

December 2023 Newsletter *The Key Notes* National Active and Retired Federal Employees Association Chapter No. 409 • Frederick, Maryland • <u>https://narfechapter409.org/</u>

<< Next luncheon / meeting is on Tuesday, December 12 at 11:00 AM >>

President: Elinor Abrell • 301-831-8753 • abrellem@comcast.net

President's Message (Elinor Abrell • 301-831-8753)

Forty-six Chapter members and ten guests attended the November luncheon meeting to hear speaker David Hurka's informative presentation on Federal health benefits for the coming year. The mandated integration of Medicare into health plans was a source of confusion and guestioning for many. Mr. Hurka addressed those issues, and much more, thus bringing a better understanding that will help in the process of reviewing the various choices of available health care plans. (There are some 158 health plan choices in the FEHB system this open season!) It is critically important to assess health needs, and then choose the most affordable plan that best meets those needs. Representatives from carriers Aetna, BlueCross/Blue Shield, Kaiser Permanente, and United Health Care each gave an overview of offerings of their companies. All were available afterward to meet with interested individuals and answer questions. We are in the midst of Open Season, which is the time to make any changes in health care plans. NARFE is an excellent source of helpful information; webinars are still available on NARFE's website www.narfe.org. Both the November and December issues of NARFE magazine offer informative articles on this subject. Remember that Open Season ends on Monday, December 11.

It's hard to believe that we are entering the 12th and last month of 2023 ... goodness, where has the time gone? COVID, in the form of one variant or another, is still with us, and has struck some of our members for the first time ever and struck others two or three times. Fortunately, now with vaccines and some degree of "herd immunity," illnesses tend to be milder in nature. Vaccination boosters are highly recommended for us seniors, along with a flu shot, as we move into winter.

Chapter members attending a luncheon are always welcome to bring a guest, perhaps a prospective member or someone interested in the program of that month. Please let the guest know that it is necessary to purchase lunch. Golden Corral does not charge for the use of the private meeting room, and their only benefit comes from the purchase of food. We are all guests here and need to respect our host.

Financial Report (Kathy O'Connor • 301-845-7964)

Balance available to Chapter 409 as of Oct 20, 2023	. \$5,507.63
• Income	\$489.34
• Expenses	\$180.96
Balance available to Chapter 409 as of Nov 20, 2023	\$5,816.01

Legislative Report (David Carmack • 240-578-4965)

A Continuing Resolution, H.R. 6363, became law on November 16, 2023, to keep some parts of the Federal Government funded through January 19, 2024, and other parts of the Federal Government funded through February 2, 2024.

On November 1, 2023, Senator Padilla (D. CAL) introduced the Equal COLA Act, S. 3194, to provide that cost-of-living adjustments (COLAs) be applied equally to all federal retirees. Rep. Connolly (D. VA) is leading such legislation in the House of Representatives. The purpose of this legislation is to have COLAs for FERS annuitants equal to those now received by CSRS annuitants and Social Security recipients.

There has been a hearing before the House Committee on Ways and Means Subcommittee on Social Security to repeal the Windfall Elimination Provision and the Government Pension Offset that adversely affects those receiving a Editor: Dan Grauman • 301-806-5999 • dangrauman@gmail.com

CSRS annuity. Although there are 300 co-sponsors of this legislation in the House of Representatives, there is still not enough support in the Senate for such legislation to pass.

In the November 2023 edition of The Key Notes, I reported that OPM had proposed a rule designed to reinforce the merit-based, non-partisan civil service. Rep. Ogles (R. TN) proposed an amendment (#84) to H.R. 4664 to prohibit use of funds to finalize, implement, or enforce that OPM-proposed rule. The amendment was rejected: 198 in favor, 221 opposed. Even though that amendment failed, and H.R. 4664 was ultimately pulled for consideration from the House floor because of lack of votes to pass it, the merit-based, non-partisan civil service is under serious threat.

The Senate passed a bill, S. 311, to address an issue related to future retirement benefits for certain officers of the United States Customs and Border Protection that in some cases could result in lower retirement benefits. This bill seeks to bring those retirement benefits in line with what was intended in legislation passed in 2008.

Membership Report (Scott Darby • 301-662-7123)

The Chapter would like to welcome 2 new members: Nancy Saltzman and Dennis Babb. We hope to see you at our December meeting. We currently have 312 members.

Chaplain's Report (Margaret Clark • 240-405-4018)

Stanley (Stan) M. Demich died at age 86 on April 2. We keep in touch with the shut-ins who are Betty Brewer & Mary Miller.

In case of illness or death, please notify me at the phone number above, or by email (<u>mclark615@verizon.net</u>). Thank you!

Alzheimer's Report (Kathy Siggins • 301-829-2462)

The Alzheimer's Association reported: "In 2023, The Alzheimer's Association reached a milestone of \$100 million in Alzheimer's and dementia research spending. This is the largest annual investment in research-related activities in the Association's history." NARFE members have been a major contributor to Alzheimer's research since 1985 and is very close to achieving some major goals for this year. The NARFE Alzheimer's National Fall Committee Virtual Meeting was held on November 8 & 9, 2023. In attendance, 10 Regional Coordinators of the NARFE Alzheimer's National Committee, NARFE President William Shackelford, and the Alzheimer's Association. During the Virtual Training, five Alzheimer's Grants were awarded. However, due to our National Training being held in November, the announcement of Grants will not meet the deadline for the December 2023 Issue of the NARFE Magazine. Therefore, the five Alzheimer's Grants will appear in the March 2024 Issue of the NARFE Magazine with all the details of the five individual Research Grants awarded for Fiscal Year 2023. Also, thank you all for your generous donations in support of the Walk to End Alzheimer's.





Frederick Chapter 409, Inc. of NARFE 14 S Pendleton Ct Frederick, MD 21703 December 2023

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NARFE Chapter 409 luncheons take place at the Golden Corral Buffet & Grill, 5621 Spectrum Drive - Frederick, MD 21703 -Phone: 301-662-5922. See the 2023-24 luncheon schedule below. Buffet starts at 11:00 AM, program starts at 12:30 PM. If you are not feeling well on the day of the luncheon, <u>please do not attend</u>.

<u>SNOW POLICY</u>: If Frederick County Schools are closed due to weather, the luncheon meeting is canceled. If County Schools are delayed but open at meeting time, the luncheon meeting will be held as scheduled.

Date	Speaker			Program			
Dec 12	Brad Stone – National Museum of Civil War Medicine			Santa & Christmas at the time of the Civil War			
2024							
Jan 9	Mary Rolle & Chris Manners – Frederick County Register of Wills			The Frederick County Register of Wills			
Feb 13	Brad Young, CFP			Tax strategies for seniors			
Mar 12	Moss Rudley, Supt. <u>Historic Preservation Training CTR.</u>			National Park Service			
Apr 9	To be determined			Maryland General Assembly update			
May 14	Representative of charity donation recipient		New officers' installation, charity donation, memorial service				
Jun 11	BINGO	BINGO	BINGO	BINGO	BINGO	BINGO	

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