **Bradley D. Brown** who died **July 5 2009** at 52 years. He had worked at the Drug Enforcement Agency for 23 years; and **Marvin L. Evans** who died **July 29, 2009** at 78 years. He had worked as a Security Guard at Ft. Detrick. He had lived in Delaware until his death.

The following 409 members and relatives are sick and/or shut-ins and need our prayers and concerns: **Mary Browning; Rod Frederickson; Dorothy Piper; Kay Nowstrup's** Daughter and granddaughter; **Georgia Wells'** husband **Gordon Wells; Robert Strailman ; Sally Frey; Donald C. Earp and Donald Detmer;** Let us keep the bereaved and ill members and their families in our prayers

NEWS ITEMS & EVENTS

Do you have any senior issues that are affecting you? If so you are invited to join other seniors and advocates to participate in the **FREDERICK COUNTY SENIOR FORUM 2009 ON TUESDAY, OCTOBER 13, 2009 AT FREDERICK COMMUNITY COLLEGE CONFERENCE CENTER FROM 1 PM – 3 PM.** The forum is being sponsored by The Frederick County Commission on Aging and other senior organizations including AARP, NARFE, FCC ILR, S.A.L.T. Council, ESPC, Senior Recreation Council, Frederick County Department on Aging Senior Centers, and other senior groups in Frederick county. The Frederick County Board of Commissioners and other legislative representatives have been invited to address issues affecting senior citizens in Frederick County. If you have an issue that is affecting you, send your comment to Charlie Keller, 120

Burgess Hill Way, # 209, Frederick, MD 21702, 301-662-8892, rclerk@uno.com. Please try to attend this forum to show the legislative leaders that you are interested and concerned about these senior issues. One of the comments that we hear from the legislators is that they are not sure how many seniors are concerned or interested in a particular issue that could affect them. Let your senior voice be heard loud and clear. ...*Bob Wannamacher*

The 17th Annual Car and Truck Show hosted by the Heart of Maryland Classic Chevy Club to benefit The Alzheimer's Association of Greater Maryland Chapter will be held Sunday September 20, 2009 (rain date October 4) from 10 am to 4 pm at the Frederick MVA, Frederick Maryland located at 1601 Bowman's Farm Rd. (exit 56 off I-70). Car registration and spectator admission are by donation (--Make out your check directly to Alzheimer's Association for your tax deduction. For more information on preregistration of your car or truck or as a vendor, email Butch Riley at reddawg57@verizon.net. Further information contact Earl Chesley at cell phone number 240-446-6657. ...*Sandy Stephens*

Join us and be a voice for change! Join us as we honor and remember loved ones touched by Alzheimer's disease by lighting candles at Frederick's Candlelight Vigil on Sunday, September 20 from 6:00-7:30 p.m. at the Baker Park Gazebo. Caregivers, as well as a person living with early-stage Alzheimer's will share personal testimony to beautiful music provided by Alpha 4 Handbells. Information and support will be provided for families struggling to care for someone with the disease. Help the Alzheimer's Association MOVE the cause forward by helping to raise awareness to this disease impacting 5.3 million people today. The event is free. For more information or to RSVP, please contact Cathy Hanson at the Alzheimer's Association at 301-696-0315 today or email at cathy.hanson@alz.org. ...*Ted Jensen*

RESERVATIONS FOR SEPTEMBER 18, 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!).

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"/>

Frederick Chapter 409, Inc. Of NARFE
 12280 Rosswood Dr.
 Monrovia, MD 21770-9400
ADDRESS SERVICE REQUESTED

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SEPTEMBER 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			

SEPTEMBER LUNCHEON INFORMATION

Date: September 18, 2009

289 Willowdale Drive, Frederick, MD

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

Program starts promptly at 1 pm.

Menu: Fried Chicken, Mashed Potatoes & Gravy, Peas, Rolls & Butter, Assorted Pies

Program: ..."Ft. Detrick—A National Treasure", Col. Judith Robinson, Commander, Ft. Detrick

NO PAY AT THE DOOR

RESERVATIONS A MUST

VERY SHORT DEADLINE: We must receive your mail reservation no later than Tuesday, Sept. 8. Tuesday, Sept. 15 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.*