



National Active and Retired Federal Employees Association  
**Gaithersburg Chapter 581**

*In our fifty-fifth year of supporting most of the Montgomery Upcounty Communities*

February 2011

**Our Next Membership Meeting:**

Feb 22 at 10:00 a.m., Rooms A-B,  
**Rosborough Center**, Asbury  
Center, Asbury Methodist Village.  
***Ten Tips to Create a Lasting  
Legacy for Your Loved Ones,***  
*Gary Altman, Attorney.*

**Other Upcoming Events**

*February 17 (Thursday)*

**Chapter 581 Board Meeting  
Conley Hall, Trott Building  
10:00 a.m. – 12:00 noon**

*February 23 (Wednesday)*

**Newsletter Deadline**

*March 3 (Thursday)*

**Newsletter Assembly  
Library, Edwards-Fisher Bldg.  
9:30 a.m. – 11:30 a.m.**

*March 5-8 (Saturday-Tuesday)*

**National Legislative Training  
Conference  
Hyatt Regency, Arlington, VA**

*March 9 (Wednesday)*

**United Seniors of Maryland 24<sup>th</sup>  
Annual Legislative Rally (see  
[www.unitedseniors.net](http://www.unitedseniors.net) for info)  
Annapolis, Maryland**

*March 17 (Thursday)*

**Chapter 581 Board Meeting  
Conley Hall, Trott Building  
10:00 a.m. – 12:00 noon**

*May 2-3 (Monday - Tuesday)*

**Maryland Federation Convention  
Comfort Inn, Bowie, Maryland**

*Put these dates on your calendar*

**TEN TIPS TO CREATE A LASTING LEGACY....**

Our speaker at the February meeting will talk about why it is more important than ever to have your estate-planning house in order. You'll hear the latest on IRAs and conversions to ROTH IRAs, estate taxes and what you should know about old wills. Our speaker is Gary Altman, Principal and Founder of Altman & Associates, an estate planning law firm in Rockville, MD. He's a knowledgeable and excellent speaker who has spoken to our chapter several times. This is a program you don't want to miss. To get a preview of some of the things you may be hearing, you can check out his blog at [www.altmanassociates.net/blog/](http://www.altmanassociates.net/blog/).

**PRESIDENT'S MESSAGE... *Mary Anne Scott***

NARFE is having a birthday — February 21, 2011 marks the 90<sup>th</sup> anniversary of the founding of NARFE. It was created as an advocacy group to persuade public policy-makers that federal workers should have economic security in retirement since they devoted their career to public service. NARFE continues to work to protect the retirement and health benefits on behalf of federal employees, retirees and their families — it is the only organization with that focus. This is a critical task in the present environment with economic concerns over the deficit. It is vital that we as members do our part. Take advantage of this anniversary to stress to as many people as possible what NARFE is striving to accomplish and point out how they can contribute, like joining. Remember that numbers count!

NARFE has been working for you for 90 years — isn't it time to think about how you could work for NARFE? You'll see an article on page 6 announcing the nominating committee for officers of our chapter. Serving as an officer, or even backing up an officer for some duties, would be a great way to help your local chapter. If you're interested, or have someone to recommend, please let me or a member of the nominating committee know.

The Maryland Federation of Chapters Biennial Convention is being held on May 2-3, 2011 in Bowie (see details on page 6). While this is still a couple of months off, the deadline for hotel reservations, delegation registration, etc., is March 31<sup>st</sup>. If you are interested in seeing the workings of the Federation firsthand, please consider attending the convention. It's only an hour's drive from here. It's a great opportunity to meet other NARFE members and some of your expenses will be paid.

Don't forget to read the legislative reports on page 2 carefully. You need to be cognizant of the many issues with the state budget and with the federal response focused on dealing with our current economic condition.

**FEDERAL LEGISLATIVE REPORT**

*Jim Cowie, Chair MDFed Federal Legislative Committee and NARFE-PAC and Coordinator for Deferred Annuity*



There are storm clouds gathering in Congress with proposals swirling around that would have very serious consequences for the Federal Community (Active and Retired). The best way to keep up with the issues, and NARFE's recommended responses, is to take the simple steps, given in the November/December 2010 Newsletter, to sign up for GEMS, and to view NARFE talking points, such as the recommended response to the proposals of the Deficit Commission.

However, before one contacts Congress, it is important that members are aware of the steps that the Maryland Federation is taking to try to ensure that our Representatives are well briefed about NARFE issues and concerns as they evolve. The Representatives have to ration their time spent with a wide range of interested parties, and usually they will grant only one briefing a year from NARFE, unless new issues arise which merit further meetings. (There are exceptions, where individual members have a long standing relationship with a Senator or Congressperson and can gain access whenever needed). Hence our Federation has appointed experienced legislative officers as Local Coordinators, who are expected to organize such briefings, in conjunction with the Chapters with members in their District. This is the most likely way to present NARFE as a competent, disciplined organization which will cooperate with the Representative in how we will interact in the future.

Following such briefings, it is still valuable for members to express their concerns, but they should expect to interact with a member of staff, who will report to the Representative, and members will have opportunities to interact with Representatives at public meetings. This reinforcement of our concerns is important politically.

To help prepare District Coordinators and chapter Legislative Officers, our HQ Legislative Staff is organizing a Legislative Training Conference in early March with delegates from all over the country.

On the final day of this Conference, delegates will be expected to brief their Representatives, armed with the latest information. There has been some concern that our defensive strategy was too dependent on a recurring pattern of protests against damaging proposals, when we should be

**Jim Cowie** (continued in middle of right column.)

**STATE LEGISLATIVE REPORT**

*Dave Roseman, MD PAC Chair and MD Fed Budget Officer*



On January 19<sup>th</sup> Governor Martin O'Malley was sworn in for his second term as Governor of the State of Maryland and on the 10<sup>th</sup> day of the legislative session, January 21<sup>st</sup>, he introduced his Budget Bill (SB 85/HB 70) for fiscal 2012 as required by the state constitution. The General Assembly may reduce the Governor's proposed amounts for the Executive Branch but may not increase them. This being an odd year the House of Delegates moves its budget bill to the floor first. He proposed closing the state's 2012 budget shortfall with a combination of cuts, borrowing and changes to the state's pension system for public employees. He specifically proposed a cut of \$446 million for State agencies. This includes \$264 million in reduced Medicaid reimbursement rates to doctors and a higher assessment on Maryland hospitals. A reduction of \$132 million in pension benefits for state employees and a \$94 million reduction by a freeze on education

**Roseman** (Continued on page 6, left column.)

**Jim Cowie** (continued.)

emphasizing to independent voters and more open-minded Representatives our concerns about the consequences of proposals on the general public, and others, and not just on ourselves. HQ has now indicated that they are working on an integrated communications and advocacy campaign, with messages that will be developed for both parts of the effort. The details of this project will be studied with keen interest.

Following the Legislative Conference, there may be interest in the Chapter holding a meeting to review where we are, and where we are going in this area, which has such importance for our future, rather than relying on brief oral and written progress reports. If you would welcome the opportunity to have more information and possibly hear a few differences of emphasis amongst your officers, then express your wishes to our President.

**THE TINY TRAVEL CORNER**

*Nancy Kupperian, Ways and Means*



We can arrange for independent cruises, tours, and resort stays. Remember, when you book with us, we contribute to the chapter. For more information, call us on 301-428-3366 or write us at [info@stwcruises.com](mailto:info@stwcruises.com).

**MEMBERSHIP NOTES**

*Jim Short,  
Membership Chairman*



For the months of November and December, we added twenty-seven new members, including two who transferred from other chapters, and eight members were reinstated, but we lost thirty-five members, including one who transferred to another chapter, and one who voluntarily resigned. As a result our chapter realized no net change in the number of members.

**Please welcome the following new members:** Barbara Conklin • Alan Goldfine • Stephen Gubas • Stephen Gurwitz • Nancy Hammer • Linda Holmes • Paul Hsen • Rennee Hubb • Jon Melhus • Sally Warner-Watts • Mary Barone • Rena Epstein • Darlene Markevich • John Blair • Stephen Hayes • Alan McDonald • Robert Munday • Edmund Scherr • John Schmoll • Bradley Statter • Philip Debenhan • Rurh Innes • Marc Stanley • Tina McDonald-Bennett • Nancy Poole.

**The following transferees should be made most welcome:** Frederick Beckner • June McCalla.

**Please welcome back the following reinstated members:** L. R. Cahoon • Dolores Dougherty • Ambrose Klotz • Joan Wisniewski • Conception Hymowitz • Jennifer Maloney • Joy Martyniuk • Ponnudurai Thambirajah.

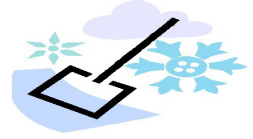
**We are sad to report the following deaths:** Frank A. Ecker • David C. Moore • Clifford R. Sinopoli • Gordon Fairland Hempton.

The following members were dropped for non-payment of dues as of August 1 or September 1. If you know any of these people, please give them a call and try to convince them that they should renew their memberships. Remember they have a year from their Anniversary date to be reinstated. Also encourage dues withholding.

Adeline Altman • Kristopher Bough • Charles Bowie • Kathryn Brown-Etter • Roger Burkhart • Roland Dewit • Regina Dowling • Rose Farkas • Brenda Fogel • Jacqueline Hunt • Scott Kotler • Harris Liebergot • William Lohrman • Shiao Lu • Sylvia Maheux • Larry McDaniel • Gerald Meyer • Burton Smith • Karla Timmons • Linda Wisniewski • Arthur Wolman • Jeanne Burrous • Phyllis Etle • Dennis Leland • Patricia Leland • David Moss • Walter Pancik • Tom Turley.

Please make an effort to invite a friend, colleague or former colleague to our February meeting, and offer them a ride if necessary.

**INCLEMENT  
WEATHER  
POLICY**

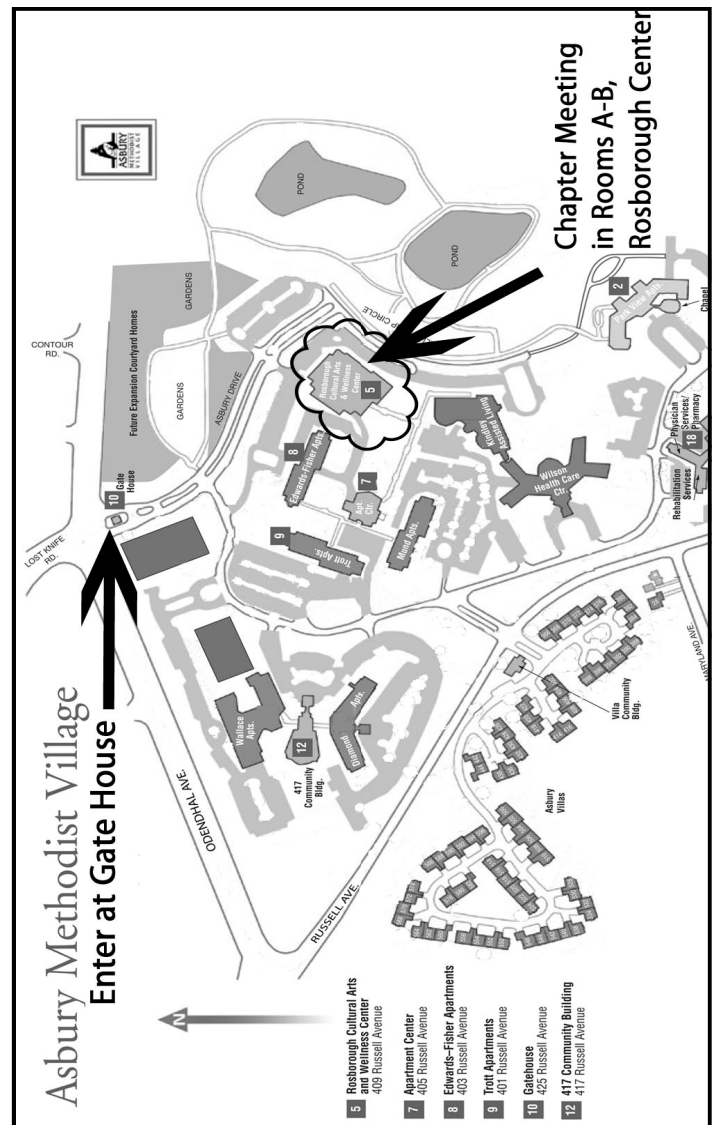


When Montgomery County schools are late opening or closed, NARFE Chapter 581 scheduled meetings or events will not be held.

**FOR OUR MEMBERSHIP MEETINGS**

Enter Asbury Methodist Village in Gaithersburg at the intersection of Odendhal and Lost Knife Roads by the Gate House. Continue straight at the four-way stop on Asbury Drive. The building on your right as the road curves is the Rosborough Cultural Arts and Wellness Center (Bldg. 5 on the map below). The meetings are held in Rooms A-B, directly across from the indoor pool. You can also ask for directions at the Asbury Gate House.

**NOTE: This is a change in location from 2010. All meetings will be in the Rosborough Center in 2011.**



**POLITICAL CONTACTS CHAPTER 581**

Contact Date and Subjects Discussed

**President Barack Obama**  
**The White House**  
**1600 Pennsylvania Avenue N.W.**  
**Washington D.C.20500**  
**202-456-1111**  
**www.whitehouse.gov/contact**

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**Senator Benjamin Cardin**  
**Tower 1, Ste.1710M, 100 S. Charles St.**  
**Baltimore, MD 21201**  
**202-224-4524**  
**www.cardin.senate.gov/contact**

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**Senator Barbara Mikulski**  
**1629 Thames St., Suite 400**  
**Baltimore, MD 21231**  
**202-224-4654 or 410-962-4510**  
**www.mikulski.senate.gov/contact**

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**Congressman Roscoe Bartlett (Dist. 6)**  
**11377 Robinwood Drive, Suite F**  
**Hagerstown, MD 21742**  
**202-225-2721 or 301-797-6043**  
**www.bartlett.house.gov/contact**

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**Congresswoman Donna Edwards (Dist.4)**  
**8730 Georgia Avenue**  
**Silver Spring, Md. 20910**  
**301-562-7960**  
**www.donnaedwards.house.gov/contact**

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**Congressman Christopher Van Hollen Jr.(Dist.8)**  
**51 Monroe Street**  
**Rockville, Md. 20850**  
**301-424-3501**  
**www.vanhollen.house.gov**

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**Governor Martin J. O'Malley**  
**Office of the Governor**  
**100 State Circle**  
**Annapolis, Md. 21401**  
**410-974-3901**

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## STATE SENATORS AND DELEGATES

TOLL FREE PHONE NUMBER IS 1-800-492-7122  
DIRECT LINE IS 301-858-(4 DIGIT EXTENSION)

**ADDRESSES:**

James Senate Office Building  
11 Bladen Street  
Annapolis, Md. 21405

Miller Senate Office Building  
11 Bladen Street  
Annapolis, Md. 21401

House Office Building  
11 Bladen Street  
Annapolis, Md. 21401-1912

E-Mail for Senators is

1stname.lastname@senate.state.md.us

E-Mail for Delegates is 1stname.lastname@house.state.md.us

District 14

Sen. Karen S. Montgomery	202 James X3625	Del. Anne R. Kaiser	151 HOB X3036
Del. Eric Luedtke	222 HOB X3110	Del. Craig Zucker	224 HOB X3380

District 15

Sen. Rob Garagiola	104 James X3169	Del. Kathleen M. Dumais	219 HOB X3052
Del. Brian J. Feldman	350 HOB X3186	Del. Aruna Miller	2235 HOB X3090

District 16

Sen. Brian E. Frosh	2 East Miller X3124	Del. C. William Frick	219 HOB X3454
Del. Ariana Kelly	210 HOB X3642	Del. Susan C. Lee	414 HOB X3649

District 17

Sen. Jennie M. Forehand	223 James X3134	Del. Kumar P. Barve	361 HOB X3464
Del. James W. Gilchrist	221 HOB X3744	Del. Luiz R. S. Simmons	226 HOB X3037

District 18

Sen. Richard S. Madaleno, Jr.	203 James X3137	Del. Alfred C. Carr, Jr.	222 HOB X3638
Del. Ana Sol Gutierrez	220 HOB X3181	Del. Jeff Waldstreicher	221 HOB X3130

District 19

Sen. Roger P. Manno	3 West Miller X3151	Del. Sam Arora	224 HOB X3528
Del. Bonnie Cullison	220 HOB X3883	Del. Benjamin F. Kramer	226 HOB X3485

District. 20

Sen. Jamie Raskin	122 James X3634	Del. Sheila E. Hixson	131 HOB X3469
Del. Tom Hucker	210 HOB X3474	Del. Heather R. Mizeur	429 HOB X3493

District 39

Sen. Nancy J. King	222 James X3686	Del. Charles Barkley	223 HOB X 3001
Del. Kirill Reznik	225 HOB X3039	Del. Shane Robinson	223 HOB X 3021

Contact Date, Congressperson and Subjects Discussed

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**Roseman** (continued from page 2.)

spending. He would also shift \$52 million in costs to local governments (who are in deep financial trouble), and \$40 million by early retirement buyouts for state employees. As you can see this would not take care of the projected shortfall of \$1.6 billion in FY 2012. Additional cuts will need to be made or additional revenue will need to be raised. This means taxes and reductions in service. We need to carefully follow the activity in Annapolis during this session and make our voices heard loud and clear.

This month's newsletter contains a listing of all of the Senators and Delegates from Montgomery County and provides information on how to contact them. (See pages 4 and 5.) The listing is printed in a different color from the rest of the newsletter (It should be obvious to you!) and is intended to be pulled out and saved. In addition to the contact information there is space available for you to put notes and information concerning your contact. It would also be very useful if after making contact with your representatives you advised me about your contact. The purpose of that is so the SLC can say with assurance to our legislators that our membership cares and is actively involved. Your State Legislative Committee will be working very hard this session and will keep you informed via the chapter points of contacts and Chapter Presidents. If you have any questions concerning any specific item or are interested in helping us get our message across to protect our interests please contact me. See my contact information on the back cover. Working together will help us shape the state budget and its impact on us this year.

## **MARYLAND FEDERATION CONTINUES TO GEAR UP FOR MAY 2-3, 2011 CONVENTION**

*John Padan, Former Chapter 581 President*

In an experiment to learn if a local venue will attract more members than Ocean City has, a fairly brief convention will be held at the Comfort Inn in Bowie on May 2 and 3. It will resemble the mini-conventions of the past but will include enough non-work events to offer a bit of fun. For example, the central reasons for the convention are to discuss resolutions germane to the Federation (national issues will return next year) and to elect federation officers for the next two years. These will be top priorities, but there also will be a reception on May 2, followed by a banquet with a live band. Exhibits and fun events such as "50-50" will be included in the agenda. We are inviting top-notch speakers to present topics of very current interest to our members. We will also have lively discussions on options and innovations that can help our federation excel and our membership thrive.

*Continued in next column "Volunteers will be..."*

## **IT'S TIME TO THINK ABOUT ELECTIONS!**

*John Padan, Former Chapter 581 President*

Our chapter's bylaws require an election this coming May for the offices of president, first vice-president, second vice-president, secretary, treasurer, financial secretary, and "such other officers as the chapter may elect." The normal term of office is two years, from July 1 to June 30. An officer may agree to run for an additional term(s) but the policy of this chapter has been not to expect that of the president. President Scott agreed to a third year on her term to get us in synch with the National Convention schedule. Her term is up on June 30.

Accordingly, President Scott has appointed a nominating committee to seek candidates and then make a report at the April board and chapter meetings. Following the report of the committee, the president will ask for additional nominations for any elective office from the executive board as well as from the general membership during the April and May meetings.

In the coming weeks the nominating committee will be in contact with several of you. We also will appreciate volunteers who come forward to talk with us about helping out. *Many of the present and past officers would be very grateful if younger members would step in here.*

If you are interested or have any questions, please contact any member of the nominating committee listed below:

**Dave Roseman**

**204-401-6628**

**[Dave.roseman@comcast.net](mailto:dave.roseman@comcast.net)**

**John Padan**

**301-869-0616**

**[jpadan@comcast.net](mailto:jpadan@comcast.net)**

**Marty Piper**

**301-299-6519**

**Larry Lange**

**301-972-6775**

**[Llange3751@aol.com](mailto:Llange3751@aol.com)**

**Volunteers will be needed** and at least some of their expenses will be reimbursed. A Convention Call was issued in January so your president now has all the information you need to know. If you are interested, ask her to email you a copy of the call or if you are going to attend, call the Comfort Inn (301-464-0089 by March 31 to make a reservation at the convention rate (\$109.79 + tax (but includes a hot breakfast!)) Registration is \$40 and the banquet is \$45, but the chapter will reimburse all or part of these two costs. Put the dates on your calendar.

## **IMPROVED CHAPTER COMMUNICATIONS**

We have been thinking about the above subject. We have some ideas and would like to have a small group with expertise in modern communications to discuss ways to approach the improvement. If you are interested in participating, please reply to [tak.narfe@verizon.net](mailto:tak.narfe@verizon.net).



**BYLAWS REVISION COMMITTEE**

*Dick Strombotne, Treasurer, MD Federation*

I reported last month that the Bylaws Review Committee (BRC) established at the September 2010 National Convention is up and running. It is scheduled to have a final report and recommendations by November, 2011, with much input from members. Their recommendations will undoubtedly be much discussed by chapters and federations before the 2012 National Convention. Their recommended revisions to the bylaws will be the focus for discussion there. Delegates will be able to offer amendments to the BRC’s proposal and a majority vote will be enough for their adoption. Subsequently, delegates will vote by ballot to adopt the proposed bylaws revision, as amended; a two-thirds vote will be required. If you have ideas for revising NARFE’s bylaws you may email them to Mary Williams, BRC Chair, at [BRC@narfe.org](mailto:BRC@narfe.org). You can also send them to the BRC via NARFE headquarters, 606 N. Washington St., Alexandria, VA 22314-1913. But don’t delay, as the BRC is studying suggestions now and will have a preliminary report in July.

**Photo Caption:** Members attending our January meeting were treated to a concise briefing from Helen Berkson on changes to the tax code that impact the IRS filing we must complete by April 18. The meeting was held at the new location - Rosborough Center at Asbury Village. *Please remember that all our meetings will be held in this location for the rest of the year.*

**CALL MARTY!**

Do you know of a member who is seriously ill, has passed away, or is celebrating a special occasion? Please call Marty Strombotne, Sunshine Chairman, at 240-632-9881.

**TREASURER’S REPORT**

*Larry Lange, Treasurer*

**All Funds Summary, January 20, 2011**

Checking Account	\$10,220.84
Certificate of Deposit (Restricted Chapter Life Membership funds)	2,976.86
<b>TOTAL CHAPTER ASSETS</b> (Total Chapter Assets)	<b>\$13,197.70</b>
<b>Working Capital</b>	<b>\$10,220.84</b>

**Our January 50/50 Winners**

<b>To the Chapter 581 Treasury</b>	<b>\$29.00</b>
First place John Nolan*	\$15.00
Second place John Padan	\$ 8.00
Third place John Albers	<u>\$ 6.00</u>
<b>Total</b>	<b><u>\$58.00</u></b>

\* John Nolan donated his first place winnings to the Chapter Treasury. Note: All our winners this Month had first names of “John” - WOW!!

**LETTERS TO THE EDITOR ...**

*Is there something on your mind you’d like to share?*

Do you have something to share with your fellow NARFE members? Do you have a comment about an article published in this newsletter? Is there some issue you would like to address that would be of interest to NARFE members? Please send your submissions or inquiries to [tak.narfe@verizon.net](mailto:tak.narfe@verizon.net) or [llange3751@aol.com](mailto:llange3751@aol.com). Inclusion will be on a space available basis.

**Thanks and Appreciation** go to Judy Bernstein for donating a number of Mary Kay products as door prizes for our Holiday Party. Thanks, Judy.

**Gaithersburg  
Chapter 581**

12913 Summit Ridge Ter.  
Germantown, MD 20874

**National Active and Retired Federal Employees**  
Chapter 581 Gaithersburg - Chartered December, 1956

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**CHAPTER OFFICERS**

**President**

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**1<sup>st</sup> Vice President**

David S. Roseman  
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**Treasurer & Immediate  
Past President**

Larry Lange  
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**Recording Secretary**

Marty Strombotne  
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[martystrom@comcast.net](mailto:martystrom@comcast.net)

**Financial Secretary**

Donnie Sue Ferrell  
301-926-1361

**Service Officer**

Helen Berkson  
301-881-1168

**KEY CONTACTS**

**MDFed Federal Legislative Committee  
& Deferred Annuity, Special Projects**

Jim Cowie, 301-515-3005  
[jamescowie@att.net](mailto:jamescowie@att.net)

**MdFed State Legislative Committee &  
United Seniors of Maryland Delegate**

Dave Roseman, 240-401-6628  
[dave.roseman@comcast.net](mailto:dave.roseman@comcast.net)

**Mont. Co. Council of NARFE Chapters**

Larry Lange

**Program Planning**

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[jpadan@comcast.net](mailto:jpadan@comcast.net)

**Asbury Liaison**

Rocky Jones

**Chaplain**

Ken Jones

**Community Affairs**

Charles Ferrell, 301-926-1361

**Fifty-Fifty**

Bob Hoover

**Sunshine Lady**

Marty Strombotne

**Greeters**

Marty Piper  
Rocky Jones

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**Alzheimer's Coordinator**

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[royalbuyer@gmail.com](mailto:royalbuyer@gmail.com)

**Three important Websites:**

[www.narfe.org](http://www.narfe.org)  
[www.mdnarfe.org](http://www.mdnarfe.org)  
[www.mdnarfe.org/chapter0581](http://www.mdnarfe.org/chapter0581)