



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

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

Our October meeting had a very informative presentation about Stroke Awareness from **Kristine Wood, RN**, Stroke Coordinator from Frederick Health. Kristine spoke about the different types of strokes and the symptoms. Her presentation has been posted on our web page.



Kristine Wood receives  
Certificate of Appreciation

Our November meeting will discuss our **Federal Employees Health Benefits**. This coincides with the **Open Season** from **November 10 through December 8**. **David Hurka** will present what OPM has decided for all plans. He will also discuss changes made by BlueCross & BlueShield. We hope to have other vendors present their health plans. Please come to see why your plan will have either higher or lower premiums and what changes might occur to our coverage. Click [here](#) to see the new premium charts.

Please **do not** bring baked goods for this meeting. The tables normally used for this purpose will be taken up by insurance vendors. We will have a donation basket for the Alzheimer's fund.

We will continue to support the [Frederick Food Bank](#), especially during the government shutdown. This will continue even after the shutdown. This is Thanksgiving season, so any Thanksgiving-type food will be appreciated. If the shutdown is still going on, please keep the federal workers in your thoughts and prayers.

As I mentioned, this is the Thanksgiving season, so this is VERY important. Do as I say, not as I do – you don't have to eat everything on the table. *Happy Thanksgiving!*

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

**Balance available to Chapter 409 as of Sep 20, 2025 . . . . . \$5,922.84**  
• Income . . . . . \$341.00  
• Expenses . . . . . \$632.50  
**Balance available to Chapter 409 as of Oct 24, 2025 . . . . . \$5,631.34**

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

As of this writing, the Federal Government is still shut down. A bipartisan coalition of lawmakers has urged the Office of Management and Budget (OMB) to reaffirm the legal guarantee of back pay for furloughed federal employees. Many of those employees are looking to sources of financial help during the shutdown. They must follow the guidance of the Office of Personnel Management (OPM) as to where they may seek such financial help.

The 2026 cost-of-living adjustments (COLA) is **2.8%** for the Civil Service Retirement System (CSRS) annuities and Social Security benefits and **2.0%** for the Federal Employee Retirement System (FERS) annuities. NARFE is encouraging its members to contact

their representatives and senators to support [The Equal COLA Act, H.R.491/S.624](#), which would give FERS annuitants the same COLA as CSRS annuitants and Social Security recipients.

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

We welcome the following new members who have joined the Chapter since September 1: **Denise Domian, Michael Hanback, and Robert Seebald**. As of October 24, the NARFE National database lists **315 members** of Chapter 409. While we are happy to see new members join our Chapter, we are concerned about the decline in our membership. The main reason for the recent decline is that several members have been dropped for non-renewal. If you are one of them, and you didn't intend to leave the Chapter, please phone NARFE at **1-800-456-8410, Option 1**, to speak to a representative about renewing your NARFE and/or Chapter membership. All members, please be aware of your renewal date and don't let your membership lapse. Dues withholding or multi-year renewals are the easiest ways to do this. A hearty "Thank you!" to each member of our Chapter who recently renewed!

## 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](mailto:mclark615@verizon.net). Thank you!

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

A total of 129 teams with more than 835 walkers participated in the Western MD Walk to End Alzheimer's in Frederick on October 12, raising a total of \$253,007 to date. Funds raised through Walks help the Alzheimer's Association provide care, support, and services to families in communities nationwide who are caring for their loved ones living with Alzheimer's. Team HOPE is a member of the NARFE National Walk Team which has 295 Chapter teams registered for the Walks nationwide. **Team HOPE raised \$11,173** of which **Kathy Siggins raised \$11,023**, and both are currently in First Place for the Highest Fundraising Team, and Top Fundraiser nationwide for NARFE. I am extremely grateful for the love and support that everyone has given me through all my years of walking, and for your generous donations to the Alzheimer's Association on my behalf. *Thank you!*



Team HOPE 2025

Click [here](#) to read about Kathy's involvement in the creation of the Alzheimer's Stamp.



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

November 2025

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November 2025 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.

Date	Speaker / Organization	Program
Nov 11	David Hurka – <a href="#">BlueCross/Blue Shield FEP</a>	Federal Employees Health Benefits (FEHB) Program
Dec 9	Clarence “Chip” Jewell representing <a href="#">The Historical Society of Frederick County</a>	Christmas in Federick “back then”
Jan 13, 2026	Professor <b>Guillermo Warley</b>	Artificial Intelligence: How it Works, Brief Overview of its Opportunities and Challenges
Feb 10	<a href="#">County Executive Jessica Fitzwater</a>	The role of the County Executive and opportunities for volunteering
Mar 10	<b>James Carpenter</b>	<a href="#">Braver Angels</a> , the nation’s largest cross-partisan, volunteer-led movement to bridge the partisan divide and strengthen our democratic republic
Thursday, Apr 16	<a href="#">Delegate Kenneth P. Kerr, EdD</a> (District 3, Frederick County)	<a href="#">Maryland General Assembly</a> session update
May 12	Representative of charity donation recipient	New officers’ installation, charity donation, memorial service
Jun 9	<b>BINGO</b> <b>BINGO</b> <b>BINGO</b> <b>BINGO</b> <b>BINGO</b> <b>BINGO</b>	

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