



September 2026 Newsletter
The Key Notes – Hard Copy Edition
National Active and Retired Federal Employees Association
Chapter No. 409 • Frederick, Maryland • <https://narfechapter409.org>



<< Next luncheon / meeting is on Tuesday, September 8 at 11:00 AM >>

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

Welcome back to a new year of luncheons and newsletters. I am sure you have enjoyed the heat as much as I have? Hurry up fall!

Our annual BINGO luncheon in June was a huge success with many happy winners. We hope you can join us for BINGO next year (June 9, 2027). Our September luncheon speaker is **Cyndi Donovan** representing the **League of Women Voters (LWV) of Frederick County**. She will speak about what LWV does, as well as opportunities for volunteering.

The Executive Board worked very hard this summer to get speakers for our luncheons. We do have an interesting group of speakers this year. Our Federal Employee Health Benefits speaker, **David Hurka** of BlueCross/BlueShield has been confirmed. Other health insurance vendors are also invited. I know this is very important to our membership.

Please remember to vote in the upcoming NARFE elections. Voting instructions are in the September NARFE Magazine. If you have an email address on file with NARFE, you will get an online ballot.

We will continue to support the food bank with donations of canned goods or monetary donations. Times are still tough for some people. If you donate to NARFE-Alzheimer's Research and/or NARFE-FEEA Fund, those donations are tax deductible. NARFE-FEEA supports members during disasters and provides scholarships to their children, grandchildren, and great grandchildren. Donations to NARFE and NARFE-PAC are not tax deductible, but please consider donating to them.

Have a Happy Labor Day. If you are a grandparent, you can start hinting about where you want to go to dinner on Grandparents Day, the first Sunday after Labor Day. ☺

Financial Report (Larry Lange • 301-644-1875)

Balance available to Chapter 409 as of May 25, 2026 \$5,905.94

• Income \$608.00
• Expenses \$504.58

Balance available to Chapter 409 as of Aug 14, 2026 \$6,009.36

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

Unless Congress passes and the President approves an appropriations bill by September 30, 2026, to fund the federal government for all or part of its 2027 fiscal year, the government will shutdown. On July 21, 2026, The House passed a bill, [H.R. 9770](#), the Continuing Appropriations Act, 2027, along party lines to fund the Government until December 4, 2026. On August 7, 2026, the Senate passed a bipartisan continuing resolution, [H.R. 6500](#), to fund the government until December 11, 2026. These bills differ. Either the House will accept the Senate resolution, or the two houses will have to resolve their differences. As this report is written, both chambers are in recess.

Congress is aware that the failure to pass timely annual appropriation bills to fund the government has created numerous issues and has been very costly. In July, the House Committee on Appropriations held a hearing regarding government shutdown reform. That hearing explored the prospect of enacting permanent automatic continuous funding when annual government appropriations are not approved in a timely manner. NARFE has endorsed a bill, [S. 4632](#), the Prevent Government Shutdowns Act, put forward by Senator Lankford, R-OK, to accomplish this objective. One provision of Senator Lankford's bill would require that Congressional members, the President, and the Office of Management and Budget, stay in Washington, D.C., and that

Congress remain in session focusing solely on appropriations work seven days a week until government appropriations are funded. NARFE is encouraging its members to write to their legislators and ask them to co-sponsor [H.R. 5870/S. 4632](#).

In July, the House Oversight and Government Reform Committee advanced on a bipartisan basis, [H.R. 6610](#), the Pharmacists Fight Back [in Federal Benefit Plans Act]. This Act, which NARFE supports in part, aims to prohibit anti-competitive practices by pharmacy benefit managers that administer prescription drug benefits under the Federal Employees Health Benefit programs. NARFE is afraid that the bill, as approved by the committee, could lead to higher premiums, and would like further study of it by the Congressional Budget Office.

To initiate Congressional action on the Social Security Fund, Senator Kaine, D-VA, and four other senators on July 14, 2026, introduced the Protecting Retirement Opportunities and Maintaining Income Security for Everyone Act.

NARFE is urging its members to contact their federal legislators to co-sponsor [H.R. 491/S. 624](#), the Equal COLA Act, to provide the same full COLAs to Federal Employees Retirement System retirees as are given to Civil Service Retirement System retirees.

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

We welcome our newest Chapter 409 members **Patricia Alcock, Laura Deeb, Jenny Floyd, Kelley Hill, Claire-Ellyn Robb, Alejandro Schaffer, and Reed Waller**. We hope to see you soon at a monthly luncheon! Echoing the long-term decline in membership being experienced by NARFE nationwide, Chapter 409 membership has dropped to **295** (per the NARFE National database as of August 20). Twenty-eight of our chapter members have been dropped for non-renewal since March. Some non-renewals may be inadvertent. As a reminder to members who periodically need to renew their memberships, you can avoid a lapse in your 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 by clicking [here](#), 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. Additionally, each of us can help with retention by choosing dues withholding or multi-year renewals.

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

John Paul "Jack" Stush, 87, passed away on August 2. He is survived by his devoted wife of 38 years, **Audrey Rayfield**.

We keep in touch with **J.D. Brooks** and **Jeanette Todd**, and we wish them well. In case of illness or death, please notify me at the phone number above or by email at mclark615@verizon.net. Thank you!

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

Sad to say, most Chapter members don't come to our monthly luncheons. If you're one of them, you're missing out on a moderately priced (**\$14.49 for seniors at the door**) buffet lunch of popular foods at the **Golden Corral Buffet & Grill** in a casual setting, friendly conversation with fellow members, and a talk by an interesting guest speaker. **Sam's Club** offers discounted gift cards for the **Golden Corral**. If you haven't been to one of our luncheons, why not give it a try! Please let me know if you have any questions.

Frederick Chapter 409, Inc. of NARFE
2471 Five Shillings Rd
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September 2026

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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.

Date	Speaker / Organization	Program
Sep 8	Cyndi Donovan – League of Women Voters (LWV) of Frederick County	What does LWV do? Opportunities for volunteering.

To view the rest of the calendar for 2026-27 click [here](#).

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

The 2026 Walk to End Alzheimer's will take place on **Sunday, October 11, 2026 at 11:00 AM**. Participants will meet at Nymeo Field at Harry Grove Stadium in Frederick, MD.

Please join me as I begin my fundraising efforts in memory of my late husband, Gene. He was diagnosed in July 1990 at the age of 62 following extensive testing at the National Institutes of Health. Our battle with Alzheimer's lasted 13 years when Gene passed away on January 24, 1999. My battle with Alzheimer's did not end with his death. I started Team HOPE with my good friend Betty from our support group in 1994. This year will be Team HOPE's 33rd year Walking to End Alzheimer's. We continue to walk in memory, but also in honor, of the more than 127,000 Marylanders who are suffering from Alzheimer's today.

I would greatly appreciate your support once more by sponsoring me with a tax-deductible contribution made payable to **Alzheimer's Association** and mail to me at 13001 Purdum Ct., Mount Airy, MD 21771. Please know that every dollar counts and that no amount is too small. With the dollars we raise we help to provide care, support and services to families in our community.

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