

Western Montgomery County Chapter 258
National Active and Retired Federal Employees
20837 Scottsbury Drive
Germantown, MD 20876-4187

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**Montgomery County States Attorney John McCarthy
will be our speaker September 11th**

Chapter Officers

President
Charles Garfinkel 301-972-0183
garfinkc@verizon.net

1st Vice President
Allan Kam 301-469-0352
akam@htsassociates.com

2nd Vice President
Gordon Brown 240-328-6926
papabrown26@verizon.net

Secretary
Marty Strombotne 240-632-9881
martystrom@comcast.net

Treasurer
Larry Lange 301-972-6775
llange3751@aol.com

Service Officer
Helen Berkson 301-881-1168

Committee Chairs

Public Relations
Suzanne Ackerman 301-588-6206
suzword@gmail.com

Newsletter
Larry Lange 301-972-6775
llange3751@aol.com

Suzanne Ackerman 301-588-6206
suzword@gmail.com

Judy Welles 301-229-8110
judywelles@verizon.net

Federal Legislation
David Richman 301-770-3608
dmr0313@aol.com

State Legislation
Dave Roseman 240-401-6628
dave.roseman@comcast.net

Programs
Charles Garfinkel 301-972-0183
garfinkc@verizon.net

Allan Kam 301-469-0352
akam@htsassociates.com

Awards
Gordon Brown 240-328-6926
papabrown26@verizon.net

United Seniors of Maryland
Dave Roseman 240-401-6628
dave.roseman@comcast.net

Membership
Dick Strombotne 240-632-9881
DickS.narfe@comcast.net

Alzheimer's
George Perez
George.E.Perez@gmail.com

Congressional Delegation

Senator Barbara A. Mikulski
202-2245-4654

Senator Benjamin L. Cardin
202-224-4524

Representative Chris Van Hollen, Jr.
202-225-5341

Representative John Delaney
202-225-2721



NARFE BUZZ

Western Montgomery County Chapter 258 - Chartered November 10, 1953
National Active and Retired Federal Employees Association
(Formerly the Bethesda - Chevy Chase and Gaithersburg Chapters)

September 2015

Our Next Chapter Meeting – And Into The Future

Our Friday, September 11th chapter meeting will be at the Mykonos Grill, 121 Congressional Avenue, Rockville, MD; members who wish to come for lunch may arrive at 11:30 a.m., with the meal being served at 12:00 noon. The cost is \$25.00 per person, payable either in cash, or checks made out to “Mykonos Grill” (please, no credit cards). Those who do not wish to come for lunch may arrive at 1:00 p.m. The speaker will be Mr. John McCarthy, Montgomery County States Attorney. Mr. McCarthy has previously spoken to some Montgomery County NARFE chapters, and is often seen on local TV evening news reports. As noted by Charlie Garfinkel in his column this month, Mr. McCarthy will speak on scams involving seniors – a very timely subject. Please plan to attend this meeting.



Chapter Executive Board meeting Tuesday, September 8th, Ledo's Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Chapter Executive Board meeting Monday, October 5th, Ledo's Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Tuesday, October 6th, MD Federation Board meeting, 9:30 a.m., Bowie MD Comfort Inn

The October chapter meeting will be on Friday, October 9th, at the Mykonos Grill. We are hoping to schedule Mr. Jim Resnick, Manager of the Montgomery County Fire and Rescue Service's Senior Outreach office, as the speaker.

Thursday, October 29th, MD Federation Training Day, 9:30 a.m., Bowie MD Comfort Inn

Chapter Executive Board meeting Monday, November 9th, Ledo's Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Our Friday, November the 13th meeting will be at the Mykonos Grill. Our speaker will be Ms. Jennifer Malavé, Account Manager, Carefirst Blue Cross Blue Shield, who will present her annual health care “Open Season” presentation.

President's Corner: Now We Are One, The New Chapter 258

Charles Garfinkel

As I draft this article, the summer is half over, and when you read this newsletter, Labor Day will be approaching and summer will be ending. The next general meeting is scheduled for September 11, 2015, at Mykonos Grill. Our guest speaker for the meeting is John McCarthy, Montgomery County States Attorney. Mr. McCarthy will talk about seniors and their vulnerability to scams and fraud.

At our June meeting, officers for the Western Montgomery County Chapter were installed for the two-year term. Chapter Officers are: President Charles Garfinkel; 1st Vice President Allan Kam; 2nd Vice President Gordon Brown; Treasurer Larry Lange; and Secretary Marty Strombotne. The June meeting included the Chapter's annual Legislative Forum. The guest speakers were Senator Richard Madaleno, Delegate Marc Korman (District 16) and Delegate Andrew Platt (District 17). Each speaker talked about the accomplishments and the funding issues of the recent legislative session. The speakers answered a number of questions and concerns raised by members in attendance. One of Governor Hogan's proposals is to cut income taxes on retirement income. Delegate Platt discussed such a bill; however, this would cost \$1.4 billion and was determined to be too expensive. There was also some discussion on another NARFE initiative, Long Term Care, but again the issue was how to pay for it. A bill passed to help veterans age 65 and above with an increase in the exemption for military pensions from \$5,000 to \$10,000 in 2015.

A big concern affecting both active and retired Federal employees is the Office of Personnel Management (OPM) data breach reported in June 2015. OPM has reported that they suffered two cyber attacks affecting about 21.5 million individuals. Either OPM or the employees/retirees' former agencies has notified only the first 4.2 million effected by the first breach. Anyone who

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has received such a notification should apply for the credit monitoring and identity theft protection service being offered by the Government. One should request a free copy of his/her credit report from each of the three nationwide credit reporting agencies yearly. Anyone using OPM's website services should change his/her password. As this message is being drafted NARFE has indicated that individuals in the second data breach (19.1 million) have not been notified.

On July 16, 2015, Congressman John Delaney and Maryland Attorney General Brian Frosh co-sponsored a forum on Identity Theft and Fraud Protection. The forum included speakers from both Federal and State agencies. OPM did not speak at the Forum. They did have representatives present to answer basic questions on the data breach. The Office of Attorney General of the State of Maryland provided a document, *Identity Theft Recovery and Protection Information*. This document is a check list of steps to take if your identity has been stolen or compromised. A copy of the document can be obtained by calling the Maryland Attorney General Identity Theft Unit at 410-576-6566.

I would like to remind all members to check/update their current e-mail addresses on file with NARFE. This will insure that you receive important information from NARFE and that you will receive reminder notices about Chapter meetings and guest speakers sent out prior to the meetings.

Membership Report – 22 May to 30 July 2015

Dick Strombotne, Membership Chair

DickS.narfe@comcast.net

This report draws on membership data from Chapters 258 and 581.

New Members. Sandra Brown and Brian C. Murphy.

Reinstated Members. Anthony Arcenas, Theresa G. Barlow, Joe Crowder, Linda B. Dubroof, Cornelia Hyatt, Martha A. Kirk, Robert A. Poochach, Eva Rehfeld, and Elliott Schiffmann.

Deceased Members. Marianne L. Cook, Chester Z. Kwast, Richard D. Olson, James V. Silverton, and Albert Small.

If you know any of the dropped members listed below, do them a service and invite them to rejoin NARFE.

Members Dropped

Elaine Brown, George Butler, Philip Carin, Joanne C. David, Mary Davison Lewis, John Dibella, Carol B. Epstein, Elaine Ferguson, Judith T. Galloway, John R. Glowa, Norton Haberman, John G. Honig, Claudette T. Ippolito, Howard Kaplan, Marlis Kessler, Jack E. Linden, Laurence Miller, Gertrude Oliner, Geraldine Schnitman, Deloris A. Selleh, Roger S. Shriver, Evelyn Sweet, and Elihu Zimet.



June 12, 2015: (L to R) MD Federation Treasurer, and Chapter 258 Membership Chair, Dick Strombotne swears in the new Chapter 258 Officers: Charlie Garfinkel, President; Marty Strombotne, Secretary; Allan Kam, 1st Vice President; and Larry Lange, Treasurer

Chapter Statistics:

The merged Western Montgomery Chapter 258 has 1590 voting members, as of the end of June, with 144 Life members, 52 Honorary members, and 189 members on dues-withholding. Current federal employees total 200.

OPM Data Breach

Dave Richman, Federal Legislation

The Office of Personnel Management (OPM) has confirmed the total number of individuals affected in the two cybersecurity breaches.

The first one, involving personnel data, affected 4.2 million individuals.

The second breach, involving background investigation records, has been reported (as of July 27) to have affected 22.1 million individuals. This figure includes 19.7 million individuals who were background investigated since 2000: federal employee, retirees, contractors and job applicants. There also are 1.8 million nonapplicants, mostly spouses or cohabitants of applicants, who are affected. CSID, the vendor contracted by OPM to notify individuals affected in the first breach has largely concluded its notification process.

At this time, CSID is handling free credit monitoring and identity theft insurance only for the 4.2 million individuals affected by the first breach. OPM is in the process of contracting with a vendor to handle the notification and protection services for the 21.5 million individuals affected by the second breach. A vendor will not be selected until mid-August. NARFE has a page on its website (www.narfe.org) dedicated to updating members with information and resources on the breach. As updates are received they are posted on this Web page. If NARFE members have additional questions, they should contact NARFE's Federal Benefits Service Department (fedbenefits@narfe.org).

Lifeline to Congress

Gordon Brown, 2nd Vice President

When I was National Secretary, I was designated to represent NARFE at a Capitol Hill reception for a retiring Congressman. While waiting for the Congressman to arrive, a representative of one of the Postal Unions approached me and said "Gordon, NARFE has the best Legislative Staff on Capitol Hill." That was quite a compliment, coming from a postal union representative.

That was quite a few years ago, but I think the same is true of the NARFE Legislative Staff today. One of the most important ways our Legislative Staff is able to represent us so well on Capitol Hill is through NARFE-PAC. I look at NARFE-PAC as our lifeline to Congress. NARFE-PAC enables NARFE to contribute to the campaigns of political candidates who support us on issues that affect Federal employees and annuitants. It also enables NARFE to send NARFE members to local fund raisers for political candidates where we can meet these candidates face-to-face and urge them to support us.

There are several ways we can support NARFE-PAC. One is by making contributions at Chapter meetings. Another is by sending donations directly to NARFE Headquarters; each issue of NARFE magazine has a coupon that can be used to do this. But I think the best way is by becoming a NARFE-PAC Sustainer. I became a NARFE-PAC Sustainer a few years ago. I authorized a small monthly NARFE-PAC donation to be charged against my credit card (which, by the way, is a NARFE Premier Federal Credit Union credit card with VISA).

I urge you to consider becoming a NARFE-PAC Sustainer, too. The minimum monthly donation to be a NARFE-PAC Sustainer is \$10.00. You will receive a very nice pin identifying you as a NARFE-PAC Sustainer. Please use one of these ways to help us strengthen our LIFELINE TO CONGRESS. It is one of the best investments you can make for your future !

Treasurer's Report

Larry Lange, Treasurer

As of the end of July, the records and funds of the prior Bethesda Chevy Chase Chapter 258 and the Gaithersburg Chapter 581 have been combined. The members' chapter dues will be deposited in the Wells Fargo account of the former Gaithersburg Chapter 581. Chapter President Charlie Garfinkel and I went to the Germantown branch of the Wells Fargo Bank on Wednesday, August the 5th to have the name of the account changed to NARFE Western Montgomery

County Chapter 258, to have Charlie listed as a second signatory on the Chapter checks (Chapter checks only require my signature as Chapter Treasurer), and to order new checks reflecting the newly-combined Chapter's name. This will be the last report which shows what each of the two former Chapters have in their bank accounts just before the merger. The previous Chapter 258 Sun Trust checking account will be closed out in a month or two when we are sure that all members' chapter dues are deposited electronically in the Wells Fargo NARFE Western Montgomery County Chapter 258 account. A meeting to audit the Chapter 258 Treasurer's records, and to propose a draft budget for Chapter 258 is scheduled for August 12, 2015.

Chapter 258, Funds Summary, July 18, 2015:

Checking Account, Sun Trust \$ 8,013.80

Chapter 581, Funds Summary, July 28, 2015

(All Chapter 581 funds are at Wells Fargo)

Checking Account \$ 8,603.29

Certificate of Deposit (Restricted

Chapter Life Membership funds) \$ 2,476.89

TOTAL CHAPTER 581 ASSETS \$ 11,080.18

WORKING CAPITAL, Chapter 581 \$ 8,603.29

Total combined funds of both Chapters: \$ 19,093.98



June 12, 2015: Chapter 258 President Charlie Garfinkel; MD State Legislators who spoke at our June Chapter meeting – Del. Marc Korman, Sen. Richard Madaleno, and Del. Andrew Platt; Chapter 258 1st V.P. Allan Kam