



National Active and Retired Federal Employees Association
Chapter No. 409 • Frederick, Maryland • https://narfechapter409.org/
<< Next luncheon / meeting is on Tuesday, February 13 at 11:00 AM >>

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

At the January luncheon meeting speakers from the Frederick County Office of Register of Wills gave us an explanation of how this process works, as well as some very helpful "how to" guidelines. This month we will hear Brad Young, CFP (Certified Financial Planner) give a presentation on tax strategies for seniors. Both topics can be overwhelming and confusing but know that NARFE has available some very informative webinars that are worth a look. A very timely webinar is Tax Planning for Federal Retirees; perhaps reading this could be a homework assignment to prepare for the program. A second webinar of interest is Estate Planning: Strategies for Feds. The library of NARFE webinars is very easily found on their website – click here for access.



Speakers Leslie Forrest (left) & Chris Manners with President, Elinor Abrell

The 2024 90-day legislative session of the Maryland General Assembly is now convening in Annapolis (January 10 – April 8). Paul Schwartz, NARFE MD Federation State Legislative Committee Chair, is once again advocating for legislation to benefit the seniors of Maryland, most importantly, tax relief. Paul reports that two tax relief bills are to be introduced during this session. The first, sponsored by Sen. Benjamin Brooks (D – Baltimore County) is a bill seeking a senior tax credit, and the second, sponsored by Delegate Robin Grammer (R – District 6, SE Baltimore County) is a bill to repeal state taxation of retirement income in Maryland. NARFE, of course, supports these legislators. It is widely known that Maryland's economic recovery has been slow, and is expected to remain so, due to the decline in population growth. Paul states that while Maryland sees a population decline, other states around us are seeing a steady population increase, especially among retirees. As a large percentage of Maryland's revenue is generated from state income taxes, it becomes highly unlikely that any bill to reduce tax income will ever get out of Committees to the floor. Paul's words: "We can't get tax relief for retirees because of loss of revenue resulting from population decline, yet the population decline, to a degree, can be tied to the high cost of retiring in Maryland." A Catch 22 situation indeed.

February is the month that starts the process of electing Chapter officers and members of the Executive Committee for the next year. A Nominating Committee, consisting of Chuck Caloia, Chair, and members Pam Ogasawara and Gerry Blessing, will present a proposed slate of candidates at the February meeting. Finding people willing to consider an office or Executive Committee position has become a daunting task. NARFE, at all levels, must have member participation and support to remain a strong and viable organization. Surely there are Chapter members who are willing to step up and give a bit of time to ensure that Chapter 409 can continue. Sadly, some NARFE chapters have either dissolved or combined with another chapter due to declining membership or lack of support. We cannot let this happen!

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

Table with financial data: Balance available to Chapter 409 as of Dec 20, 2023: \$6,046.33; Income: \$214.00; Expenses: \$474.86; Balance available to Chapter 409 as of Jan 20, 2024: \$5,785.47

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

Congress has approved a continuing resolution to fund the federal government for Fiscal Year 2024 into March 2024.

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

We currently have 307 members. There were no reported deaths in the National report.

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

Helga Ziegler Daniels died at age 98 on December 26.

We keep in touch with the shut-in who is 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 has launched both "The Longest Day" and the "2024 Walk to End Alzheimer's" events. The summer solstice, June 21, is a day when individuals around the world will hold fundraising events of their choosing to raise awareness and funds in honor of millions of caregivers around the World. I signed up to represent our chapter. Perhaps next month I'll register Team HOPE in the 2024 Walk to End Alzheimer's. This will be our 31st year walking in October. Please join me in attending the State Advocacy Day in Annapolis on Thursday, February 15. The Alzheimer's Association is working on transportation. For more information, please contact me at the phone number above, my cell number 301-639-6533, or via email at siggimax@mindspring.com. Who's up for a field trip? 😊

We are still looking for one more individual who would like to attend the NARFE Maryland Federation Board Meeting in Bowie, MD on February 6.

Volunteers Needed (Chuck Caloia • 301-938-2000)

The Nominations Committee is looking for three members to round out its 2024-25 slate of candidates for the Chapter's Executive Committee. To date, the candidates are: President – Scott Darby; 1st VP (Membership) – VACANT; 2nd VP (Legislation) – David Carmack; Corresponding Secretary – Vicki Yanez; Recording Secretary – Beverly Rynex; Treasurer – Kathy O'Connor; Chaplain – Margaret Clark; Service Officer – Chuck Caloia; Newsletter Editor and Webmaster – Dan Grauman; 6 Member-at-Large positions – J.D. Brooks, Margaret Hawker, Pam Ogasawara, Jeanine Young, and 2 VACANT.

The functioning of Chapter 409 requires only a little time and effort on the part of a few volunteers, who together form our Executive Committee. That committee usually meets over Zoom on the Thursday before the chapter's monthly meeting. If you'd like to volunteer to fill a vacancy, recommend another chapter member, or request more information, please contact Nominating Committee Chair, Chuck Caloia – chuck\_caloia@yahoo.com; Pam Ogasawara – pamogasawara@gmail.com; or Gerry Blessing – g.blessing@ieee.org.



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

February 2024

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February 2024 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 2024 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.

Date	Speaker(s)	Program
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
<b>Apr 10*</b>	Maryland State Senator, <a href="#">Karen Lewis Young</a>	<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>

**Dues payments and gifts or contributions to NARFE are NOT deductible as charitable contributions for Federal Income Tax purposes.**

**\* IMPORTANT:** The April meeting will occur on **Wednesday, April 10**. While our luncheons normally take place on the 2<sup>nd</sup> Tuesday of the month, we are changing the day for that month only, in order to accommodate the schedule of our speaker, Maryland State Senator, **Karen Lewis Young**. Please mark your calendar for this important presentation!