



April 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 **THURSDAY**, April 10 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)

Please note that this month's meeting has been changed from Tuesday the 8th to **Thursday the 10th**, in order to accommodate our speaker. The Maryland General Assembly session ends at 12 midnight on the 8th. This month's speaker will be **State Senator William Folden**, Republican, District 4. Senator Folden will tell us about what happened in Annapolis during the session. Senator Folden is also a member of the Frederick City Police Department. We will also have a short presentation by **Martin Bonura** of the Western Maryland Lions Club.

We had a well-attended March meeting with **Dawn Bolton, RN** speaking about the services available from Frederick Health Hospice. Additionally, **David Hurka** from BlueCross/BlueShield gave a short presentation on health benefits and answered questions after the luncheon.

This month is the election of officers for Chapter 409 and thanks to everyone for taking the time to serve. I would like to thank **Peter Alvestad** for his work as Chairman of the Nominating Committee.

We will once again collect non-perishable food, hygiene items, and checks and/or cash for the **Frederick Food Bank** (see details on back page). There is a great need currently for these donations. I was thinking about the start of my career with the government. I started as a WG-2 Apprentice Machinist. If what is happening now had happened to me, I would have needed all the help I could get. Please donate, if you can.

I am going to sound like a broken record – any donation to NARFE-PAC to help make sure NARFE is heard in Washington will be greatly appreciated.

Congratulations to **David Carmack**, 2nd VP – Legislation, for his **Quiet Hero Award** from the Rotary Club of Frederick. The award is for contributions to the Rotary's mission that are often behind the scenes.

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

Balance available to Chapter 409 as of Feb 24, 2025	\$5,807.63
• Income	\$659.00
• Expenses	\$173.52
Balance available to Chapter 409 as of Mar 21, 2025	\$6,293.11

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

President Trump continues to take many actions, too numerous to discuss here, that affect the Federal Civil Service. The House of Representatives approved, along party lines, the budget resolution discussed in the previous NARFE Chapter 409's newsletter. Remember, that 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. NARFE continues to fight for federal employees and annuitants.

The Social Security Administration has begun to pay retroactive benefits to those affected by the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). The increased monthly benefits due to the repeal of the WEP and GPO are scheduled to begin in the April Social

Security payment. If you have not filed for Social Security because you believed that you would receive nothing by virtue of the WEP and/or GPO, please apply for Social Security now. The fastest way to apply is through the Social Security Administration (SSA) website, www.ssa.gov/apply, or you can call the SSA at **1-800-772-1213** (Monday – Friday from 9:00 AM to 6:00 PM). When you are asked "How can I help you today?", you say "Fairness Act."

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

According to the NARFE National database as of March 19, Chapter 409 has 314 members.

Our Chapter will host a recruitment event, "**NARFE Information Day**," on **Saturday, April 12, 12:30 PM to 4:30 PM**, in the Community Room of the **Urbana Library**, 9020 Amelung Street, Frederick, MD 21704. This is an opportunity for federal employees and retirees to meet some of our members and learn about the many benefits of membership in NARFE and Chapter 409. All current Chapter 409 members are also invited to drop by.

You can help make NARFE Information Day a success. Please tell everyone you know who is eligible to join, including NARFE National members who have not yet joined the Chapter. If you're an active employee, help publicize this event by placing notices at your workplace. As soon as possible, email Chuck_Caloia@yahoo.com with your name, home address, agency, and the number of copies you would like sent to you, or click [here](#) to download the flyer.

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!

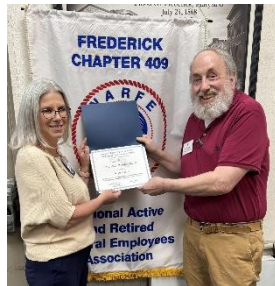
Alzheimer's Report (Kathy Siggins • 301-829-2462)

The first-ever county-level estimates of the prevalence of Alzheimer's dementia in people 65 and older were released at the Alzheimer's Association International Conference by researchers from Rush Medical College in Chicago. They found that Maryland has the highest prevalence of Alzheimer's in the East and Southeastern regions with Baltimore City and Prince Georges County coming in second and fourth among the top 5 nationally. NARFE is continuing to fight alongside the Alzheimer's Association to find a cure.

Nominating Committee Report (Peter Alvestad)

Chapter 409 has had a number of good volunteers serve on our Executive Committee over the years. Many have returned to serve again. We have also had a new member to the Chapter express his willingness to serve. **Ted Hull** has agreed to be on the slate for the Secretary position in the upcoming elections. That means we have a candidate for each position on the Chapter 409 Executive Committee: President – **Scott Darby**; 1st VP (Membership) – **Chuck Caloia**; 2nd VP (Legislation) – **David Carmack**; Secretary – **Ted Hull**; 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**.

Please consider serving the Chapter as a candidate during the next election cycle. If you'd like to volunteer or request more information, please contact Nominating Committee Chair, **Peter Alvestad** by email at Alvestad@aol.com.



President Scott Darby presents Certificate of Appreciation to Dawn Bolton, RN

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

April 2025

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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
THURSDAY Apr 10	Speaker/Organization: State Senator William Folden, Maryland General Assembly Program: General Assembly session update We will also have a short presentation by Martin Bonura of the Western Maryland Lions Club .
May 13	Speaker/Organization: Representative of charity donation recipient Program: New officers' installation, charity donation, memorial service for deceased Chapter members
Jun 10	BINGO BINGO BINGO BINGO

FREDERICK FOOD BANK DONATION LIST

NON-PERISHABLE FOOD

- Cereal
- Canned Fruits
- Canned Vegetables
- Canned Meats
- Snack Items
- Pasta
- Gluten-Free & Dairy Free Items*

HYGIENE ITEMS

- Baby Food
- Razors
- Shampoo
- Shaving Cream
- Toothbrushes
- Toothpaste
- Towels
- Washcloths

DONATION DROP-OFF LOCATION

The City of Frederick Food Bank
 14 East All Saints Street
 Frederick, MD 21701



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

FOR MORE INFORMATION CALL (301) 600-1506