



National Active and Retired Federal Employees Association
Chapter No. 409 • Frederick, Maryland • https://narfechapter409.org/
<< Next luncheon / meeting is on Tuesday, October 8 at 11:00 AM >>

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President's Message (Scott Darby • 301-662-7123)

October's luncheon speaker, Dalis Albaugh, BS, ACSM-CCEP from Frederick Health ProMotion Fitness, will talk about the health benefits of exercise.

Chapter 409 members present at the September luncheon voted to approve our recently updated Bylaws, which can be found here.

Our luncheon speaker, Dr. Brad Young, gave a very informative talk on tax strategies for seniors. Dr. Young also spoke about the importance of estate planning, including trusts, power of attorney, advanced healthcare directive, probate, and living wills. He most kindly allowed us to post his slides on our chapter website for members to view. The presentation slides can be found by clicking here.



Dr. Brad Young (left) receives a Certificate of Appreciation from Chapter 409 President, Scott Darby

There's a lot of information to digest, and it will be nice to review what he said.

This is a bit early, but important. David Hurka, our November luncheon speaker and BlueCross/BlueShield representative, contacted me to let me know that the Postal Reform Act of 2022 goes into effect in January 2025. It is too early to talk about future rates.

It is not too late to donate to Kathy Siggins' Team Hope for her Alzheimer's Walk. Click here, enter Kathy's first and last names, click "Search", and follow the instructions to donate.

My favorite holiday is coming up – Halloween. It is when I can buy chocolate and hope it rains. All for me and none for the Trick or Treaters. ☺ I really do hope they come! We also need to be aware of them and keep them safe in our neighborhoods on Halloween.

Paul Schwartz of the Maryland Federation wrote an interesting article titled "Expiration of Tax Cuts and Jobs Act of 2017". The article is worth reading and can be found here. Login to the NARFE website is required.

Just a reminder that it is flu, Covid, and RSV shot season. Please consult your physician to learn what is right for you.

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

Table with 2 columns: Description and Amount. Rows include Balance available to Chapter 409 as of Aug 20, 2024 (\$5,446.33), Income (\$355.00), Expenses (\$132.50), and Balance available to Chapter 409 as of Sept 20, 2024 (\$5,668.83).

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

Remember, it is election season again. Federal employees need to review the requirements of the Hatch Act, which governs what they may and may not do in partisan elections. See the article, "Avoiding Hatch Act Violations in An Election Year", in the September 2024 issue of NARFE MAGAZINE.

Because of the successful petition to discharge H.R. 82, the Social Security Fairness Act, that bill is now ready for a vote in the House of Representatives, a vote that is likely to come after the Presidential election in November. That bill would repeal the Windfall Elimination Provision and the Government Pension Offset. The companion bill in the Senate (The Social Security Fairness Act, S. 597) has not yet been set for a vote.

Former President Trump has promised, if elected, to renew Schedule F or a similar type of policy that would politicize part of the career Civil Service and remove job protection from certain non-political federal employees. NARFE encourages its members to contact their senators and representatives to enact the Saving Civil Service Act, H.R. 1002/S. 399, to prevent this from happening.

Penalty-free Medicare Part B enrollment for eligible postal annuitants or their family members ends on September 30, 2024.

Membership Report (Chuck Caloia • 301-938-2000)

There are 301 members in our Chapter as of September 22 according to the NARFE National database. There are another 220 NARFE "National Only" members in our area. If you know of a federal employee, retiree, or anyone else eligible to join us, please tell them about us and invite them to join. Ask me for our information pamphlet for prospective members.

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

We keep in touch with the shut-ins who are Mary Miller and Jeanette Todd. In case of illness or death, please notify me at the phone number above, or by email at mclark615@verizon.net. Thank you!

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

World Alzheimer's Day, which takes place every September 21, is a global effort to raise awareness and challenge the stigma around Alzheimer's disease and other dementia. Globally, 55 million individuals are living with Alzheimer's, while nearly 7 million live in the United States along with their 11 million caregivers. On July 2, 2024, the FDA approved the third Alzheimer's drug, Donanemab. Clinical trials have shown that both Leqembi and Donanemab are slowing the progression of beta-amyloid from the brains of people in the early stages of Alzheimer's. These new drugs are no longer just treating the symptoms, they are targeting the disease, finally giving us some hope.

So far, NARFE's National Walk Team has raised \$43,135 of its goal of \$100,000 for the 2024 Walk. Team HOPE has now surpassed its original goal of \$6,000, and I'm setting a new goal of \$7,000. With your help we can do this. Donations will continue to be accepted through



December. The Alzheimer's stamps have raised \$1.6 million for Alzheimer's research at NIH. Please continue to buy the Alzheimer's Semipostal stamps at your post office or online by clicking here. Thank you!

Frederick Chapter 409, Inc. of NARFE
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October 2024

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October 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.

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 for 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 / Organization	Program
Oct 8	Dalis Albaugh, BS, ACSM-CCEP, Frederick Health ProMotion Fitness	Health benefits of exercise
Nov 12	David Hurka – BlueCross/Blue Shield FEP	Federal Employees Health Benefits (FEHB) Program
Dec 10	The Historical Society of Frederick County	TBA
Jan 14, 2025	Frederick Health	Stroke Awareness
Feb 11	Frederick Police Outreach	Ways to maximize home safety
Mar 11	Frederick County Recycling	TBA
Apr 8	Maryland General Assembly	General Assembly session update
May 13	Representative of charity donation recipient	New officers' installation, charity donation, memorial service
Jun 10	BINGO BINGO BINGO BINGO BINGO BINGO	

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