



National Active and Retired Federal Employees Association
Chapter No. 409 • Frederick, Maryland • https://narfechapter409.org/
<< Next luncheon / meeting is on Tuesday, January 14 at 11:00 AM >>

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

I would like to wish our members and families a Happy New Year – I can't believe it's 2025! I hope everyone had a happy and joyous holiday season.

Our December speaker was Savannah Laury from the Historical Society of Frederick County, who gave a wonderful presentation about the many Christmas traditions in Frederick County. The January speaker will be Rebecca Culler, Deputy Division Chief of the Maryland Environmental Service, who will talk about Frederick County recycling rules and their importance. I am not always Mr. Green, but I try to do the best I can at recycling. Please attend and see what we can and can't recycle at the curbside.



President Scott Darby presents a Certificate of Appreciation to Savannah Laury

I don't want to get too political here, but I think the Federal workforce may be in for a trying two to four years. There are conversations on reductions in the workforce and moving agencies out of the Washington, DC area, and more. This would be a major disruption to many lives. The area housing and tax base would take a major hit.

There were two articles about the Post Office in the December 14-15 weekend newspaper. The first was about a major restructuring of the Post Office. Both parties want the Post Office to be self-supporting. How it gets there is the debate. The second article is the one that scares me as a NARFE member. Some people want to completely privatize the Post Office. Were this to happen, we would lose all current and future Post Office employees as prospective members, just like this year's health insurance open season, when the Post Office employees were pulled out of our insurance plans. These two actions – the proposed privatization and the removal of the Post Office from our health insurance – could negatively affect our membership and bargaining strength. Another Post Office proposal is to take all their insurance and retirement funds and invest them. This sounds good when the market is doing well but could be risky long term.

Please be careful of scams. Don't volunteer information to incoming calls – some of these calls sound very convincing. Also, don't open documents attached to emails from unknown senders. There have been articles in the papers that are recommending not to text from Apple phones to Android phones and vice versa, only Apple to Apple or Android to Android. I don't know what kind of phones my friends have. Please, just be careful.

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

Table with 2 columns: Description and Amount. Rows include Balance available to Chapter 409 as of Nov 19, 2024 (\$5,064.13), Income (\$286.00), Expenses (\$132.50), and Balance available to Chapter 409 as of Dec 17, 2024 (\$5,217.63).

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

Congress reached a bipartisan deal to keep the government running through March 14, 2025. The Senate sent the spending package to President Biden by a vote of 85 to 11, hours after the House voted 366 to 34 to approve it. The President has signed it.

Congress also passed the Social Security Fairness Act (H.R. 82 / S. 597), which would eliminate the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). The Senate approved the bill by a vote of 70-26. It was passed by the House in November and now goes to the President's desk to be signed.

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

The NARFE national website shows that Chapter 409 has 304 members as of December 15th. Included were 13 members who joined our chapter during 2024, nine of whom are active employees currently in the workforce.

I'm seeking one or two chapter members to help me occasionally with recruiting. We will identify locations to place information about NARFE and our chapter and come up with ideas for reaching potential new members. Please contact me if interested, Chuck_caloia@yahoo.com.

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)

As of December 12, NARFE's National Walk to End Alzheimer's Teams have raised \$80,436 towards their goal of \$100,000 for the 2024 Walk. Currently nationwide, Chapter 409's Team HOPE is the Top Fundraising Team raising \$9,400 with Kathy Siggins as Top Fundraiser at \$9,000. Donations will continue to be accepted through the end of December. Thank you all for your generous donations to the Walk on my behalf.

The House and Senate successfully passed two pieces of legislation that will keep Alzheimer's as a priority. President Biden has officially signed the reauthorization of the National Alzheimer's Project Act (NAPA) and the Alzheimer's Accountability and Investment Act (AAIA) into law. Together, NAPA and AAIA advance the national strategic plan for Alzheimer's through 2035. This is a huge win for the 7 million Americans living with Alzheimer's and their caregivers. Advocacy works!!!

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

Strive to drive to arrive alive in '25. Sign seen on I-70 in Ohio:

"THIS COULD BE YOUR LAST TEXT"

Really gets the point across, doesn't it?

Frederick Chapter 409, Inc. of NARFE
2471 Five Shillings Rd
Frederick, MD 21701

January 2025

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January 2025 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
Jan 14, 2025	Rebecca Culler, Deputy Division Chief, Maryland Environmental Service	Frederick County recycling rules and their importance
Feb 11	Frederick Police Outreach	Ways to maximize home safety
Mar 11	TBA	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

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.