



<< Next luncheon / meeting is on Tuesday, November 12 at 11:00 AM >>

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

November’s luncheon may be the most important meeting for our members, because it deals with **Open Season (Nov 11 - Dec 9)** for our Federal Employees Health Benefits. David Hurka, with BlueCross / BlueShield, will present OPM changes that affect all carriers. He will then speak about BC/BS changes. We have invited other carriers to speak and hand out information about their plans. Complete Open Season information can be found on the USGS website by clicking [here](#).

We are going to start the meeting at **12:15 PM**. There will be no “goodies” at this meeting, but there will be a donation basket for Alzheimer’s. Please donate, so that we can reach our goal of \$500. Chapter funds cannot be used, everything **must** come from donations.

Paul Schwartz, incoming VP for Region 2, wrote the following for the Aspen Hill Chapter #1892, which he permitted us to quote:

*“**VOTE!** Like it or not, we essentially have a two-party system in this country. Only the two largest parties have won a Presidential election since 1852. That means you have two choices to make a difference when you vote. Any other option presented is useless or counterproductive.*

Your impactful decisions, when it comes to voting, are binary decisions. If you believe a woman has a right to make personal decisions regarding her own body, you vote one way. If, on the other hand, you believe that life begins at conception and the right of the unborn over-rides the rights of the woman carrying that unborn child, you vote the other way, The choice is yours.

If you believe that there should be rules and regulations regarding the possession of firearms, you vote one way. If, again, on the other hand, you believe that there should be mostly unfettered access to firearms possession, you vote the other way. The vote is yours.

My point is whatever your political leanings are, VOTE on the issues because that is the best way to make the change you want.”

I would like to wish everyone a Happy Thanksgiving. After seeing my picture with Dalis Albaugh from Frederick Health ProMotion Fitness, I think that I may have to miss a few Thanksgivings. Dalis’s talk on the benefits and importance of exercise was informative. Click [here](#) to view her program slides.



Dalis Albaugh accepts a Certificate of Appreciation from Scott Darby

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

Balance available to Chapter 409 as of Sep 20, 2024	\$5,668.83
• Income	\$401.00
• Expenses	\$1,135.20
Balance available to Chapter 409 as of Oct 19, 2024	\$4,934.63

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

Congress is in recess until after the election. The COLA for 2025 is 2.5% for CSRS annuitants and 2% for FERS annuitants.

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

There are 304 members in our Chapter as of October 19 according to the NARFE National database.

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

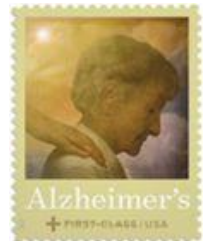
Kathryn “Kitty” Himes of Walkersville, MD died October 6, 2024. She was 88. Kitty was the sister of our late member, Betty Potts. Kitty helped Betty with the labeling of the newsletter.

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 Greater MD Walk to End Alzheimer’s in Frederick took place on Sunday, October 13 and **Team HOPE** participated as always. Details will be posted in the December newsletter.

So far, NARFE’s National Walk Team has raised \$43,135 of its goal of \$100,000 for the 2024 Walk. Team HOPE has now surpassed its original goal of \$6,000, and I’m setting a new goal of \$7,000. With your help we can do this. Donations will continue to be accepted through December. The Alzheimer’s stamps have raised \$1.6 million for Alzheimer’s research at NIH. Please continue to buy the Alzheimer’s Semipostal stamps at your post office or online by clicking [here](#).



Frederick Chapter 409, Inc. of NARFE
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November 2024 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
Nov 12	David Hurka – BlueCross/Blue Shield FEP	Federal Employees Health Benefits (FEHB) Program
Dec 10	The Historical Society of Frederick County	TBA
Jan 14, 2025	Frederick Health	Stroke Awareness
Feb 11	Frederick Police Outreach	Ways to maximize home safety
Mar 11	Frederick County Recycling	TBA
Apr 8	Maryland General Assembly	General Assembly session update
May 13	Representative of charity donation recipient	New officers' installation, charity donation, memorial service
Jun 10	BINGO BINGO BINGO	BINGO BINGO BINGO

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