



National Active and Retired Federal Employees Association
Chapter No. 409 • Frederick, Maryland • <https://narfechapter409.org>

<< Next luncheon / meeting is on Tuesday, October 13 at 11:00 AM >>

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Editor's Message (Dan Grauman • 301-806-5999)

Please note that any text that appears in **blue** is either a link or an email address.

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

I would like to apologize for not saying the Pledge of Allegiance at the last luncheon. I got distracted. It was on my cheat sheet. If I forget something in the future, please call out.

Our next speaker will be **Kitty L. Devilbiss**, Department Head, Home & Community Connections, **Frederick County Division of Aging & Independence**. She will provide an overview of the organization's programs and services.

The September luncheon featured an interesting and informative presentation by **Cyndi Donovan** representing the **League of Women Voters (LWV) of Frederick County**. Two comments Ms. Donovan brought out were important to me: visit Vote411.org to get the latest candidate information, and it is very important to attend candidate forums to get to know the candidates. A [copy of her presentation](#) is on our website in PDF format.



Scott Darby presents Certificate of Appreciation to Cyndi Donovan

The Recruiter Incentive Reward: during the annual **NARFE Fall Membership Drive**, which runs through November 30, current members earn a **\$10 cash reward** for every new active or retired federal employee they successfully recruit to join the organization.

The *NARFE Magazine* has the latest news, please read it to stay abreast of what pertains to us. It's available in hard copy format and [online](#).

Please, don't forget to support **Kathy Siggins** on the annual Alzheimer's Walk. Click [here](#) for details. **Team Hope** is Kathy's team's name.

This month includes Columbus Day and my favorite, Chocolate Day. Some of you uninformed call it Halloween. ☺

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

Balance available to Chapter 409 as of Aug 14, 2026	\$6,009.36
• Income	\$341.00
• Expenses	\$217.10
Balance available to Chapter 409 as of Sep 17, 2026	\$6,133.26

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

Congress has passed, and the President has signed, an act funding the government at current levels through December 11, 2026.

In mid-September, Representatives Eugene Vindman (D-VA-07) and Suhas Subramanyam (D-VA-10) introduced the **Federal Worker Protection Act, H.R. 10198**, with NARFE's endorsement. The bill limits and conditions the use of nondisclosure agreements (NDAs) by federal agencies that restrict or chill whistleblowing by federal employees and

contractors and reinforces existing protections under [The Whistleblower Protection Act of 1989](#). Among other things, the bill requires the right to make disclosures to enumerated entities.

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

Chapter membership has declined to 291 per the NARFE National database as of September 22. In the past month we gained no new members and had a net loss of four members.

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

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!

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

There are 44 million individuals worldwide living with Alzheimer's and other dementia. September 21st has been designated as **World Alzheimer's Day**. In the state of Maryland 127,000 Americans are living with Alzheimer's and other dementia. That's why I continue to lead **Team HOPE** in the **Walk to End Alzheimer's** in memory of my late husband and to honor those who are living with this dreadful disease today. Thank you to all who have contributed on my behalf! There is still time to help me and Team HOPE reach, and possibly exceed, our goal of \$8,000 by **Sunday, October 11**. NARFE will have a table as a Silver Sponsor of the Walk. Please come and join us, if you can. Click [here](#) for details.

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

OPM has changed the way retirees should contact Retirement Services. Instead of using retire@opm.gov, retirees should use the OPM Retirement Services online contact form by clicking [here](#). This online form should now be used to submit inquiries to OPM Retirement Services. You can also access OPM's Services Online for a variety of options. For more information, read the *NARFE NewsLine* blog post by clicking [here](#).

In January 2025 the law changed in two ways affecting federal retirees. Now Civil Service Retirement System (CSRS) retirees who have 40 quarters are allowed to receive their full Social Security benefit. And certain CSRS retirees without 40 quarters may now be able to get a Spousal Social Security benefit. If you are a CSRS retiree and your spouse receives Social Security benefits, even ex-spouses in some cases, you now can apply for Spousal benefits which will be about 50% of what your spouse gets, without any change in their benefit. Click [here](#) for more details.

(A shout out to Peter Alvestad for sharing content for this item.)



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October 2026

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October 2026 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
Oct 13	Kitty L. Devilbiss, Department Head, Home & Community Connections, Frederick County Division of Aging & Independence	Overview of the organization's programs and services
Nov 10	David Hurka, BlueCross/Blue Shield FEP	Federal Employees Health Benefits (FEHB) Program. Other health insurance vendors will also be present
Dec 8	James Rada, Jr.	TBA
Jan 12, 2027	Mary Mannix, Maryland Room of the C. Burr Artz Public Library	TBA
Feb 9	Erin Betz and Cathie Deadrick, Frederick Health Volunteer Services	General information and opportunities for volunteering
Mar 9	TBA	TBA
Thursday, April 15	Member of the Maryland General Assembly	Maryland General Assembly session update
May 11	Representative of the charity donation recipient	New officers' installation, charity donation, memorial service
Jun 8	<i>BINGO</i> <i>BINGO</i> <i>BINGO</i>	<i>BINGO</i> <i>BINGO</i> <i>BINGO</i>

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