



# March 2024 Newsletter *The Key Notes*



National Active and Retired Federal Employees Association  
Chapter No. 409 • Frederick, Maryland • <https://narfechapter409.org>  
<< Next luncheon / meeting is on Tuesday, March 12 at 11:00 AM >>

**President:** Elinor Abrell • 301-831-8753 • [abrellem@comcast.net](mailto:abrellem@comcast.net)

**Editor:** Dan Grauman • 301-806-5999 • [dangrauman@gmail.com](mailto:dangrauman@gmail.com)

**\* IMPORTANT:** The April meeting will occur on **Wednesday, April 10**. Please see details in the note below the table of upcoming events.

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

Since 2002, March has been designated as NARFE-PAC month. As you know, NARFE-PAC is the political action arm of NARFE that raises and spends money to elect political candidates who are supportive of the federal community. NARFE’s mission is to protect the earned benefits of active and retired feds, and NARFE-PAC is the vehicle of support for this. The March issue of *NARFE* magazine has a feature article on NARFE-PAC, appropriately described as *Building a Coalition to Protect Your Benefits*. Following this article is a NARFE-PAC contribution form. This 2024 year is a very major election year. In addition to the presidential election, all 435 seats in the House of Representatives are up for election, as well as 34 Senate seats. (Maryland has three House seats and one Senate seat in this election.) Depending on outcomes, power dynamics and legislative priorities may change. Thus, your contributions to NARFE-PAC are essential for NARFE to provide support for allies to the mission. NARFE-PAC is a separate, segregated fund of NARFE, and is financed solely by voluntary and direct contributions from NARFE members. No membership dues or other revenue fund NARFE-PAC. If you have not already done so, please send your contribution to NARFE-PAC. Think of it as an investment in your future.

Unfortunately, snow caused us to cancel the February luncheon, which had a program of interest to many. We will try to reschedule Brad Young for next year to speak about tax strategies for seniors. Frederick County school snow policy dictates what we do, even though perhaps a 2-hour delay that day would have worked for us. The January meeting was held on a day with a deluge of heavy rain, which did lessen attendance. Perhaps March weather will be good to us. After all, the Spring equinox starts March 19!

Thanks go to the Nominating Committee, Chuck Caloia, Chair, and members Gerry Blessing and Pam Ogasawara, for their work in putting together a slate of nominees for Executive Committee officers and Members-at-Large for the coming year. This slate was announced in the February Newsletter and appears in this Newsletter, as well. Thanks also to those members who stepped up and accepted a nomination. This ensures that the work of the Chapter can continue. Our By-Laws state that additional nominations may be made from the floor at the March meeting. Voting will be at the April meeting.

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

**Balance available to Chapter 409 as of Jan 20, 2024 . . . . . \$5,785.47**  
• Income . . . . . \$171.00  
• Expenses . . . . . \$303.00  
**Balance available to Chapter 409 as of Feb 20, 2024 . . . . . \$5,653.47**

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

Without Congressional appropriations by March 1, 2024 to fund the following areas of the Federal Government (Agriculture – FDA, Energy and Water, Military Constructions – Veterans Affairs, Transportation, and Housing & Urban Development), those areas will shut down. The balance of the Government has funding until March 8, 2024.

There is legislation before Congress (H.R. 5779 and S. 3262) to establish a fiscal commission that could cause potential cuts in federal benefits, Social Security and Medicare. This legislation, which NARFE opposes, could find its way into upcoming government funding bills.

On January 25, 2024, Rep. Craig (D-MN) introduced the “You Earned It, You Keep It Act” (H.R. 7804), which would eliminate all federal taxes on Social Security benefits starting in 2025 and increase the Social Security payroll tax cap for higher-income earners.

Legislation has been reintroduced in the House (H.R. 7337) to create a short-term disability insurance program for conditions not covered by the Federal Employees Compensation Act program. Legislation has been reintroduced in the House and Senate to give federal employees a 7.4% increase in pay for the 2025 calendar year.

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

We currently have 305 members. 10 members renewed between Feb 1 and Feb 23, 2024.

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

**Betty Brewer** died February 21, 2024. She was the wife of the late Chapter 409 member, **John Brewer**.

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](mailto:mclark615@verizon.net)). Thank you!

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

On November 8-9, 2023, the NARFE-Alzheimer’s National Committee held its Training Meeting to review and determine which research projects would be awarded grants from the NARFE-Alzheimer’s Research Fund. I’m excited to announce that NARFE Members donated **\$1,220,735** to the Fund in FY-23 and 100% has been awarded to fund five new Alzheimer’s Research Grants. I’d like to call your attention to page 42-43 of your March 2024 *NARFE* magazine, which highlights in full detail each of the five Alzheimer’s Research Grants awarded. Since 1985, through the NARFE/Alzheimer’s Partnership, **94** Alzheimer’s Research Grants have been awarded. Thank you all for your generous donations to the NARFE-Alzheimer’s Research Fund. NARFE Members, you guys **ROCK!!!**

## Volunteer Needed (Chuck Caloia • 301-938-2000)

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

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 via Zoom on the Thursday before the chapter’s monthly meeting. If you’d like to volunteer to fill the one remaining vacancy, **1st Vice President (Membership)**, recommend another chapter member, or request more information about the position, please contact Nominating Committee Chair, Chuck Caloia ([chuck\\_caloia@yahoo.com](mailto:chuck_caloia@yahoo.com)); Pam Ogasawara ([pamogawara@gmail.com](mailto:pamogawara@gmail.com)); or Gerry Blessing ([g.blessing@ieee.org](mailto:g.blessing@ieee.org)). Thank you!

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

March 2024

NON-PROFIT  
ORGANIZATION  
U.S. POSTAGE  
PAID  
Frederick, MD  
Permit No. 81

CHANGE SERVICE REQUESTED

ADDRESS LABEL

March 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
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!