



April 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 **THURSDAY**, April 16 at 11:00 AM >>

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

The April luncheon will take place on Thursday, April 16. We delayed the April luncheon by two days as a courtesy to our speaker. This month's speaker will be **Delegate Kenneth P. Kerr, Ed.D.** (District 3, Democrat, Frederick County), who will update us on what was discussed and passed in this year's **Maryland General Assembly**. The peanut gallery will have no comment at this time.

March's meeting had a very informative presentation by **James Carpenter** of **Braver Angels**, an organization that tries to get people to talk and understand both sides of an issue. Mr. Carpenter said that it is not the organization's intention to try to change minds, but to understand someone else's point of view. Click [here](#) to view Mr. Carpenter's slides.



Mr. Carpenter receives Certificate of Appreciation from President Darby. Photo credit: Ted Hull

We also had a quick presentation from **Frederick Health** about opportunities to volunteer there. The presentation was given by **Erin Betz**, Director, Volunteer Services, and **John "Hamp" Tisdale**, Auxiliary President.

We will vote for the new officers at April's meeting, and we have a full slate. I would like to thank **Peter Alvestad** for his work as Nominating Committee Chair.

I read that stamps may be going up to between 90¢ - 95¢ to help fund the Post Office, which is underfunded. Soon postage will be the same price as cards. This is not good news for our Alzheimer's stamp.

Please, if you know of any retired or current federal employees, tell them about NARFE. We need members to stay strong. If someone is interested, let one of the Executive Board members know and we will contact them.

Did you know? You don't have to wait until Open Season to recruit new members. You can continue earning recruiter rewards all year long! **For every active federal employee you recruit as a new NARFE member, you receive an \$8 recruiter reward.** Simply ask them to enter your ID number on their membership application where it asks for a recruiter. Every new member strengthens NARFE's voice in Washington, DC — and rewards you for helping grow our community.

I am not happy; I can't find the new Peeps anywhere. They are Old Bay Flavored Peeps. They sound horrid, but I want to try them anyway.

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

Balance available to Chapter 409 as of Feb 20, 2026	\$6,175.77
• Income	\$414.00
• Expenses	\$172.48
Balance available to Chapter 409 as of Mar 20, 2026	\$6,417.29

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

There is no new legislation to report concerning currently employed and retired federal employees.

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

As of March 20, the NARFE National database shows that Chapter 409 has 309 members. As a reminder to those members who periodically need to renew their memberships, you can avoid a lapse in membership by noting its expiration date, found on your *NARFE Magazine's* mailing label right after your chapter number. Before expiration, find and complete the Membership Application inside the magazine or on the [Chapter 409 website](#), with particular attention to the instructions for your Chapter renewal option. If you're interested in enrolling in NARFE's Dues Withholding Program, the magazine and [website](#) also include a form for that purpose.

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

Robert Bronaugh Morrow, Jr., 92, passed away on March 5. He is survived by his devoted wife of over 68 years, Kay Kirkland Morrow.

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)

In November 2025, the NARFE Alzheimer's National Committee and the Alzheimer's Association met to review research projects available to receive grants from the donations made through the NARFE Alzheimer's Research Fund. For FY 25, the Committee selected to **fully fund** Hong Seok Shim, Ph.D., the University of Texas MD Anderson Cancer Center; and to **partially fund** Swati Mishra, Ph.D., University of Washington, for a total of **\$304,801.00**. Full information on these two grants can be found on pages 44 & 45 in the March 2026 issue of the *NARFE Magazine*. Click [here](#) to view article. This brings NARFE's total to **99** research grants/projects funded through the NARFE Alzheimer's Research Fund since 1985. Thank you!

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

I've heard from several Chapter members that they had not yet received their annual benefits change notices from OPM or were unable to obtain OPM responses to individual inquiries, whether by phone, postal mail, or even on line. If you are experiencing such a difficulty, I'm interested in hearing from you.



Frederick Chapter 409, Inc. of NARFE
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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
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.