



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

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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 questioning 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.

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.

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.

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

Table with 2 columns: Description and Amount. Rows include Balance available to Chapter 409 as of Oct 20, 2023, Income, Expenses, and Balance available to Chapter 409 as of Nov 20, 2023.

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.

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

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 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.

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 (mclark615@verizon.net). 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."



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

December 2023

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December 2023 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

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, please do not attend.**

**SNOW POLICY:** 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.

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

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