



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

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**THREE IMPORTANT WEBSITES:**

**[www.narfe.org](http://www.narfe.org) • [www.mdnarfe.org](http://www.mdnarfe.org) • [www.mdnarfe.org/chapter 0581](http://www.mdnarfe.org/chapter%20581)**

**OUR FEBRUARY CHAPTER MEETING WILL BE A JOINT MEETING WITH BETHESDA CHEVY CHASE NARFE CHAPTER 258 AT THE MYKONOS GRILL IN ROCKVILLE, MD ON FRIDAY, FEBRUARY 20th**

We will meet at the Mykonos Grill, 121 Congressional Avenue, Rockville, MD 20852 for our February Chapter meeting. Those wishing to have lunch before the meeting may arrive at 11:30 a.m.; the price for lunch is \$25.00, payable at the door (either by cash, or by check made out to "Mykonos Grill" [no credit cards, please]). Those who may wish to only come for the meeting may arrive at 12:30 p.m. Our speaker will be Mr. Joel Silverman, National Board Certified Hearing Instrument Specialist, who will speak on "Hearing Loss and Solutions to Hearing Loss." Please plan to attend; as always, guests are welcome.

**PRESIDENT'S MESSAGE**

*Charles Garfinkel*

A Happy New Year to Chapter 581 members. I hope that the holiday seasons were joyful for all members and their families, and that all will have a healthy and happy 2015.

The holiday party held on Saturday, December 13th, at the Golden Bull Restaurant, went well. I would like to thank all those who attended, and for those Chapter members who were unable to attend we missed you and hope that you will be able to attend next year.

The November 14th joint meeting with Chapter 258 was well attended. Over 50 members from the two Chapters listened to Jennifer Malave from Carefirst BlueCross BlueShield discuss changes to the Federal Employee Health Benefit Program for 2015. Both the restaurant (Mykonos Grill) and the food selections were exceptional.

Subsequent to our November meeting the Office of Personnel Management (OPM) issued a proposed rule to amend the Federal Employees Health Benefits (FEHB) Program regulations, for 2016, to add an additional enrollment type called "self plus one" for premium rating and family member eligibility purposes. This could lower premiums paid for some members with self and one family member in health insurance plans for calendar year 2016.

As I write this message it appears that the 113th Congress will pass a budget for the 2015 fiscal year that does not include cuts to benefits for federal employees or retirees. However, NARFE Headquarters is indicating NARFE members should be ready for the 114th Congress when the fights for our benefits will resume. All Chapter members should be ready to call their Representatives and Senators to support maintaining federal employees and retirees' benefits.

For the 2015 calendar year Chapter 581 will continue to be work on the consolidation with Chapter 258. Interim officers for the consolidated chapter (until May elections) Board members are: President Charles Garfinkel, 1st Vice President Allan Kam, 2nd Vice President Gordon Brown, Treasurer Larry Lange, and Recording Secretary Marty Strombotne. Chapter 581 and Chapter 258 will need help in operating the new, consolidated Chapter. Please call or email me or other members if you can volunteer to help.

## UPCOMING EVENTS

### 42nd Maryland Federation State Convention

The Maryland Federation of NARFE Chapters will hold its 42nd State Convention at the Carousel Resort Hotel in Ocean City, MD from Sunday evening, April 26th through Tuesday, April 28th, 2015. Special discount rates for rooms have been obtained for NARFE members attending the Convention. The Carousel has recently been renovated and enhanced.

At this biennial Convention, officers will be elected for the next two years, resolutions will be presented, and views will be exchanged with senior Federal and Maryland State officials relating to the protection and enhancement of current and retired Federal employees' earned benefits. There will also be workshops on legislative and membership issues. A reception is planned for Sunday evening as are two luncheons with speakers, and a banquet with a live band will take place on Monday evening.

Hotel reservations must be made by March 27th by calling the Carousel at 1-800-641-0011 or 410-534-1000; tell the reservations person you will be attending the NARFE Convention to obtain the special room rates. Registration for the Convention is \$45.00 per person (checks payable to Maryland Federation of Chapters, NARFE) and the banquet is \$45.00 per person. For additional information, please contact Charlie Garfinkel at garfinkc@verizon.net or 301-972-0183.

The Bethesda Chevy Chase Chapter, #258, and our Gaithersburg Chapter, #581, are continuing to work toward the merging of these two NARFE chapters; as such, all coming events for the combined chapters have not been decided upon. Chapter meetings in 2015 will be at the Mykonos Grill in Rockville, MD, on either the second or third Friday. Please check your newsletters for information on upcoming NARFE events.

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## TREASURER'S REPORT

*Larry Lange, Treasurer*

### All Funds Summary, December 16, 2014

Checking Account	\$ 7,612.53
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$ 2,476.75
<b>TOTAL CHAPTER ASSETS</b>	<b>\$10,089.28</b>
<b>WORKING CAPITAL</b>	<b>\$ 7,612.53</b>

## 50/50 Winners at the December 13th Chapter 581 Holiday Party

To the Chapter 581 Treasury	\$10.00
First place Donnie Sue Ferrell	\$ 5.00
Second place Gene Oliver	\$ 3.00
Third place Charlie Garfinkel	\$ 2.00
<b>Total</b>	<b>\$20.00</b>

**All three winners** donated their prizes to the Chapter Treasury – Thanks very much !!

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## INCLEMENT WEATHER POLICY

Please note: if there is snow or other 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 on the website for Montgomery County Schools.

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## THE RESTAURANT FOR THE COMBINED FEBRUARY 20TH JOINT MEETING OF CHAPTERS 258 AND 581 WILL BE THE MYKONOS GRILL, 121 CONGRESSIONAL LANE, ROCKVILLE 20852

The Mykonos Grill (301-770-5999) has been selected for our joint Chapter meeting because of its private dining room accommodation, proximity to the Twinbrook Metro station, its being adjacent to the Congressional Plaza shopping center, and availability of free street-level parking (in the shopping center along side and behind the restaurant). Attendees may arrive between 11:30 a.m. and noon; cost of the luncheon (payable at the door with either a check made out to "Mykonos Grill" or cash [please, no credit cards]) is \$25.00, which includes a salad, choice of main dishes (to be selected by each attendee), and a non-alcoholic beverage (coffee, etc.). Tax and gratuity are included in this price. Those wishing to only attend the business meeting may arrive at 12:30 p.m.

## MEMBERSHIP NOTES

For the month of October we gained two new members, and three were reinstated; there were two deaths, four members were transferred out to other chapters, and 15 members were dropped for non-renewal of their dues, for a net loss of 16 members.

For the month of November we gained two new members, and four were reinstated; there was one death, one member transferred out to another chapter, and 10 members were dropped for non-renewal of their dues, for a net loss of six members.

For the month of December we gained four new members, and six were reinstated; there were three deaths, five members transferred out to other chapters, and 10 members were dropped for non-renewal of their dues, for a net loss of eight members.

### Please welcome the following new members:

Julie Bader • Alva Daniels • Kathryn Daniels • Mary Jane Dillon • Kim Goode • Thomas Jackson • Michael Kilby • Jedd Moskowitz.

### Please welcome back the following reinstated members:

Anthony Artigliere • Roger Burkhart L. R. Cahoon • Bruce Coxon • Shailesh Desai • Richard Gottron • Nancy Hitchcock • Rose Kaplan • Helen Marks • Joseph McCann • Randi Robinson • Cherie Siegel • Bernadine Trumble.

### We were sorry to learn of the death of the following members:

Lester Abramson • Charles Brady • Benice Davenport • Donald Dowling • John Loh • Frederick Saxton.

### The following members were dropped for non-renewal of dues in the months of October, November, and December:

Renata Albrecht • Betty Allen • Ann Beranek • Edward Blongiewicz • Charles Bondi • Herbert Cappel • Susan Carneal • Robert Chissler • Bruce Coxon • Harold Curtis • Carolyn Dowling • Keith Egli • Roma Egli • Elizabeth Gorski • Marlene Haywood • Bette Houston • Charla Lambertsen • Helen Lowery • Barry Marcus • John Martin • Lee Martin • Jon Melhus • Robert Miller • Gerald Myer • Marie Musante • Sarkis Ohanian • Joan Rittenhouse • Char Rosnick • Leroy Smith • Jacqueline Starr • Michael Tokar •

Warren Webert • Natalie Weinstein • Dorothy Wessel • Victor Wright

All of us should speak to both currently working and retired federal employees we know to get them to join NARFE; any members we know whose memberships have lapsed should be urged to renew their memberships. Dues withholding is an excellent way for new, current, or reinstated members to pay for their memberships. If you may learn of the death of a Chapter 581 member, please so advise either Charlie Garfinkel or Larry Lange (their phone numbers and E-mail addresses are on the back page of this newsletter); we often do not learn of the death of a member until a significant amount of time after that person passed away.

Thank you.

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## THANKS TO THE NOVEMBER/DECEMBER NEWSLETTER ASSEMBLY GROUP

*Thanks very much* to the following eight members who helped apply address labels and wafer seals to our November/December newsletter on Thursday, November the 6th. We couldn't have done it without you!

John Padan  
Larry Lange  
Marty Piper  
Gene Oliver

Ronnie Van Alstyne  
Charlie Garfinkel  
Carl Erickson  
John Del Vecchio

Please think about joining us the first Thursday of most months to help fold, and apply address labels and wafer seals to our monthly Chapter 581 newsletter. The more persons we have helping us, the quicker this task goes – not only is this a big help to your Chapter, but you get to chat with several fellow 581 members, and – it's a lot of fun. We do our newsletter assembly in the ground floor library of the Edwards-Fisher Building on the Asbury Methodist Village campus beginning at 9:30 a.m.

And *many thanks* to our great diligent *proof-readers!*

**Gaithersburg  
Chapter 581**

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

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**Three important Websites**

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



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(Vacant)

**2nd Vice President**

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