



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

President: Scott Darby • 301-662-7123 • sdarby1601@gmail.com

Editor: Dan Grauman • 301-806-5999 • dangrauman@gmail.com

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

I would like to wish everyone Happy Valentine's Day and President's Day.

I am so sorry I had to miss the program by Rebecca Culler, Deputy Division Chief of the Maryland Environmental Service. I had a doctor's appointment that I couldn't change. We all know that you take what you can get when you need an appointment. I heard from a few members how informative her presentation was. I was also told that the questions were very interesting. You can see a copy of Rebecca's very detailed handout by clicking here. I got to have lunch with Rebecca before I had to leave, and I got to ask a few questions and talk about the California fires and what will happen with all the debris from the fires. Mind-boggling!



1st VP Chuck Caloia presents Certificate of Appreciation to Rebecca Culler

February's program is with the Frederick Police Outreach. It is going to be on ways to maximize home safety. I think that we can sometimes take home safety for granted. This should be a great program that will refresh our memory of things we should be doing or teach new safety procedures to keep us safe at home. I hope to see all of you at the February meeting.

A few of us will be happy to see an extra bit on our Social Security payments from the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). This was a true bipartisan piece of legislation. See the Legislative Report for more details.

Lastly, I would like to thank Peter Alvestad for chairing the Nominating Committee. There will be more in the newsletter about the nominations. This is the kind of work that keeps Chapter 409 going. Thank you, Peter!

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

Table with 2 columns: Description and Amount. Rows include Balance available to Chapter 409 as of Dec 19, 2024 (\$5,217.63), Income (\$542.88), Expenses (\$132.50), and Balance available to Chapter 409 as of Jan 20, 2025 (\$5,628.01).

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

On January 5, 2025, President Biden signed The Social Security Fairness Act (H.R. 82), which eliminates the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), effective after December 31, 2023. The WEP reduced Social Security benefits of local, state, and CSRS federal retirees, who worked in Social Security covered employment and who also received an annuity from their non-Social Security covered government employment. With the repeal of WEP, the Social Security benefits due those retirees from Social Security covered employment will no longer be reduced. The GPO prevented retirees from collecting both a government annuity based on their work in non-Social Security covered employment and most or all of the Social Security benefits based on their spouse's work record. Under the GPO, two-thirds of the government annuity offset whatever Social Security benefits would be payable to the retired government annuitant as a spouse. The Social Security Administration is still in the process of determining how to implement this law. If you have previously filed for Social Security benefits, you need only verify your mailing address and/or your direct deposit

information online by clicking here. If you have not filed for spousal or survivor benefits, you can apply online by clicking here, or schedule an appointment with the appropriate Social Security office. If you have questions regarding the WEP/GPO repeal, contact NARFE headquarters at 703-838-7760 (press 2) or send email to fedbenefits@narfe.org.

President Trump has issued an Executive Order that essentially reinstates the original 2020 Executive Order on Schedule F, now renamed the Schedule Policy/Career classification of federal employees. This Executive Order politicizes a large portion of the federal workforce by making them at-will employees and easier to fire.

Sen. Ernst (R-Iowa) has filed three bills (S. 21, S. 22, and S. 23) targeting Washington, DC area federal employees that would mandate agencies move staff, or their headquarters, out of the region, as well as more closely track telework activities. Already 85% of federal employees live and work outside the DC area.

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

According to the NARFE National website (https://www.narfe.org/), Chapter 409 has 300 members as of January 21. That website also is posting important information about proposals that could adversely affect the federal workforce and annuity recipients. I urge you to keep current on these proposals and let our lawmakers know your views.

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

Christian (Chris) E. Johnson, Sr., 85, died January 9, 2025. He is survived by his wife Gail. Sympathy cards may be sent to Gail Johnson at 34 Boileau Ct., Middletown, MD 21769.

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)

We will not have an Alzheimer's report for now, as we work to finalize some figures and key in on Alzheimer's achievements for 2024. Thank you for supporting the Alzheimer's cause!

Nominating Committee Report (Peter Alvestad)

Chapter 409 is always interested in members who want to serve in a volunteer position. This is the time of year when we look for candidates to fill positions on our 2025-26 Executive Committee. To date, we have a full slate of candidates, but we have the ability to hold elections if more than one candidate is interested in a position. The current candidates are: President – Scott Darby; 1st VP (Membership) – Chuck Caloia; 2nd VP (Legislation) – David Carmack; Secretary – Beverly Rynex; Treasurer – Kathy O'Connor; Chaplain – Margaret Clark; Service Officer – Chuck Caloia; and 3 Member-at-Large positions – J.D. Brooks, 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 over Zoom on the Thursday before the Chapter's monthly meeting. If you'd like to volunteer or request additional information, please contact me by email at Alvestad@aol.com. Thank you!

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

February 2025

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February 2025 Newsletter

NARFE Chapter No. 409 • Frederick, Maryland

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

A 2023 U.S. Surgeon General Advisory reported that "Loneliness and Isolation" pose serious health risks, especially to older persons and others in vulnerable categories. The Chapter's Executive Committee (EC) is interested in hearing **your** ideas and suggestions for ways our Chapter could help reduce members' loneliness and isolation. You're invited to reach out to me or another EC member with your thoughts, providing your name and contact information for subsequent follow-up. One idea the EC has discussed is setting up an informal network of Chapter members who wish to participate in periodically making or receiving phone calls. If you may be interested in this, please let me know how many times per week you believe you'd want to participate and whether you'd prefer to make/receive a brief "wellbeing" call or someone to chat with. Your contacting us at this stage won't obligate you in any way.



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
Feb 11	Corporal Jonathan Schultz, <a href="#">Frederick Police Outreach</a>	Ways to maximize home safety
Mar 11	Dawn Bolton, <a href="#">Frederick Health Hospice</a>	Hospice services available to our community
Apr 8	<a href="#">Maryland General Assembly</a>	General Assembly session update
May 13	Representative of charity donation recipient	New officers' installation, charity donation, memorial service
Jun 10	<b>BINGO</b> <b>BINGO</b> <b>BINGO</b>	<b>BINGO</b> <b>BINGO</b> <b>BINGO</b>

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