



<< Next luncheon / meeting is on Tuesday, December 10 at 11:00 AM >>

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

Our December speaker will be **Savannah Laurie**, the Heritage Museum Education Director from The Historical Society of Frederick County, who will discuss Christmas traditions in Frederick. **David Hurka** of BlueCross/BlueShield (BC/BS) gave a very informative talk on the new insurance updates from OPM for 2025. He also spoke about the new BC/BS features. Representatives from Kaiser Permanente and United Health Care also spoke about their plans. Other health insurance carriers were also invited, but did not attend. Please note that Open Season for the Federal Employees Health Benefits Program (FEHB) ends at **11:59 PM on Monday December 9, 2024**. Click [here](#) for OPM’s healthcare plan comparison tool.

We presented two certificates of appreciation at the November meeting. The first was to **Joel Canseco**, the Kitchen Manager at the Golden Corral, thanking the Golden Corral for their support of Chapter 409 and their support of our



Alzheimer’s raffle by donating a free lunch certificate for the raffle. **Keisha Thompson**, our usual waitress, also appears in the photo. **David Hurka** received the second certificate for his annual presentations at the NARFE meetings and his help in getting the other carriers to come to our meetings. David even did an online presentation during COVID.



I’m sorry to report the passing of Ted Jensen (details in the Chaplain’s Report below). Condolence messages may be sent to Bette Jensen, 59 Goldfinch Circle, Phoenixville, PA 19460.

I would like to wish everyone a joyous holiday season.

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

Balance available to Chapter 409 as of Oct 19, 2024	\$4,934.63
• Income	\$262.00
• Expenses	\$132.50
Balance available to Chapter 409 as of Nov 19, 2024	\$5,064.13

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

The House has passed, by a vote of 327-75, The Social Security Fairness Act (HR-82), a bill that repeals the Social Security Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). Now the bill goes to the Senate, which has a similar bill (S-597) with 62 cosponsors. It is now up to the Senate Leadership to bring this matter to a vote. Unless this is done by the end of this Congress, the quest to eliminate the GPO and WEP will have to start from scratch.

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

Our chapter has 302 members per the NARFE national database on November 19th.

Golden Oldie: Here’s a reprise, slightly updated, of a 2019 Newsletter article by Dennis Vernon, one of my predecessors. It’s as relevant today as when Dennis wrote it.

When Yogi Berra was asked where he wanted to be buried, since he grew up in St. Louis but lived in New Jersey, he replied, “I don’t know – surprise me”. Do we really want to burden the loved ones we leave behind to make that

decision, or should we now express our wishes? I think we are all mindful that we are getting long in the tooth and realize that there will be a day when the sun rises but we don’t. Of course, we think that we have done the best and all we can for those that we will leave behind. That is to say – leaving a will and perhaps some money in a 401k. Is that all we need to leave behind us? Does someone know what you wish to have done with your remains? Does anyone know what all those keys are for on your key ring? Does someone know where to find a current list of your email accounts, usernames, AND passwords? Do your utility companies have someone else on the account with you to avoid the difficulties of replacing your name with your spouse’s – name/same on privately owned vehicles. Can someone produce a copy of your Social Security identification card to claim benefits? Perhaps you have taken the painful steps to put together an obituary for yourself so others won’t have to try to assemble one later. After all, who knows better than yourself your family names, organizations you belong to, and schools you have attended? Better still, you now can write how you wish to be remembered instead of leaving it to someone else just saying that you enjoyed watching television – period. Any accomplishments you want to be remembered for – now is the time to include it in your obituary. In case you weren’t aware, NARFE has published a self-explanatory booklet titled, *Be Prepared for Life’s Events – What Your Survivors Should Know*. This document is intended for the NARFE member to complete an assortment of various fill-in the blank questions that are organized to assist the survivor. Click [here](#) to view the document.

Another (free) NARFE document of interest is titled, *Survivor Benefits*. Click [here](#) to view the document.

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

Theodore (Ted) Thomas Jensen, died on November 5 at the age of 83. Ted was past Maryland Federation President and past Chapter 409 President (2007-2010). He is survived by his wife Elizabeth (Bette). Funeral service details can be found by clicking [here](#).

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)

Thank you all for your prayers and condolences on the passing of my sister Lillian. I’m very grateful for the few days I had to spend with her before she passed away. One huge blessing was that she had prearranged her entire funeral, making it so much easier for our family. This is something that JD and I are now seriously considering doing.

Our Frederick Walk was a success. My son Rob and my daughter Ann walked for me, while JD was manning the NARFE table. I plan to walk the course as soon as I’m able. So far, NARFE’s National Walk Teams have raised **\$77,056** of our \$100,000 goal. With 252 teams registered, Team HOPE has raised **\$9,400**, making it the top fundraising NARFE team nationwide to date. The top individual fundraiser is Kathy Siggins, raising **\$9,000**. Donations will continue to be accepted through the end of December. Thank you so much for your generous donations in support of the Walk to End Alzheimer’s.

Service Officer’s Report (Chuck Caloia • 301-938-2000)

Sam’s Club members can buy gift cards for Golden Corral at a discount. A package of two \$25 gift cards costs \$39.98, a savings of \$10.02.

Frederick Chapter 409, Inc. of NARFE
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 Frederick, MD 21701

December 2024

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December 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
Dec 10	Savannah Laurie - The Historical Society of Frederick County	Christmas traditions in Federick
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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