



March 2026 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 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)

County Executive **Jessica Fitzwater** gave a presentation that some of us were surprised and delighted to hear. I thought it was just going to be about the Executive's duties and the opportunities to volunteer for county commissions. It was, but she said that any questions about the county could be asked. The questions were about solar arrays, schools, data centers, and taxes to name just a few. Administrative Coordinator, **Miranda Ducey**, spoke about [Boards & Commissions](#) on which people can volunteer to serve.



President Darby presents County Executive Fitzwater a Certificate of Appreciation

We are going to have two speakers this month. One speaker, **Erin Betz**, Director of Volunteer Services, and Auxiliary President, **John "Hamp" Tisdale**, will speak about volunteering for [Frederick Health](#) and the [Frederick Health Auxiliary](#). This was initiated from the talk by Kris Wood on stroke awareness. I was promised it is going to be short and sweet. Our second and primary speaker will be **James Carpenter** of [Braver Angels](#). Braver Angels is leading the nation's largest cross-partisan, volunteer-led movement to bridge the partisan divide and strengthen our democratic republic. We don't always have to agree, but we should **talk civilly**.

Please give Pam Ogasawara any food or cash donations to the [Frederick Food Bank](#). Things are still not good for a lot of families.

March is NARFE-PAC month. Please donate to NARFE-PAC. These are the people who go to Capitol Hill and contact our Congressional members to fight for our benefits and pensions. Please contribute to them. Checks should be made out to NARFE-PAC.

Remember, Spring starts **March 20**, I hope. ☺

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

Balance available to Chapter 409 as of Jan 23, 2026	\$5,988.97
• Income	\$454.00
• Expenses	\$267.20
Balance available to Chapter 409 as of Feb 20, 2026	\$6,175.77

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

Unless the White House and the Congressional Democrats can reach a deal to fund the Department of Homeland Security (DHS), the shutdown of that Department, which began on February 14, will continue. As this is written, no deal has been reached. NARFE has recommended that Congress should immediately fund those parts of DHS where there is no controversy. The noncontroversial parts of DHS are the Coast Guard, the Transportation Security Administration (TSA), and the Federal Emergency Management Agency (FEMA).

Rep. James Walkinshaw (D-VA) and Sen. Brian Schatz (D-HI) have introduced the FAIR Act ([H.R. 7480](#) / [S. 3823](#)) to increase federal pay rates by 4.1% in 2027.

The Office of Personal Management (OPM) has published a proposed rule to shift the authority to decide appeals to Reduction in Force (RIF) actions from the independent Merits Systems Protection Board to the OPM.

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

As of February 18, the NARFE National database lists 312 members of Chapter 409.

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

We keep in touch with shut-in, **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)

On February 18, advocates from across Maryland attended **Alzheimer's Advocacy Day** in Annapolis to share their personal stories of shared lived experiences and highlighted why this legislation is so important for ensuring earlier diagnoses, improved care planning, and stronger support systems for caregivers and families. Their mission on that day was to urge state legislators to support passage of [HB 446](#) / [SB 555](#) — legislation that would create a provider toolkit to strengthen dementia care and better support for families impacted by Alzheimer's and other dementias. **Advocacy drives change** and by uniting our voices together, we are making an impact on building a more dementia-capable Maryland. Although I was unable to attend this year, I'm grateful to every advocate who showed up to speak out. Thank you!

Nominating Committee Report (Peter Alvestad)

Chapter 409 has a wealth of talented members, many who are willing to serve our Chapter. In the February newsletter I mentioned that we were looking at two vacant positions in the coming elections, Treasurer and Member-at-Large. Two members have kindly volunteered to serve in those positions, which means that Chapter 409 has a full slate of candidates for the April elections. They are: President – **Scott Darby**; 1st VP (Membership) – **Chuck Caloia**; 2nd VP (Legislation) – **David Carmack**; Secretary – **Ted Hull**; Treasurer – **Larry Lange**; Chaplain – **Margaret Clark**; and Service Officer – **Chuck Caloia**. There is one Member-at-Large position coming vacant, and **Vicki Yanez** has agreed to serve. The other two Member-at-Large positions have terms which will end next year, **J.D. Brooks** and **Jeanine Young**.

Thank you to all the members who have considered serving the Chapter and a special thanks to those who are serving now and who have served in past years. If you would like any information about how you can help out our Chapter, please contact Nominating Committee Chair, Peter Alvestad by email at Alvestad@aol.com.

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

At our February meeting, several Chapter members told me they had not yet received their 2026 annuity adjustment notice from OPM. Notices were scheduled to be mailed between December 15, 2025 and January 8, 2026. As of early February, these notices should have arrived. If you have an active Retirement Services Online account or create one, you may receive notifications digitally rather than by postal mail. **OPM may have marked your account for "Electronic Only", if you have ever given them an email address.** If you haven't received your notice, you can view your 2026 statement by clicking [here](#) to sign in to OPM Retirement Services Online and following the instructions. (You may need to create a login.) From the above webpage, you may, without a login, also obtain your 1099-R tax form, report a missing annuity payment, or report the death of a federal employee or annuitant. (Continued on next page)

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

March 2026

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

CHANGE SERVICE REQUESTED

ADDRESS LABEL

March 2026 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 10	James Carpenter Erin Betz & John "Hamp" Tisdale	Braver Angels , the nation's largest cross-partisan, volunteer-led movement to bridge the partisan divide and strengthen our democratic republic Volunteering for Frederick Health and the Frederick Health Auxiliary
Thursday, Apr 16	Delegate Kenneth P. Kerr, Ed.D (District 3, Frederick County)	Maryland General Assembly session update
May 12	Representative of charity donation recipient	New officers' installation, charity donation, memorial service
Jun 9	BINGO BINGO BINGO	BINGO BINGO BINGO

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

Service Officer's Report (continued)

Some Chapter members at our last meeting also said they were unable to reach OPM or obtain answers to their inquiries. If you have had such an experience, I'm interested in hearing from you and might be able to help. Please email me at Chuck.caloia@yahoo.com.