



National Active and Retired Federal Employees Association Gaithersburg Chapter 581

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

NOVEMBER 2011

Our Next Membership Meeting:
November 22 (Tuesday), 10:00 am
Rooms A-B, Rosborough Center,
Asbury Methodist Village

Other Upcoming Events

November 14th (Monday)

Cong. Van Hollen's Health Fair
Holiday Park Senior Center,
Wheaton, 9:00 a.m. - 11:00 am

November 17th (Thursday)

Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 am – 12:00 noon

November 17th (Thursday)

Cong. Van Hollen's Health Fair
Executive Office Bldg.,
Rockville, 7:00 pm - 9:00 pm

November 21st (Monday)

Deadline for January 2012
newsletter articles

December 10th (Saturday)

Chapter 581 Holiday Party
The Flaming Pit Restaurant
Gaithersburg, MD (See page 3.)

January 5th (Thursday)

Newsletter Assembly
Edwards-Fisher Building
9:30 am – 11:30 am

January 19th (Thursday)

Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 am – 12:00 noon

January 24th (Tuesday)

Membership Meeting,
10:00 am – 12:00 noon
Rooms A-B, Rosborough Center,
Asbury Methodist Village

Put these dates on your calendar —

“Aging In Place”

The speaker at our November Chapter membership meeting will be Heather Williams from Montgomery County's Aging and Disability Services who will discuss the many facets of aging in place for senior citizens. Following her presentation, our own Judy Bernstein will describe recent changes she and her husband Charles have made to their home to make it more accessible and comfortable during Charles' recuperation following hip replacement surgery last July.

Additionally, Jennifer Malave, our CareFirst Blue Cross Blue Shield representative, will make her annual Federal Employees Health Benefits Program Open Season presentation to advise us of changes in the Blue Cross Blue Shield hospitalization program for 2012.

PRESIDENTS' MESSAGE...*Larry Lange and John Padan*

We are all aware of the unusually serious specter of threats that is currently hovering over our earned benefits for us federal government retirees, and for the wages and benefits, both current and future, for active federal employees (AFE's). NARFE has been stressing to its members how unusually important it now is to contact one's elected officials, and to participate in NARFE's "Protect America's Heartbeat" campaign. Following a discussion at the October Chapter 581 Board meeting, it was felt that, even though for several reasons we had encouraged our members who wished to do so to receive their Chapter newsletters via email, that it was of great importance for our members to continue to receive hard copies of their newsletters – to further underscore the very serious decisions that are being contemplated by the supercommittee and Congress to try to address the many facets of the stagnant economy, and how incredibly important the outcomes of those decisions will be to all of us.

Amazingly, we're almost at the end of another year – and “just around the corner” is our Chapter 581 Holiday Party. As we're reported previously, the party will again be at the Flaming Pit Restaurant (please see the coupon in this issue to be mailed in if you are planning to attend). Thanks to Chapter Co-President John Padan, we were able to keep the price per attendee the same as last year – not an easy feat in these austere economic times. Your fellow chapter members can tell you we always have a wonderful time at our Holiday Party – great food, great entertainment, and – great friends!

The 581 Board is already planning programs and speakers for the coming year. We always try to present topics at our chapter meetings that are not only relevant to our members on senior issues, but also on issues that are informative and entertaining. If you may have a suggestion for a speaker or a program topic, please let us know – we'd be happy to hear from you!

Presidents' Message (continued on page 4.)

FEDERAL LEGISLATIVE REPORT

Jim Cowie, MDFed Federal Legislative Committee Coordinator for District 4 and more



The only good news for the Federal Community is that COLAs, starting in January, will be 3.6% for CSRS and 2.6% for FERS members. Everything else is bad news for us. The supercommittee has to report by Nov 23rd, but will have reached their conclusions earlier, since the Congressional Budget Office needs time to evaluate their financial consequences.

Every committee in the House and Senate was invited to make recommendations to the supercommittee, and four of these are of special significance to the federal community.

The Chairman of the House Committee on Oversight and Government Reform, Darrell Issa, put forward a composite list of all his suggestions that have arisen since the start of this Congress, including a 10% reduction in the size of Government, with only one replacement for every three employees that left, and many other negative proposals. There is no analysis in his text of the likely consequences, nor does he indicate if he is speaking for himself or for all of his Republican colleagues on the Committee. In contrast the report submitted by the ranking member, Elijah Cummings, is supported by all his Democratic members. He states that he had proposed that joint hearings be held to explore any suggestions that could be supported by the full committee, with additional contributions from each side, where they disagreed, but these requests were ignored. Cummings' report took a different approach by commenting on issues that the public had indicated were of more concern than the deficit, such as the economic environment, jobs and housing difficulties which would have most influence on the next election. However, one recommendation was that "Further cuts for federal employees should be avoided, given the significant cuts already imposed on them, and instead, compensation reimbursement for federal contractors should be reformed."

In the Senate, the Chairman of the Committee on Homeland Security and Government Affairs, Joe Lieberman, and ranking member Susan Collins, issued a joint report on their areas of responsibility. They made some recommendations which would be opposed by NARFE, but attempted to analyze the issues affected by their recommendations. For example, if the calculation of an annuity was to be based on a high-5 change to the current high-3 years of salary, then there would be a rush to exit of more experienced personnel that would degrade the quality of government service beyond what was acceptable, so this would need to be implemented in a way that avoided this outcome. The second Senate input was from Daniel Akaka, the Chairman

Cowie (Continued on page 4.)

STATE LEGISLATIVE REPORT

Dave Roseman, MD PAC Chair and MD Fed Budget Officer



The Maryland State Assembly met in special session starting on October 17th. It was the shortest special session ever held and only dealt with the redistricting of Congressional Districts based upon the results of the 2010 census. While Maryland did not lose or gain enough population to change the number of congressional districts we had, there was population movement. The changing of the boundaries is to equalize the size of the districts. Governor O'Malley submitted a proposed redrawing of the district lines that did this, but also maximized the number of districts that would have a majority of registered voters from the Democratic party. This proposal passed, but not all Democrats and all Republicans were upset by the way the lines were drawn. Congresswoman Edwards from District 4 lost all of her Montgomery County constituents and District; Republican Congressman Bartlett's district has a good number of Montgomery County residents added to his predominantly rural district. As a result Montgomery County now is divided into three separate congressional districts and will lose some of its ability to have its views represented in Washington. If you want more information on this or want to find out what district you're now in you can go to www.mlis.state.md.us, the General Assembly home page. Near the top you will see links. Click on "Redistricting." This will take you to a full analysis of the redistricting and an interactive map that will help you determine what district you are now a part of. While nothing else was discussed at the special session, a commission established by the Governor has recommended a 60% increase in the gasoline tax, as well as significant increases in a series of fees such as registration of vehicles to provide funds for the transportation projects. The funds for these transportation projects were taken and used to help cover the budget shortfall these past 2 years. *The Washington Post* has written that our Governor is a rising star in the Democratic party and that he is proposing a number of costly initiatives that might help his position in the party. We need to let the Governor know what our positions are and what we want. He needs to know that even though we can't vote for him again for Governor, we can vote in whatever his next election might be.

The State Legislative Committee has been very busy during the summer, reaching out to try and form partnerships with like-minded groups; rewriting our legislative goals for 2012; supporting state representatives that have supported us by contributing to their campaign functions; and working through the Maryland Federation to recruit more politically active NARFE members to help us attain our goals. Anyone interested in helping should contact me at dave.roseman@comcast.net.

MEMBERSHIP NOTES

Jim Short,
Membership Chairman



For the month of September we gained three new members and three members were reinstated.

During this period of time we lost 17 members, including one member who transferred to another chapter, and one voluntary cancellation, for a net loss of 11 members.

Please welcome the following new members:
Fern Duncan • Bryan Sparks • Laura Santos.

Please welcome the following reinstated members:
Herbert Cappel • Jacqueline House • Bernadine Trumble.

The following members were dropped for non-payment of dues as of June first. If you know any of these people, please give them a call and try to convince them that they should renew their memberships, and encourage dues withholding.

Sharon Bisco • Marilyn Dick • Keith Egli • James Fiore • Lester Gorelic • Cecily Holiday • Kathleen and George Maliszewski • Catalina Ramos • Randolph Rosso • Jeremy Schwartz • Sandra Seipp • Richard Trencher • Susan Tung • Ramona Williams.

Thanksgiving is almost upon us, and we should take time to be thankful for the generous retirement benefits the government bestows upon us, which far exceed the benefits our friends from the private sector receive. On the other hand, let us not forget that these benefits can be reduced, and we need NARFE to help us maintain these benefits. It is, therefore, in our best interest to strengthen NARFE by recruiting new members, and by encouraging members to continue their membership.

THANKS TO THE ASSEMBLY GROUP FOR OUR OCTOBER NEWSLETTER

There were fourteen members who helped fold, wafer seal, and affix address labels to our newsletter in October. As always, thanks very much – we couldn't have done it without you! They were:

Ronnie Van Alstyne	Larry Barker
Roger Dahlman	Charles Garfinkel
Tom Kitchens	Larry Lange
John Nolan	John Padan
Jim Short	Genevieve Steele
Keith Steele	Dick Strombotne
Marty Strombotne	Meredith Williams

And many thanks to our great diligent proof-readers.

DUES WITHHOLDING ANY TIME

Dick Strombotne, Treasurer, Maryland NARFE
DickS.narfe@comcast.net

If you are a retiree or survivor annuitant, do you know that you can sign up for dues withholding to pay your NARFE membership dues at any time? You will save \$6.00 per year with a 15% discount from national dues of \$40. You will never receive another dues notice. You will never suffer a lapse in your NARFE membership.

It is pretty easy to sign up for dues withholding - use the application form on page 46 of the October issue of NARFE magazine. (It is also on the NARFE website: www.narfe.org). Just fill it out completely, including your NARFE member ID number (from the label on the magazine), your Social Security number, and the CSA (or CSF) number assigned by the Office of Personnel Management (OPM). NARFE does not keep your Social Security number. You can find the CSA (or CSF) number on any of the benefit or tax statements you have received from OPM. OPM has to have this information to process your application accurately, ensuring that the small monthly deduction from your pension is really from YOU, and not someone else. After you complete the application send it to: Member Records, NARFE, 606 N. Washington St., Alexandria, VA 22314.

You can send in your application for dues withholding now and it will go into effect in about two months or when your current NARFE membership expires if it is more than two months away. In Chapter 581, more than 110 of your fellow members are already taking advantage of the convenience of dues withholding. The monthly deduction is just \$3.50 for Gaithersburg chapter members. If you have any questions, contact me at 240-632-9881 (phone) or my email address above.

Our Holiday Party Reservation

Saturday, December 10, 2011 - 11:30 a.m. to 2:00 p.m.
Flaming Pit Restaurant, 18701 N. Frederick Ave.
GAITHERSBURG, MD

Name _____

Phone (____) _____ - _____

No. of Diners ____ @ \$30.00 each = \$ _____ .00

Please mail this Coupon with a check for the total amount (made out to "NARFE Chapter 581") by December 1, 2011.) to Mr. Larry Lange

11210 White Barn Court
Gaithersburg, MD 20879-3146

NATIONAL CALL TO CONGRESS DAY November 2nd—Save the date and spread the word

NARFE is asking you to call your members of Congress on Wednesday, November 2nd to make sure they know that federal retirees and active employees who protect America's heartbeat won't sit still while they are singled out for unfair cuts.

Here are the instructions on how to make your toll-free calls to Congress:

Step 1: Call the Capitol using NARFE's toll-free number, 866-220-0044 (or 202-224-3121). Ask the operator to connect you to your representative's and senators' office. (Also, the direct number for your representative and senators can be found at their personal sites on www.house.gov and www.senate.gov and at our chapter site at www.mdnarfe.org/chapter0581.)

Step 2: Tell the staff person who answers the telephone next where you live, so they know you are a constituent. Then say:

"I am a retired/active federal employee and member of NARFE." (Tell the staff person a little about your work.)

"(Senator or Representative X) represents thousands of federal workers and retirees and their survivors, and any recommendations the "supercommittee" makes shouldn't unfairly single us out to bear the burden of fixing a budget problem we didn't create."

"Federal workers, retirees and survivors didn't cause the budget crisis – and making extreme cuts to pay and earned health and retirement benefits, or making changes to cost-of-living adjustments, would unfairly single out those who protected our nation, including many now on a fixed income."

Whether you speak to a staff person or leave a recorded message, request that your lawmaker respond in writing to your phone call. For that reason, be sure to leave your mailing address. Contact only your own representative and two senators. Lawmakers will disregard your message if you are not a voting constituent.

IMPORTANT REMINDER – FEHBP OPEN SEASON RUNS FROM NOVEMBER 14TH TO DECEMBER 12TH

Congressman Chris Van Hollen's 9th Annual Federal Employees Health Benefits Forums co-sponsored by MD NARFE will be held Monday, November 14th from 9 a.m. - 11 a.m. at the Holiday Park Senior Center, Wheaton, MD, and Thursday, November 17th from 7 p.m. - 9 p.m. at 101 Monroe Street, Rockville, MD. Our CareFirst BlueCross BlueShield representative, Jennifer Malave, will make her annual presentation to us on the Open Season at our November 22nd Chapter meeting.

Cowie (continued from Page 2.)

of the Subcommittee on Oversight of Government Management, the Federal Workforce and the District of Columbia. His report echoed that of Elijah Cummings including that "the legislation not include additional measures directed at Federal employee pay and benefits. While it is important that Federal employees share the sacrifice in these challenging economic times, I believe that they have already done so." These four reports are available from the NARFE Web site, www.narfe.org.

It may well be difficult for the supercommittee to reach a consensus, given the widely different views of its members, but an added incentive is that, if they fail to do so, 50% cuts will be imposed on Defense and Civilian budgets, an outcome that many members of the supercommittee will wish to avoid. If agreement is reached there will be an up and down vote in both houses by December 23rd, which means no amendments will be allowed.

One of the biggest threats to the Federal Community is that, if the election is indeed decided on economic, jobs and housing issues, etc., then the role and responsibilities of Government will not be central to the debate. But if the current dominant forces in the House extend their influence to the Senate and the Presidency, then this will be taken as a mandate to impose all their threats on the Government sector, without these consequences being actively supported by many of the general public. NARFE needs to do everything it can to help avoid such an outcome.

Presidents' Message (continued from page 1.)

If you've never been to a Chapter 581 membership meeting, or if it's been a while since you've attended a meeting, why not make that a New Year's resolution to do so? We've been meeting for almost a year in Rooms A & B in the Rosborough Cultural Arts and Wellness Center on the Asbury Methodist Village campus, and we're very pleased with this location – it has state-of-the-art electronics to enable speakers to make "Power Point" presentations utilizing their laptop computer, and this venue is very conducive to a luncheon before a Chapter meeting (as we usually do in April for our annual Legislators' Forum) – the meal can be served in the rear portion of the room, making it an easy walk to the front portion of the room for the Chapter meeting – no stairs or elevator needed!

Our sincere best wishes for the upcoming holiday seasons – we hope to see you at our Chapter 581 Holiday Party, and – to see you at a Chapter meeting in 2012!

BIOGRAPHY OF OUR CHAPTER'S FIRST VICE PRESIDENT, JOE MARTIN

Joseph (Joe) Martin, Sr., retired from the U.S. Postal Service in April 2010, with more than 40 years of service. During his career with the Postal Service, he served in a wide range of positions, which included postmaster to the Area Manager, Delivery Programs Support, Capital Metro Area, located in Gaithersburg, MD where he was responsible for delivery operations and customer service.



Joe Martin is a Vietnam Veteran who retired from the U.S. military after 26 years' service. He served two years in an active duty status from 1969 to 1971 and continued his military service in the U.S. Army Reserves assigned to the 478th Civil Affairs Company and NCO Leadership Academy.

Joe has a Bachelor of Science Degree in Criminal Justice Administration and a Master's degree in Public Administration from Florida International University. In addition, Joe completed graduate classes in management technology at the University of Maryland.

Joe is dedicated to public service. His community activism over the years has included: member of the 100 Black Men Organization (Pensacola FL Chapter); founder and president of Blacks in Government (Miami, FL); member of the Chamber of Commerce (North FL); USPS recruitment drive sponsor; NAACP; NAPUS election officer; and community outreach as a tutor.

Joe is married and has four children and five grandchildren - all of whom live in Florida. His wife, Cheryl, is also a member of Chapter 581. She works for the US Postal Service at their Headquarters in Washington, DC. She plans to join Joe in retirement in October 2012.

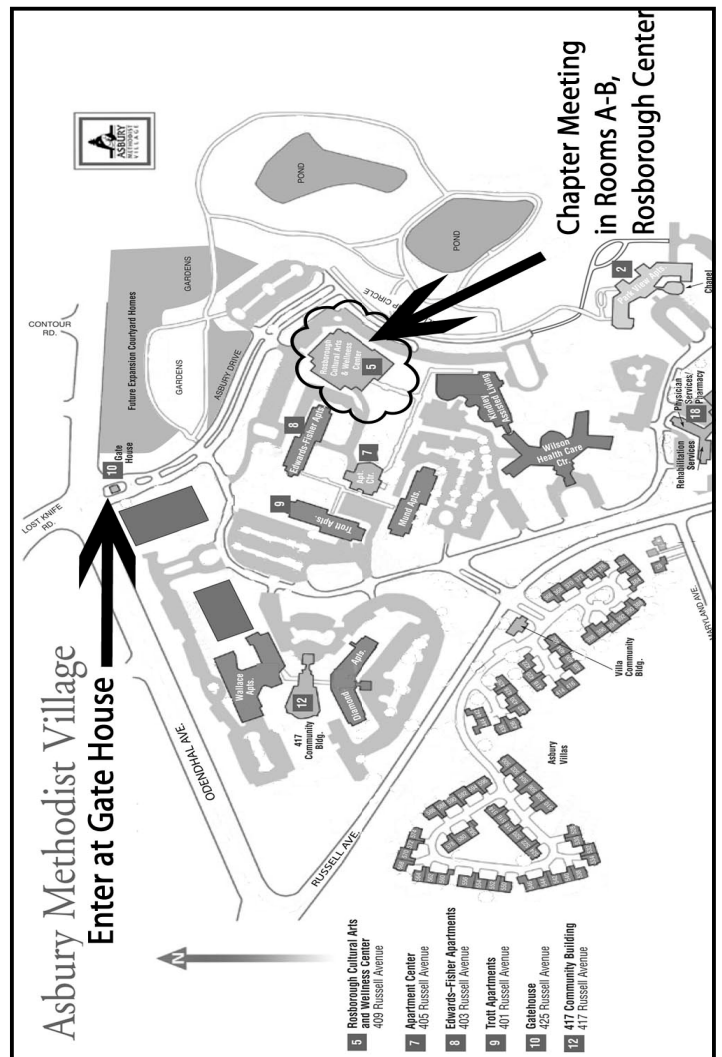
CALL MARTY STROMBOTNE!

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.

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 through 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. You can also ask for directions at the Asbury Gate House.

NOTE: *All meetings are now in the Rosborough Center.*



INCLEMENT WEATHER POLICY



Now that winter is upon us, if there is snow or inclement weather on the day of our monthly Chapter meeting, we will follow the decision made by Montgomery County Schools: *If Montgomery County Schools will be closed or have a delayed opening due to inclement weather on the day of our monthly Chapter meeting, our meeting will be canceled.* This information is available very early on the day of our meeting on radio and TV news, and at the website for Montgomery County Schools –

<http://www.montgomeryschoolsmd.org/>

CONGRATULATIONS - MARTY PIPER!

We were very pleased that Marty Piper, long-time member of Chapter 581, was inducted into the Maryland Senior Citizens Hall of Fame (MSCHF) at their awards luncheon on Thursday, October 20th. This organization recognizes senior citizens in Maryland for their unusually dedicated volunteer contributions of time and talent. Marty was our Chapter 581 Treasurer for 15 years; additionally she supported our Chapter as a Membership Greeter, has attended both MD Federation and national conventions, and has been an ardent supporter of NARFE and Chapter 581 in many other ways. Marty has been a long-time member of St. Raphael Church in Potomac, MD, and works tirelessly for her parish: she helps count the monies collected from the several masses held each weekend; she assists with newsletters that organizations within her parish send out (including preparing the post office forms required for the bulk mailing of these newsletters and taking those newsletters to the Shady Grove Bulk Mail Processing facility); she picks up refreshments for several functions held at St. Raphael; and assists St. Raphael in many other ways. She is the kind of dedicated volunteer that MSCHF wishes to acknowledge and to proudly list in their Hall of Fame records. Several members of our Chapter attended the awards luncheon at Michael's Eighth Avenue in Glen Burnie on the 20th; we were pleased to meet her daughter and two sons, and to have the pleasure, with them, of watching Marty receive this award.



Above, Marty is pictured receiving her award from Savatore J. Molite, President of the Edenwald Retirement Community. To the right (from top to bottom) are Chapter members who celebrated the event with Marty - Larry Lange, Marty and Dick Strombotne, Donnie Sue Ferrell, Tom Kitchens, Charles Ferrell and Mary Anne Scott.

Our 50/50 Winners at the October 25th Meeting

To the Chapter 581 Treasury	\$ 18.00
First place Eleanor Williams	\$ 8.00
Second place Dave Roseman	\$ 5.00
Third place Viola Hibbard	\$ 4.00
Total	\$ 35.00

All these winners donated their 50/50 winnings to the Chapter 581 Treasury – Thank You !!

TREASURER'S REPORT

Larry Lange, Treasurer

All Funds Summary, October 19, 2011

Checking Account	\$10,864.15
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$2,977.67
TOTAL CHAPTER ASSETS	<u>\$13,841.82</u>
Working Capital	\$10,864.15



TIPS FROM GARY ALTMAN RE “CREATING A LEGACY FOR YOUR HEIRS”

Notes from the Secretary’s Minutes, September 27 Membership Meeting - by Marty Strombotne

Gary Altman, Attorney, of Altman Associates in Rockville was our speaker at the September 27th Chapter membership meeting. He specializes in Family Planning, Estate Planning, Divorce settlements and other related legal problems. In his presentation he gave the following helpful tips. *Tip#1:* The greatest gift you can give your family is total planning of dispersal of your assets. *Tip #2:* Make sure one has a Health Care Directive, either medical or non-medical. *Tip#3:* Also important is having a Durable Power of Attorney specifying who can sign checks and carry out your directives. If you already have this agreement it should be updated after 2010. There is a new law (MOLST) requiring your family doctor’s signature. Maryland has various laws concerning end of life directives. See HIPAA (on the internet), which has a release form allowing medical personnel to discuss your case. Make sure your beneficiary designation is correct and up to date. Make sure your accounts are minimized to keep problems from occurring. Joint Property is not a good idea; the wrong people can end up with assets you may want to go to others. Revocable Trusts (Living) eliminate the problems of Joint Property. It is a legal vehicle to transfer property to heirs. *Tip #4:* Death Taxes. There is a Maryland State Tax on estates over \$1 million; under Federal law the

taxable amount may be increased. Use tax planning to cut down on paying Maryland estate taxes. *Tip #5:* Special Trust Planning. Someone who is having drug, alcohol or other medical problems can have a trust for Special Needs care. This would be a 3rd party, 1st party Pooled Trust. Other related trusts are: Discretionary, Incentive, Total Return, UTMA; UGMA; Minors Trust. The words used in these trusts are your words. *Tip #6:* Who will be your trustee? Who will ultimately be your beneficiary if you have no heirs? This could be a Legacy Trust and has inheritance protection. This benefits heirs and is very important. *Tip #7:* Tax Benefits-Tax Deferral. You will need an IRA tax deferral plan. You only have 60 days to respond to a tax deferral option after the death of a spouse or other person. *Tip #8:* Dying in a Digital Age. Tell someone your important passwords (for your E-mail, online accounts, and PIN numbers) or keep them in a sealed envelope in a safe place. E-mail accounts are not transferable. *Tip #9:* Tangible Personal Property – who gets what? Family heirlooms, artwork, etc. – decide who gets what NOW and let them know. *Tip #10:* Charitable Trusts - Defer money to go to charity. *Tip #11:* Estate Planning is a process, not a one time event or product. Changes will occur over your lifetime.

“AUSTRALIA – TWO MONTHS IN THE LAND DOWNUNDER”

The speaker at our October Chapter meeting was Jennifer Monahan, daughter of our long-time Chapter 581 members, Eleanor and Meredith Williams. Jennifer (right), an explorer, writer, and speaker from Hershey, PA, gave an energetic account of her two-month trip to Australia – in fact, it was such a fascinating trip, she wrote a book about it: *An American in Oz – Discovering the Island Continent of Australia*. She and her friend went to Australia in late 1999 to celebrate the arrival there of the new millennium on January 1, 2000. Her presentation was excellent (do you know why Australia is referred to as “the land downunder”? Because it’s below the equator.) Great job, Jennifer!

Jennifer is a past federal government employee, having worked for both the U.S. Forest Service and the U.S. Postal Service.

VERY SAD NEWS: FRANK WESLEY YOUNG, a resident of Asbury Methodist Village, passed away on October 19, 2011. Frank served NARFE Chapter 581 as President from 1992 to 1994 and was frequently a participant in chapter meetings, even in recent years. His memorial service will be held on November 12 at 2:30 p.m. at Grace Methodist Church, Gaithersburg.



**Gaithersburg
Chapter 581**
19333 Dunbridge Way
Montgomery Village, MD
20886

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Chapter 581 Gaithersburg - Chartered December, 1956

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Three important Websites

www.narfe.org
www.mdnarfe.org
www.mdnarfe.org/chapter0581



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