



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

SEPTEMBER 2012  
NEWSLETTER

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

Editor: Lou Popowsky • 5943 Picnic Woods Rd  
Jefferson, MD 21755 • 301-371-6648

## PRESIDENT'S MESSAGE

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

How was your summer? For me it's hard to believe it's over. I feel as if I have hardly had time to relax out on our deck (not to mention the heat...). But Fall is coming and that is a beautiful time in Frederick County.

The Chapter Board has been busy getting committees in place and planning for our monthly programs. If you look at this year's Program Booklet, you will see that more than one program will address healthcare. That is deliberate and intentional. I agree with the many political folks that health care costs are a serious concern that we must address as a nation. But as a nation we are split over how it should be done! Hopefully, our programs will be helpful as you make your personal choices.

Our first program is our Congressional Forum on **September 21st**. Creating this forum has proved very challenging, primarily because our chapter members will be represented by two Representatives starting in 2013. At this time, we expect all four of our candidates (from Districts 6 & 8) to be present. Do make plans to attend as this is a unique opportunity to hear them address issues of concern to Federal employees and annuitants.

Many people have expressed the opinion that this election may be one of the most important, especially for NARFE members. Following the 2010 census and the associated redistricting, our Districts have become among those "swing" districts being watched. That means that our votes have the potential, to impact future legislation and our daily lives. So voting is essential this year and we are hoping that our forum will be informative as you make your selections. Remember you must be registered to vote and that registration for this election closes on October 16th.

Georgia Wells, our long-time luncheon coordinator, is going to Florida to help a friend. To all of her NARFE friends, she's not moving - just helping out for a period of time. She promises to be back. Liz Popowsky has answered our request and is our new luncheon coordinator, so there is a **new address** for your **luncheon checks** on the reservation form.

***Make plans to come join us for our first meeting on September 21<sup>st</sup>.***

## LEGISLATIVE REPORT

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

Chapter 409 (Frederick) our NARFE chapter, is providing a forum for members residing in the 6<sup>th</sup> and 8<sup>th</sup> Congressional Districts, on September 21 at our regular luncheon meeting,

Chapter 581 (Gaithersburg) a NARFE chapter in Montgomery county is also providing a forum for NARFE members residing in the 6<sup>th</sup> and 8<sup>th</sup> Congressional Districts on September 28<sup>th</sup> from 1-3PM in Parker Hall at Asbury Village, near Lake Forest Mall in Gaithersburg. Directions will be available at our meeting or by calling Mary Lou Blessing, 301-473-5662.

## The 2012 General Election

The 2012 Presidential General Election will be held on Tuesday, November 6, 2012. 24-Hour Information is available at 240-777-8683. You may register to vote until October 16<sup>th</sup>. Need a ride? Call your political party and they may be able to help.

The front of your **voter registration card** gives your Congressional District (e.g. CONG-06), Legislative District, (e.g. LEG-03A) and your polling place and street address. Hours for voting are 7:00AM to 8:00PM.

**Early voting** for the 2012 General Election is from Saturday, October 27, through Thursday, November 1, at the Frederick Senior Center, 1440 Taney Avenue – next to the American Legion. Early voting is open from 10 am until 8 pm each day of early voting except on Sunday when it will be open 12pm to 6pm.

**Absentee ballots** are available for any registered voter in Maryland. You can get an absentee ballot on-line or at the Frederick County Board of Elections. If you cannot go to the Board of Elections, you may designate someone to serve as your agent, submit your absentee ballot application and pick up and deliver your absentee ballot. If you wish to do this, you and the designee must complete the **Absentee Ballot: Designation of Agent Form** (also obtained from the Board of Elections). Then, complete and sign the Absentee Ballot Application and return it to the Board of Elections. It must be received (not just mailed) by 8:00 pm by mail or deliver it by 11:59 pm if you fax or email on Tuesday, October 30, 2012.

**SECRETARY'S REPORT**

*Margaret Hawker (301-874-8409)*

The Executive Committee met on June 12 and July 17 at the American Legion. The Secretary's minutes and the Treasurer's report were approved. Legislative, Membership and Service Officer reports were given. National convention plans were discussed. Programs and luncheons for 2012/2013 were discussed and finalized. I hope you have had a wonderful and healthy summer. We look forward to seeing you at our monthly luncheon meetings in 2012 and 2013.

**TREASURER'S REPORT**

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

<b>BALANCE as of April 30, 2012</b> .....	\$7361.80
Receipts May & June.....	\$3925.50
Expenditures May & June.....	\$4668.47
<b>BALANCE as of June 30, 2012</b> .....	\$6618.83
<b>CD BALANCE</b> added to checking.....	\$2500.00
<b>TOTAL FUNDS available as of June 30, 2012</b> .....	<u>\$9118.83</u>

**CHARITIES**

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

May & June Charities Raffle.....	\$ 113.00
YTD Charities Raffle.....	\$ 682.00

May & June Alzheimer's Raffle.....	\$ 139.00
May Alzhemimer's donation.....	\$ 35.00
YTD Alzheimer's .....	\$1112.50

**SERVICE OFFICER**

*Chuck Caloia (301-938-2000)*

**Contacting the Office of Personnel Management**

Using the Internet, some benefits matters can be handled on the **OPM website**, [www.opm.gov](http://www.opm.gov). The website has a section for "**Retirees and Families**" and a separate link to "**Find Forms**". (NOTE; if you use the OPM website, remember to access your account at least every 18 months - perhaps during tax season - or your password will be deactivated and may take a few weeks to restore.)

**Contacting OPM by phone 888-767-6738.**

Be prepared to remain "on hold" for over an hour, then to have your call transferred to another extension where you'll be holding further. **Call early:** If you make your phone call late in the afternoon, you might not be able to reach the specialist you need before he or she leaves the office for the day. Be prepared for a similar wait when contacting other federal agencies about benefits-related matters. The Wash. Metro Area number is **202-606-0500**.

**Have all the information with you**, include any previous correspondence. If inquiry involves your health benefits, have your health insurance card.

Ask for your specialist's name and **direct** phone number. Writing them down can save you a long wait if you need answers to follow-on questions.

It's often a good idea to send your correspondence by **certified mail** with a return receipt requested.

As a member of this NARFE chapter, a family member, or a survivor of a chapter member – if you'd like information or assistance concerning federal benefits and programs, the service officer and assistant service officer are available to help you. We can assist you in contacting the Office of Personnel Management (OPM) concerning civil service annuities, survivor benefits, health insurance, life insurance, and income tax withholding from annuities. We also can give you information on other important programs, such as Medicare, Social Security, and veterans benefits.

The Chapter 409 service officer is Chuck Caloia. If Chuck is unavailable, contact the assistant service officer, Betty Lind.

**CHAPTER BIOGRAPHY**

**MEMBERSHIP REPORT**

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

Unfortunately no new members have joined our chapter over the last two months. However, four members, Issac Fish, Doris Copeland, Oliver Furlong, and Shelia Nichols, were reinstated. Virginia Strailman, the spouse of a deceased member has transferred his membership to herself. Three of our members have passed away. Doris and Henry Walter have transferred out of the chapter since they moved to Albany, N.Y. Nineteen members have been dropped for non-renewal of their membership. They are Rosalyn Bowman, Marjorie Dowling, Jim Grothe, Scott Lippy, Donald Palmer, Bernard Shankle, Roscoe Bartlett, William Carnes, Dean Elliott, Doris Harding, Marjorie Hoffman, Richard Ledger, Anthony Leggieri, Gay Mullican, M. Oldach, Thomas Proctor, Craig Rhoderick, Patricia Rhoderick, and Barbara Wetzel. If you know any of these members, please contact them and encourage them to re-join. This gives us a net loss of 20 members. Although this is over the two months of the summer, it is still very high. Again I ask you all to try your best to find our chapter some new members. Application forms are available in the monthly NARFE Magazine and from me, Bill Elsen.

*Our Chaplain's report is not available at this time but will return next month*

**Chapter 409 is implementing it's on-line publishing in October.** Members who have provided their email addresses will receive their newsletter only via email. We hope you enjoy the colorful email version, and **thanks** for helping as we try to reduce our chapter's expenses. We continue to request that members who would like to receive their newsletter electronically, email Walt Rabbitt at [wrabb@comcast.net](mailto:wrabb@comcast.net) with the email address you prefer to use for the newsletter.



**Liz Popowsky** (formerly Ray)  
 Our new Luncheon Coordinator, is a native of Damascus MD. She began her Government career after graduating from Damascus High School, at AEC/ERDA/DOE, in the Office of High Energy Physics as a Research Management Specialist. She resigned after 14 years to work at the law firm of Kirkpatrick & Lockhart in Washington, D.C., supporting the Managing Partner and Administrator. After 10 years in the private sector, she returned to Government service at DOE-Germantown where she retired in 2009 as the Office Manager for the Chief, Health, Safety and Security Office. Her hobbies include T'ai Chi, Country and Ball Room dancing, motorcycling, and gardening. Since retirement she has enjoyed attending FCC to add bowling, golf and piano to her activities. Liz is also an active member of the Damascus American Legion Auxiliary Unit.

**Luncheon:**  
Date: September 21, 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: Fried Chicken.  
Program: **Legislative Forum.**  
 We must receive your mail reservation or cancellation no later than Friday September 14. Call **Liz Popowsky 301-371-6648** with any questions. MAILING ADDRESS: **P.O. BOX 609, JEFFERSON, MD 21755**

**Reservations for SEPTEMBER 21, 2012 luncheon meeting:** Please complete this form and send it with a check payable to NARFE Chapter 409 in the amount of \$12.00 per person. Mail both to **NARFE #409 Luncheon, P.O. Box 609, Jefferson, MD 21755.** We need to reserve the number of meals by Friday, September 14, 2012 so PLEASE MAIL AS EARLY AS YOU CAN.

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  
**ADDRESS SERVICE REQUESTED**

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September 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 2012 – May 2013**

<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>	Kathy Kusel	1-202-264-0892
<i>VP-Membership</i>	Bill Elsen	301-663-4027	<i>Newsletter Editor</i>	Louis Popowsky	301-371-6648
<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>	Scott Darby	301-662-7123
<i>Treasurer</i>	Jerie O'Connor	301-845-7964	<i>Exec Comm At-Large</i>	Walter Rabbitt	301-865-5255
<i>Luncheon Coordinator</i>	Liz Popowsky	301-371-6648	<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>	Betty Lind	301-898-7419			