



Welcome to NARFE Chapter 409 Frederick, Maryland

About Chapter 409

- **Our History** – Chapter 409 was organized on December 7, 1967, in order to join with other federal employees in protecting hard-earned benefits. We met first in members' homes, then, as our membership grew, meetings were moved to a local fire house and then to local service clubs. Currently, meetings are held at the Golden Corral.
- **Our Members** – There are about 320 members in our Chapter. Regular monthly meeting attendance averages approximately 40 members. Members are mostly retirees who have worked in Frederick, D.C., and surrounding areas. There are many agencies and activities represented by our members.
- **Services to the Community** – We've donated nearly **\$27,000** to local charities that benefit senior citizens as of May 2026. We've also donated **\$21,775** for research seeking a cure for Alzheimer's disease at the national level and another **\$20,915** to help provide local treatment for those afflicted with the disease and support to their families, totaling **\$42,690**.

Chapter 409 is a member of the Maryland Federation of Chapters, NARFE. Two Chapter 409 members have served as Federation president, and many have served on Federation committees.

Chapter 409 initiated the national drive to have the Postal Service issue an Alzheimer's semi-postal stamp to raise awareness about the disease and provide research funds to help discover a cure.

We serve our members by providing:

- Assistance and information about retirement, retirement options, and benefits.
- Advice and assistance to a survivor upon the death of a federal employee or annuitant.
- Legislative updates

We serve the larger federal community by being advocates for pending legislation which supports federal employees, retirees, and survivors.

Chapter 409 Meetings

Monthly luncheon meetings are held at the Golden Corral Buffet & Grill, 5621 Spectrum Drive in Frederick on the 2nd Tuesday of the month (unless specified otherwise) from September through June. Gathering, social time, and lunch take place from 11:00 AM to 12:30 PM, followed by a program featuring a speaker or presentation on a variety of topics.

Snow Policy: If Frederick County schools are closed due to weather, the luncheon is cancelled. If County schools are delayed but open by 11:00 AM, the luncheon will be held as scheduled.

During gathering time, members and guests have the opportunity to purchase tickets for two types of drawings:

- * One is a 50-50 raffle where half the funds are used to support the annual chapter donation to a local charity and the other half is distributed as prizes, generally \$5-\$10 per winner.
- * The second type of raffle is used to support Alzheimer research. Members bring in baked goods, either homemade or purchased. Tickets are drawn and each person with a winning ticket may choose a baked item to take home.

Chapter 409 Executive Committee

Chapter 409 has an Executive Committee which meets monthly (currently over Zoom) to ensure continued success of the chapter. Elections are held in April. The Executive Committee is composed of:

- Elected officers - *President; 1st Vice President (Membership); 2nd Vice President (Legislation); Secretary; Treasurer; Chaplain; Service Officer; Members-at-Large*
- Other members - *Immediate Past President; Newsletter Editor; Webmaster*

For more information about the Executive Committee, or to serve as a volunteer, contact Chuck Caloia by phone (**301-938-2000**) or email (Chuck_Caloia@yahoo.com).

NARFE Structure

- **National** – NARFE Headquarters is in Alexandria, Virginia. The national organizational structure contains 10 regions of which Maryland is in Region II. A Vice President heads each region. Structure, officers, and other information can be found on the national website: <http://www.narfe.org>. Your **username & password** are required to log in. If this is your first time accessing the website, you will follow the instructions to create an account.
- **State** – The Maryland Federation of Chapters is the organizational structure between the National Headquarters and local chapters. There are currently 21 chapters in the Maryland Federation. Additional information can be found on the website: <http://www.mdnarfe.org/>.
- **Local** – Our Chapter is part of the Maryland Federation of Chapters. Our members come mostly from Frederick County. More information about our chapter, including membership, names of officers, past newsletters, and interesting articles and downloads can be found on our website: <https://narfechapter409.org/>. No login information is required for the Chapter 409 website.

NARFE Vision Statement

To ensure that:

- NARFE is recognized as the association devoted exclusively to serving and protecting the rights and earned benefits of all federal retirees, employees, and survivors.
- Work is done to help preserve those rights and benefits.
- Members receive valuable guidance, timely resources, and powerful advocacy.
- All members are left with the knowledge and understanding that their needs and wants are being taken to the highest levels of government for resolution.

NARFE Mission Statement

- To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests.
- To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations.
- To cooperate with other organizations and associations in furtherance of these general objectives.

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