



# B-CC BUZZ

Bethesda-Chevy Chase Chapter 258 - Chartered November 10, 1953  
National Active and Retired Federal Employees Association

April - June 2012

## President's Corner

I hope everyone remembered that there was no chapter meeting in March. No meetings are scheduled for May, either. For our chapter monthly meetings for 2011-2012, the next two meetings will be April 13 and June 8.

At our September 2011 meeting, at the open forum, one of the suggestions made was to meet bimonthly instead of monthly; presumably more members would attend meetings if they were not held every month. We don't know how this is going to play out but you, the members, will decide at our June meeting whether to continue meeting bimonthly or revert to having monthly meetings. If we decide to continue meeting bimonthly, our bylaws will have to be changed.

Another idea advanced both at the September 2011 meeting and later at Board meetings was to have programs of greater significance and more educational to our members. We had an excellent speaker at our February 2012 meeting who discussed the financing of the Social Security system. I noticed that several members attended that meeting who don't regularly attend our meetings and hope this is a good sign.

Our Program Chair, David Richman, has arranged an especially interesting and educational program for the April and June meetings. And I encourage all of you to attend these chapter meetings.

We would like to welcome our new Membership Committee Chair, Mr. Lockett Yee, who recently agreed to take this position and for that we thank him. And we would like to thank Jeanine Flaherty for her service as Membership Chair. It also would be a good time for someone to step forward and volunteer to help Nora Taylor, our Chapter Service Officer, who would like to be relieved of that position after many years.

I hope some of our Chapter members will attend the 2-day Federation Board meeting and mini-convention at the Bowie Comfort Inn April 30/May 1. There will be a discussion of national and state issues affecting us. The program will feature a special presentation on the history of the famous Tuskegee Airmen. Two of the original Tuskegee Airmen will be present and will speak. There also will be a panel discussion of membership issues with NARFE's new National Membership Marketing Director, the Virginia Federation's Membership Chair, and the Maryland Federation's membership officers. The Federation's Electronic Communications Committee will brief us on their work and we will hear from candidates for NARFE national office. So far, only the four incumbents have announced their candidacy.

The chapter will pay the registration fees for chapter members who attend Federation meetings. The Federation will reimburse mileage for the driver of one vehicle from each chapter from his or her home to the meeting place and return. If more than one person from a chapter attends, car pooling is encouraged.

[I plan to go to the federation meeting, however I will be staying overnight at the Comfort Inn the day before the meeting, at my own expense, so I will not plan to carpool.]

*Gordon Brown, President*

[As an aside, having no March meeting this year, I visited friends in Florida.]

## April 13: Our Federal Retirement Systems: How They Work

At our February meeting, where we learned about the Social Security system, the stage was set for further education. To get a fundamental understanding of how: 1) the CSRS and FERS (Civil Service and Federal Employee Retirement Systems) work with regard to cash in and cash out, and 2) the general fund to make up differences and/or a trust fund to store away excesses for the future, we need to understand better our retirement systems. With increased knowledge we should be able to grasp the issues that the congress faces and how changes may affect our retirement future.

Our speaker will be David Snell, Director of Retirement Benefit Services for NARFE. Mr. Snell will help us understand how these systems work, what problems they may truly pose with regard to deficit reduction and what modifications to them may be needed to maintain them.

Prior to joining the NARFE staff, Mr. Snell worked 28 years at the U.S. Office of Personnel Management in the retirement and insurance benefits area. His last position was Chief of the Retirement Benefits Branch. [As a reminder, in November 2008, Mr. Snell spoke to our chapter on health care benefits.]

Our concerns as federal retirees must be not only for ourselves, but for the preservation of a federal work force that this nation needs to effectively serve our nation's security, health and economic well-being.

## Life and/or Long-Term Care Insurance: Benefits and Trade-offs

### *Listening to Our Member's Suggestions*

*Prior to our February meeting one of our members expressed concern that the optional federal life insurance he continued to carry was recently subjected to a premium increase. I was surprised because, as I told him, when I hit 65, and already had established Long-Term Care insurance (LTC) for myself and my wife, I decided to drop the optional life insurance I had since the premiums for LTC were about the same as the premium I'd have to pay to continue the life insurance. My logic was that I no longer needed the life insurance but very well might need the LTC insurance. In discussing this with other officers and executive board members, we agreed that a program about life insurance coverage and long-term care insurance, the benefits and trade-offs, would be worth having.*

Our June 8 program speaker will be Howard Gleckman, author of "Caring for Our Parents" (St. Martin's Press), a book first published in 2009. Having recently reread chapter eight, "How We Pay", I invited Howard to talk about the topic, "Life and/or Long-Term Care Insurance: Benefits and Trade-offs." Should one consider continuing, or even adding life insurance and/or adding long-term care insurance? Personally, I am betting I will need LTC and hope I lose my bet.

Howard Gleckman speaks and writes frequently on long-term care. He has written a chapter on long-term care for *Landmark: The Inside Story of America's New Health Care Law and What it Means for Us All* (Public Affairs, 2010) and has written many related articles in publications such as *The Washington Post*, *Health Affairs*, to name a few. Howard also writes regularly for *Forbes.com* and *Kaiser Health News*, and has spoken as well at universities, business schools and to numerous community groups.

Mr. Gleckman is a Montgomery County resident, chairs the Medical Quality Committee of Suburban Hospital and is a board member of the Jewish Council for the Aging of Greater Washington. In addition, He is a Resident Fellow at The Urban Institute where he is affiliated with both the Tax Policy Center and the Program on Retirement Policy.

Having read his book, I considered it a useful gift to give to my children.

*David Richman, Program Chair*

## SAVE THE DATES!

- April 9 Monday, 10 a.m. Executive Board Meeting,  
Ledo's Restaurant, 10300 Westlake Dr.  
Bethesda (Near Montgomery Mall)
- April 13 Friday, 12 p.m. Chapter Meeting  
Speaker: Mr. Snell  
Chapter meetings are held on Fridays at Alfio's  
La Trattoria.
- May: Chapter Board and Monthly Meeting canceled.
- June 4 Monday, 10 a.m. Executive Board Meeting,  
Ledo's Restaurant
- June 8 Friday 12 p.m. Chapter Meeting  
Speaker: Mr. Gleckman  
at Alfio's La Trattoria.

Monthly meeting social time at 11:30 a.m., lunch at noon (fixed menu \$14.00; pay at restaurant) followed by speaker. Alfio's La Trattoria, 4515 Willard Ave- (Willoughby Building) between Wisconsin Ave. and River Rd., in Friendship Heights. Free valet parking.

Restaurant is walking distance to the Friendship Heights Metro and bus services.

All are welcome to attend Chapter 258 Executive Board meetings on Mondays at 10 a.m.



## Legislative Report

There have been no definite changes to federal retirees benefits so far; however, active federal employees are subject to major changes in salary and benefits. These changes have been actively opposed by NARFE and by the Maryland Senate and Maryland House Representatives in Washington, DC.

At the state level: in Annapolis, there have been several hearings in regard to NARFE's major effort to ensure tax reductions for long term care insurance premiums. NARFE federation representatives have participated in these hearings, thus so far no final votes have taken place on SB 35 and HB 347.

Members of Chapter 258 are primarily within Maryland District 16. Senator Brian Frosh and Delegates William Frick, Susan Lee and Ariana Kelly represent this district. These officials have been contacted and urged to support the NARFE legislation. Susan Lee has become a sponsor of HB 347, thus far. Recently, all of District 16 legislators supported the recently passed Civil Marriage Protection Act.

*By Laurin Knutson*

## Chapter 258 Membership

### New Members

Welcome to new members who joined in January through March. We hope to see you at this year's meetings: Arline Gordon, John G. Honig, Paul Kelly, and Gene M. Shearer.

### Reinstated Member(s)

Welcome back to the chapter Frederick M. Dolan.

### Transferred In

We welcome Lockett Yee, who not only transferred to Chapter 258, but also, has been appointed Chair of the Membership Committee.

### Transferred Out

Member(s) who have moved to other chapters: Lavonia A. Brown. We hope that each member continues to actively support NARFE chapters.

## Consumer's Corner

The Maryland attorney general's office offers a large number of booklets and pamphlets on a range of consumer subjects. To view the titles and read them online go to <http://www.oag.state.md.us/Consumer/edunit.htm>. Or, printed copies may be ordered by phone: 1 888 743 0023. Below are a few sample titles:

- A Consumer Guide for Seniors
- Keeping Your Eyes Open When Donating to Charities
- Cell Phone Bill Surprises
- Gift Cards: Avoiding Potential Pitfalls
- Nursing Homes: What You Need to Know

### Stroke: Remember the first three letters.... S. T. R.

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when the symptoms of a stroke are not recognized. Now doctors say a bystander can recognize the symptoms by asking three simple questions:

**S** \*Ask the individual to SMILE.

**T** \*Ask the person to TALK and speak a simple sentence,  
e.g. It is sunny out today. (Coherently)

**R** \*Ask him or her to RAISE BOTH ARMS.

If he or she has trouble with any one of these tasks, call the emergency number immediately and describe the symptoms to the dispatcher.

NOTE: Another 'sign' of a stroke: ask the person to 'stick' out his/her tongue. If the tongue is 'crooked', that is, if it goes to one side or the other, is also an indication of a stroke.

### Our Sympathy



We mourn the loss and the passing of the following Chapter members, reported in February 2012 through March 2012, and extend sympathy to their families and friends: Gerald F. Gordon, James L. Griffen and Helmut Sommer.

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**April 13 - Federal Retirement Systems: How They Work**  
**June 8 - Life and/or Long Term Care Insurance**

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