



# March 2025 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 11 at 11:00 AM >>

**President:** Scott Darby • 301-662-7123 • [sdarby1601@gmail.com](mailto:sdarby1601@gmail.com)

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

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

I would like to thank Corporal Jonathan Schultz of the Frederick City Police for his presentation on home safety. The weather forecast kept some members from coming. I kept an eye the whole time to see if it had started. I didn't like to drive in the snow when I worked, and I dislike it even more now. Click [here](#) to view Cpl. Schultz's very informative handout on safety, which has been placed on Chapter 409's website.



President Scott Darby presents a Certificate of Appreciation to Cpl. Schultz

This month's speaker is **Dawn Bolton** representing [Frederick Health Hospice](#), who will talk about their services in times of need.

March is **NARFE-PAC month**. Please, if possible, donate to NARFE-PAC. NARFE is going to need all the support that we can give them. Active federal employees are going to need our help. We also need NARFE to be on the lookout for cuts or changes to retiree benefits. This is going to be a tough time for all.

**FEDHub** is NARFE's online community for active and retired federal employees. Members can connect to share advice, solve challenges, and develop new approaches. It is free to sign up. Go to the [NARFE National website](#) and scroll down to FEDHub to sign in. While on this site, you can also sign up for the Maryland Federation FEDHub that deals with some closer-to-home issues. Both sites are very informative.

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

<b>Balance available to Chapter 409 as of Jan 20, 2025</b> . . . . .	<b>\$5,628.01</b>
• Income . . . . .	\$518.00
• Expenses . . . . .	\$338.38
<b>Balance available to Chapter 409 as of Feb 19, 2025</b> . . . . .	<b>\$5,807.63</b>

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

### • FEDERAL GOVERNMENT

President Trump has issued a number of executive orders aiming to reduce the number of employees in the Federal Government and to politicize a larger number of such employees. Many court cases have been brought to block some of these executive orders. NARFE has initiated litigation to block implementation of Executive Order 14171 that reinstated a new excepted service schedule, Schedule Policy/Career (formerly Schedule F). As stated in the February issue of NARFE Chapter 409's newsletter, that new schedule eliminates merit-based civil service protection for a significant portion of the federal workforce and essentially politicizes that portion of the federal workforce. Representative Connolly (D VA) and Senator Kaine (D VA) have reintroduced Saving the Civil Service Act (H.R. 494/S.134) to block implementation of Schedule Policy/Career.

The House Budget Committee advanced, along party lines (Republican members for and Democrat members against), a budget resolution that calls for \$4.5 trillion in tax cuts, \$2 trillion in spending cuts, \$300 billion in increased spending on defense and border and immigration enforcement, and a \$4 trillion increase in the debt limit. The resolution directs the House Committee on Oversight and Government to reduce spending under its jurisdiction by at least \$50 billion. NARFE says that the most likely source for such a reduction is from cuts to federal retirement and health benefits. The Senate Budget Committee version of its first budget resolution is directed at increasing defense spending (\$150 billion) and border and immigration enforcement (\$175 billion).

The Federal Government is funded for its 2025 fiscal year until midnight March 14, 2025. Absent further funding, the Government will shut down. After that date,

new obligations cannot be incurred until new funding is approved. In addition, Congress needs to raise the debt limit, which has been reached, to pay for its obligations already incurred (e.g., payment of interest on its debt, Social Security and Federal Retirement payments). Currently, the Treasury is employing a number of strategies in order for the Government to meet its incurred obligations, but soon these strategies will be exhausted.

The Social Security Administration may take more than a year to implement the recently passed legislation repealing the Government Pension Offset and Windfall Elimination Provision.

Legislation has been introduced to provide federal employees with a 4.3% average pay increase in 2026 (The Federal Adjustment of Income Rates Act, H.R. 493/S. 126), to provide FERS employees a full cost-of-living adjustment to their annuities (The Equal Cola Act, H.R. 491), and to eliminate income taxes on Social Security benefits and tier 1 of railroad retirement benefits (Senior Citizens Tax Elimination Act, H.R. 1040).

### • MARYLAND GOVERNMENT

NARFE Maryland Federation has sought in the past for legislation in Maryland to make it possible for those using the standard deduction in computing federal income tax to itemize deductions in computing state and county income taxes. The current law provides that the use of the standard deduction in computing federal income tax requires the use of the standard deduction in computing state and county income taxes. Governor Moore has recently requested legislation that would end the use of itemizing deductions in computing state and county income taxes.

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

According to the NARFE National website as of February 19, Chapter 409 has 314 members. The website is once again reporting prospective and new members, who are being sent welcome letters, a recent newsletter, and information about all levels of our organization. A recruitment plan for the Chapter has been drafted for review by the Executive Committee.

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

**Evelyn E. Miller** of Buckeystown, MD died October 23, 2024 at the age of 88. **Caroline R. Feaga** of Frederick, MD died January 21, 2025 at the age of 97.

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

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

NARFE members raised a combined total of **\$29,129.09** in national fundraising for the month of January, bringing the fundraising grand total to **\$16,499,605.94** to date. We are well on our way to reaching our National Goal of **\$17 million** by the end of December 2026, in support of the Alzheimer's Association. I greatly appreciate our NARFE members for their generous contributions in support of the NARFE-Alzheimer's Research Fund and for their participation and donations to the Walk to End Alzheimer's and The Longest Day events. Keep up the good work!

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

In our last Newsletter, I invited members to contact me if they would like to receive a periodic phone call from another member, or to volunteer to phone another member. So far, one member has volunteered to make calls, but there haven't been any requests. If you would like to receive "wellness checks" or longer social calls, feel free to get in touch with me.

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

March 2025

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

**CHANGE SERVICE REQUESTED**

ADDRESS LABEL

March 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
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>

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