



National Active and Retired Federal Employees Association Gaithersburg Chapter 581

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

September 2009

Our Next Membership Meeting:

Sept 22 at 10:00 a.m., Parker Hall, lower level, Apartment Center, Asbury Center, Asbury Methodist Village. Program: ***Emergency Preparedness for You and Your Family.*** Margie Shultz, of the Emergency Preparedness Team, Aux. of Montgomery Co. Volunteer Fire and Rescue Association, Inc.

Other Upcoming Events:

September 17 (Thursday)
Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 am – 12:00 noon

September 23 (Wednesday)
Newsletter Deadline - noon

October 1 (Thursday)
Newsletter Assembly
Library, Edwards-Fisher Bldg.
9:30 am – 11:30 noon

October 6 (Tuesday)
MD Federation Board Meeting
Comfort Inn; Bowie, MD

October 21 (Wednesday)
Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 am – 12:00 noon
(note: change in day to allow MSCHF banquet attendance)

October 27 (Tuesday)
Chapter 581 Membership Meeting
Parker Hall, lower level, Apartment Center, Asbury Methodist Village.
Program: **To be Decided**

October 28 (Wednesday)
Newsletter Deadline - noon

Put these dates on your calendar!

PRESIDENT'S MESSAGE...

Mary Anne Scott

Work for NARFE; NARFE is working for you—at the national level lobbying to protect your earned benefits; at the state level to press for legislation to benefit you and other Maryland seniors; and at the chapter level to provide benefits that include interesting and informative programs at our membership meetings. My challenge to you is to become more involved, at some level, in NARFE activities during the coming year - if nothing else, attend at least one membership meeting or complete and return the member survey form that will be included in next month's newsletter. Also consider the following. There is a wealth of experience and knowledge residing in our membership. Does your expertise translate into a topic of interest to our membership? Would you consider talking at a Chapter meeting? The chairman of our Program Committee, John Padan, would love to hear from you.

I'm sure many of you have an interest in the topic of our September 22nd meeting - *Emergency Preparedness for You and Your Family*. Are you prepared for emergencies such as loss of utilities, transportation disruptions, natural disasters, pandemic flu, terrorism? The presentation by Margie Shultz, of the Emergency Preparedness Team, Auxiliary of Montgomery County Volunteer Fire and Rescue Association, Inc. (and also a NARFE 581 member) will discuss simple steps to help you prepare for such emergencies.

For several months *NARFE* magazine has contained articles discussing the Unified Dues Referendum that is being sent to all NARFE Chapters to consider between September and early December. Our September meeting will also include a description of the proposed changes. You are encouraged to attend and pick up relevant materials to study. The issue will be discussed in detail during the October meeting and the chapter will vote on it at that time. You are encouraged to be part of this process. (See two views - pro and con - in articles that follow on page 4.)

A lot has happened since our last newsletter. For one, there have been changes in officers. Our sincere thanks go to Roy Buyer who served as Treasurer for the past year. Larry Lange will now be filling that position. We also have a Recording Secretary—Marty Strombotne. Helen Berkson will assume Marty's former responsibilities as Service Officer. My thanks to these individuals and all the others you see named on the last page of the newsletter. All are essential to the operations of the Chapter.

President's Message (continued on page 3.)

STATE LEGISLATIVE REPORT

*Dave Roseman,
MDFed State Legislative Committee
& United Seniors of MD Delegate*



The State Legislative Committee (SLC) and MD-PAC have been busy this summer laying the ground work for the upcoming legislative session. Your SLC has been working in a variety of ways to represent NARFE with our state representatives. They have worked with the United Seniors of Maryland (USM) and sent a joint letter to the Governor pointing out that his list of priorities failed to include seniors. As a result, a joint meeting was held with NARFE and USM with some of the Governor’s staff. At that meeting your SLC was able to make our case. We believe given the poor budget outlook that our best hope for immediate success lies in the Long Term Care issue - providing annual tax credits to individuals who purchase long term care insurance. We are also again working with Delegate Jim Gilchrist to submit legislation to equalize the tax exemption for seniors and blind taxpayers. We hope to structure the bill so that there is no budget impact for the upcoming year. By delaying the budget impact we may be successful. MD-PAC has been collecting donations and while collections have slowed down over the summer, we hope all of you are prepared to start donating this fall. We have recently attended events for Delegate Resnick and Tony O’Donnell. Both of these events provided us with great opportunities to make our case.

The upcoming session is not going to be pretty since the budget outlook is very grim. The shortfall could be estimated as high as \$1.5 billion. To support our agenda and to especially ensure that we don’t lose any of the benefits or services we currently enjoy, we are going to need the grass roots support of you our members to write and call our delegates and to provide financial support to the PAC. Remember donations to the MD-PAC can be sent to MD-PAC, 6 Thorburn Road, Gaithersburg, MD 20878. An insert in this month’s newsletter gives you information on how to contact your state representatives. All of us working together can make a difference.

FEDERAL LEGISLATIVE REPORT

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



The NARFE Legislative Department has issued a nine page document entitled “NARFE’s Position on Comprehensive Health Reform and a Summary of Provisions Relevant to Federal Workers and Annuitants.”

The situation in the House and Senate is extremely fluid and close monitoring is needed of the draft bills as they evolve to their final form.

The topics raised in the NARFE document (and our position on them) include: Premium Conversion; Opening the FEHBP to non-Federal civilians, (support only if they form a separate risk pool); Taxing Workers and Retirees for the value of Employer-Sponsored Health Insurance (Against); Coverage for Temporary and Seasonal Federal Workers (Support); Providing “Affordability Credits” to lower income Workers and Retirees (Support); Coverage for Dependent Children up to age 26 (Support); Expanding Medicaid eligibility (Support); Effect of Health Care Reform on Employers and Carriers (Concern about the impact on FEHBP); Ending the Medicare Part D Prescription Drug Cost Sharing “Donut hole” (Support); and Slowing the Growth of Medicare and Medicaid Provider Reimbursements (Concern about existing Providers withdrawing from these Programs).

This abbreviated Report does not do justice to the full document. Interested members are encouraged to e-mail Memsvres@Narfe.org to receive weekly legislative information and to request previous issues such as this health care reform report. For those also interested in a nonpartisan analysis of the current major health care reform bills, go to the web site <http://www.kff.org/healthreform/sidebyside.cfm>

OUR MAY’09 50/50 WINNERS

To the Chapter 581 Treasury	\$27.00
First Place Thelma Fletcher	13.00
Second Place Jim Cowie	8.00
Third Place Annabel Liebelt	6.00
Total	\$54.00

MEMBERSHIP NOTES

*Jim Short,
Membership Chairman*



For the months of April, May, June and July, we added 57 new members; seventeen members were reinstated; and our chapter realized a net increase of 22 members.

Please welcome the following new members:

Garrott Christoph · Kathryn Espenshade · Marcus Kessler · Eric Okin · Eva Bolsteins · Dorothy Hackett · Gary Barbarash · Kathleen Barrett · D. Innamorato · Johanna Pritsios · Ellyn Wagner · Stephen Wexler · Edwin Williams · Carl Beuchert · Linda Carter · Dennis Clark · Joyce Hoyle · Pat Lombard · Thomas Martino · Hee Rhee · Wan Chiann · Amando Banzon · Karen Johnson · Ernest Lee · Sandra Seipp · Susan Tung · Martin Weiss · Rosann Werner · David Anderson · Sharie Bernard · George Brush · Donald Chi · Alan Katz · Barbara Kritzer · Karl Lin · Elizabeth Pulliam · John Rittenhouse · Jennifer Maloney · Joel Aronson · Kristopher Bough · Charles Bowie · John Dowicki · Brenda Fogel · Jacqueline Hunt · Harris Leibergot · William Lohrman · E. C. Lovoy · Sylvia Maheux · Linda Martinez · Burton Smith · Karla Timmons · Stuart Treby · Linda Wisnewski · Arthur Wolman · Irving Zaritsky · Scott Kotler · Shiao Wei Pan Lu.

Please welcome back the following reinstated members:

Roma Egli · John Davis · Richard Gottron · Ruth Jacobs · Bernard Shapiro · Sheila Gaines · Macia Mirman · Dorothy Straley · Ponnudurai Tham-birajah · Pater Williams · Sumner Bravman · Mary McGloin · Andrew Millunzi · Carroll Schory · John Krouse · Molla Siegel · Char Rosnick.

We are sad to report the following deaths: · Adrien R. Auger · George R. Orndorff · Armida H. Eabon · Herman L. Wagner · Blanche Keller.

OUR JUNE PICNIC 50/50 WINNERS

To the Chapter 581 Treasury	\$26.00
First Place Dick Hacker	11.00
Second Place Charlotte Hoyle	8.00
Third Place Tom Diehl	6.00
Total	\$51.00

President's Message (Continued)

The Maryland Federation of Chapters held its biennial convention in May (see more details in an article on page 6.) Fourteen delegates from our chapter were part of the activities that saw the election of a new slate of officers and the passage of a resolution that can provide a monetary incentive for encouraging members to move to dues withholding. You will be hearing more about this in the coming months. We're expecting good things from the new faces in Federation leadership. The first Federation Board meeting under the new leadership is coming up soon (October 6) and is open to all members. To encourage attendance by the general membership, the 581 Board has budgeted funds to reimburse members for the registration. This is a great opportunity to learn more about the operations of the Federation and to interact with members from other chapters.

Thanks in part to an unseasonably mild summer, our June picnic was a very pleasant event. There was lots of good food—and most everyone took home a doggie bag. If you missed it, you missed, as several attendees said, the best ever - but you'll have another chance come next June. (See photos on page 7.)

CALL MARTY!

Do you know of a member who is ill, passed away, or is celebrating a special occasion? Please tell our Sunshine Chairman, Marty Strombotne, about it. Call her at 240-632-9881.

FOR OUR MEMBERSHIP MEETINGS

Enter Asbury Methodist Village in Gaithersburg off Odenthal Rd at Lost Knife Rd. Park at the Trott Building lot. Enter the Trott Building, sign in at the Receptionist's Desk, follow our signs through the passageway to the Apartment Center, to our meeting - usually downstairs in Parker Hall. You can ask for directions at the Asbury gate.

HAVE YOU TRIED OUR WEBSITE YET?
www.mdnarfe.org/chapter0581

*You'll find lots of NARFE information there - like meeting dates and programs, contact information for our elected officials, an archive of 581 newsletters, links to other relevant sites...and much, **much** more. Take a look! You will find it useful and interesting.*

OPINION - UNIFIED DUES RESOLUTION - PRO

Margaret L. Baptiste, National President, NARFE

(Exerpts from *An Open Letter to NARFE Members* published June 2009 in *NARFE*)

... The purpose of a unified NARFE Dues is to aid in the recruitment and retention of members. In addition, it will benefit all chapters in maintaining their financial records by reducing the current number of dues categories.

The referendum proposes \$40 as NARFE Dues. Some members have asked me how we arrived at that figure. It comes from current National dues of \$29; average chapter dues of \$8.10; and 10 percent, or \$2.90, to the federations. If the referendum passes, it will cost each member \$40 (or \$3.33 a month): \$9 rebated to the chapters, \$4 rebated to the federations and \$27 for National Headquarters. The last thing we want to do is impose a financial hardship on members. We have some members who are living on a very small annuity. But without a strong, viable NARFE to fight to protect that member's annuity and health care benefits, the alternative would be much worse: a reduction of that annuity and benefits.

It's my opinion, and one I hope most of you will share, that \$3.33 a month is a bargain for what you receive as a NARFE member. It gives you the security of our legislative staff looking out for *your* interests on Capitol Hill, and seeing that you get all the alerts and information we can share with you. It buys each member a monthly magazine full of useful information on your benefits and what is going on that affects you. In addition, it gives you the work of our Retirement Benefits Service Department staff, who will help you with any problems you may have with your annuity and health care benefits. In fact, the department is your "Personnel Office" after retirement. And don't forget, a portion of your dues goes to chapters and federations to strengthen the work that they do for you and for NARFE.

The establishment of NARFE Dues will impact the majority of the membership. Your dues may change. Let me make this very clear. This is not an attempt to usurp the chapters' ability to raise the money they

OPINION - UNIFIED DUES RESOLUTION - CON

Dick Strombotne, Immediate Past President, MD Federation

There are so many things that are wrong about the National Executive Board's unified dues resolution that it hard to list them all.

Reduces membership retention. One of NARFE's priorities is to increase membership retention. The resolution has the opposite effect for several reasons. The resolution increases total dues for most members of NARFE who are members of chapters and for many who are not chapter members. *Strike one.* By eliminating the 2-year and 3-year memberships with their discounts, it reduces the incentive for members to continue their membership in NARFE. Moreover, it takes away the NEB's authority to re-establish multi-year membership incentive programs. *Strike two.* The resolution reduces the incentive for chapters to promote dues withholding because the chapter would receive less revenue from members on dues withholding (\$8.00) than from other chapter members (\$9.00). *Strike three.*

Unnecessary. Chapters and federations have the power to increase dues and per capita payments to the level needed to conduct business. The increased revenues from the dues increase will be distributed to chapters and federations that don't need them. Moreover, the resolution eliminates the power of individual chapters to increase their dues in the future to meet rising costs except through the convention resolution process. Resolutions to establish unified dues have been considered in recent conventions and have failed to receive the necessary two-thirds of ballot votes cast. Most recently the issue was considered less than a year ago at the national convention in Louisville where it was defeated.

Poorly drafted. The resolution has substantial defects in its language. It removes the definition of "Honorary Members." It puts into the Standing Rules provisions that should be in the Bylaws. It fails to specify that Life Members who have paid chapter Life Memberships or for whom the chapter has waived dues shall pay no further fees. It fails to

Baptiste (Continued)

need to keep the chapter in operation. All it does is standardize what nearly every member pays on an annual basis and prevent any nasty surprises to new members when they renew. It's a matter of keeping the members we have, as well as making it easier to recruit new members, because now you can tell them exactly what their dues will be for the first year, the second year and beyond.

CONGRATULATIONS!

Ken and Rocky Jones were nominated by Chapter 581 to MSCHF (Maryland Senior Citizens Hall of Fame) and were selected for induction at the MSCHF luncheon and ceremony on October 22, 2009 in Glen Burnie, MD. If you would like to attend to support our chapter nominees, please contact Donnie Sue Ferrell at 301-926-1361, e-mail her at dsf35@starpower.net, or let Ken and Rocky know so we can reserve enough tables close together. There is a charge of \$18.00 per person for this fun event which includes a delicious, hearty meal. More info regarding Ken and Rocky's numerous volunteer projects will be included in a future newsletter after their induction. Stay tuned!

THANKS TO THE 581 MAY NEWSLETTER PARTICIPANTS

Thanks to the thirteen people that assembled, folded, and labeled the April 2009 Newsletter. We finished in an hour and twenty minutes! Quoting the 16th century English playwright and poet John Heywood, "*Many hands make light work.*" The participants were:

- | | |
|--------------------------|-------------------------|
| Frank Young | Midge Wiehl |
| Meredith Williams | Eleanor Williams |
| Dick Strombotne | Keith Steele |
| Genevieve Steele | Mary Anne Scott |
| Marty Piper | John Nolan |
| Larry Lange | Mary Klepek |
| Tom Kitchens | |

Come join us next time and enjoy the comradeship. We start at 9:30 AM, usually on the first Thursday of the months September through May except for December. See the 'Upcoming Events' on page 1. And many thanks to our extremely diligent proof-readers on whom we depend to make this Newsletter what it is.

Strombotne (Continued)

specify in the Bylaws that the annual dues of Members-at-Large is \$29. It fails to deal with implementation issues, including a proviso for the effective date for Unified Dues and the issuance of national current life membership with the current fee structure. In general, it does not pass parliamentary muster.

Improperly placed before the members. The NEB has been careless in presenting the resolution to NARFE members. First, there is no record that the resolution in its current form was approved by the NEB members by the necessary two-thirds vote. Although few, if any, chapters have provisions for a mail-in vote, the NEB has provided a ballot coupon in NARFE magazine with the suggestion that it be sent to the president of the member's chapter. Such loose voting procedures are invitations for abuse.

ALZHEIMER'S CANDLELIGHT VIGIL

Reprint from event calendar found at www.frederick.com

Join us as we honor and remember loved ones touched by Alzheimer's disease by lighting candles at Frederick's Candlelight Vigil on Sunday, September 20 from 6:00-7:30 p.m. at the Baker Park Gazebo. Caregivers, as well as a person living with early-stage Alzheimer's will share personal testimony to beautiful music provided by Alpha 4 Handbells. Information and support will be provided for families struggling to care for someone with the disease. Help the Alzheimer's Association MOVE the cause forward by helping to raise awareness to this disease impacting 5.3 million people today. The event is free.

For more information, or to RSVP, please contact Cathy Hanson at the Alzheimer's Association at 301-696-0315 today.

TREASURER'S REPORT

Larry Lange, Treasurer

All Funds Summary, August 13, 2009

Checking Account	\$9,689.87
Life Membership, Restricted:	
Checking Account	598.04
Certificate of Deposit	<u>3,035.47</u>
ENDING BALANCE	\$13,323.38
(Total Chapter Assets)	
Working Capital	\$9,689.87

GAITHERSBURG 581 ENJOYED OCEAN CITY IN MAY

John Padan, Convention Coordinator

The purposes of the biennial convention of the Maryland Federation of NARFE Chapters are two-fold: to debate proposed resolutions, some of which make their way to the National convention and become part of NARFE's legislative agenda; and to elect officers for the next two-year term. Those objectives of the convention were met and are reported elsewhere in this newsletter. This brief summary will try to characterize the good times that were part of our delegation's stay in Ocean City.

This year the Clarion let us use two large adjoining suites for our receptions. There are laws pretty much precluding our use of large "public" rooms for these functions so this was the most room we ever have had for milling around and mixing. The first one, for the "early birds," coincided with the running of the Kentucky Derby. We had a lot of fun with that. You should have been there. All enjoyed the Clarion's reception and we especially enjoyed Howard Bennett's keyboard style. He joined us again prior to the banquet. A lot of action was noted on the dance floor, during and after the banquet, as the lovely singing voice and keyboard work of the "Short and Sweet" duo urged us on.

The myriad of tables encouraged delegates to stroll around when not in session, meet NARFE table-tenders as well as vendors at their tables, come away with tokens and also leave behind a donation or two on our tables. The 50-50 tables were especially popular, as they were in 2007, because despite the name, all collected funds were given away as prizes. Three lucky members won over \$900. I guess that was their stimulus package!

Additionally, 32 chapters donated \$25 gift cards, which were gratefully accepted by 32 delegates. The Alzheimer's/Lupus table collected over \$1,000 from generous donors and gave away a beautiful TV set, among other items. Vendors provided gifts as well and the grand prize was the Clarion's two-night stay at the hotel.

The Clarion's oceanfront location provided a good view of the beach and the ocean, and many participants used free time for walks on the beach. Some took advantage of the convention rate and stayed over for a couple of days to check out the annual Springfest.

All in all, we were busy but managed to enjoy ourselves as we attempted to provide our own small stimulus package to Ocean City. Won't you join us in 2011?



Delegates from Chapter 581 (left to right): Nancy Kupperian, Charles Ferrell, Donnie Sue Ferrell, Larry Lange, Tom Kitchens, Mary Anne Scott, Judy Bernstein, Charles Haynes, Marty Strombotne, Dick Strombotne, Jim Cowie, John Padan, Ronnie Van Alstyne, Tom Diehl.

CANDID SHOTS



A high point of the June picnic for many was the chance to examine the 1966 yellow Corvair owned by Rev. Ken Jones. He shared details of how he found this classic car and restored it.



Dick and Marty Strombotne enjoying the Convention Banquet. Does his smile have something to do with the successful completion of a second term as President of the Maryland Federation?



In addition to good food and good fellowship, attendees at the June picnic saw the installation of new officers Larry Lange as Treasurer and Marty Strombotne as Recording Secretary. Immediate Past President of the Maryland Federation, Dick Strombotne did the honors. Members also had an opportunity to peruse old scrapbooks documenting chapter activities.

**Gaithersburg
Chapter 581**
14159 Gallop Terrace
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National Active and Retired Federal Employees
Chapter 581 Gaithersburg - Chartered December, 1956

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All Vacant

Three important Websites:

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