



NARFE BUZZ

Western Montgomery County Chapter 258 - Chartered November 10, 1953
National Active and Retired Federal Employees Association
(Formerly the Bethesda - Chevy Chase and Gaithersburg Chapters)

January 2016

Our Next Chapter Meeting – And Up Coming Events

Our Friday, January 8th chapter meeting will be at the Mykonos Grill, 121 Congressional Lane, Rockville, MD. Chapter meetings are generally held at the Mykonos Grill on the second Friday of the month. Members who wish to come for lunch may arrive at 11:30 a.m., with the meal being served at 12:00 noon. The cost is \$25.00 per person, payable either in cash, or checks made out to “Mykonos Grill” (please, no credit cards). Those who do not wish to come for lunch may arrive at 1:00 p.m. The speaker will be Mr. John Martin, who will speak on his experiences regarding negotiations between the United States and the former USSR on spy exchanges during the 1980’s.



Monday, January 4th, Chapter Executive Board meeting, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m. PLEASE NOTE: If Montgomery County Public Schools either have a delayed opening or are closed due to inclement weather on the day of our Chapter Board meeting OR our Chapter membership meeting, that meeting will be cancelled.

Friday, January 8th, Chapter meeting, at the Mykonos Grill, Rockville, MD.

Tuesday, February 2nd, NARFE MD Federation Board Meeting, Bowie, MD, 9:30 a.m. to 3:30 p.m.

Wednesday, February 3rd, USM (United Seniors of Maryland) Forum, Annapolis, MD. The price of \$15.00 includes membership in USM, plus coffee and donuts and a box lunch. Please contact Dave Roseman for further details (his phone number and E-mail address are on the back page of this newsletter).

Monday, February 8th, Chapter Executive Board meeting, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Friday, February 12th, Chapter meeting, at the Mykonos Grill, Rockville, MD.

Monday, March 7th, Chapter Executive Board meeting, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Friday, March 11th, Chapter meeting, at the Mykonos Grill, Rockville, MD.

Monday, April 4th and Tuesday, April 5th, NARFE Region II Training, Windham Hotel, York, PA.

President’s Corner

Charles Garfinkel

I hope all members of Chapter 258 had a very joyful holiday season, and I want to wish every member and their family a Happy New Year.

The Holiday Party held jointly with the Rockville and Aspen Hill Chapters on Wednesday, December 9th, at the Golden Bull Restaurant, in Gaithersburg, went well. Entertainment was provided by Candace Ridington, a re-enactor from the Montgomery County Historical Society. Ms. Ridington presented “We Were There, Too: Nurses in the Civil War.” In this reenactment she portrayed a nurse reminiscing about her service in Washington, DC, during the Civil War when the nursing profession struggled to create itself. For those members who were unable to attend, we hope to see you next year.

If you missed the November meeting, our Speaker, Jennifer Malavé, from CareFirst Blue Cross Blue Shield, talked about open season and changes that take effect in January 2016. Jennifer compared and discussed the 2016 monthly rates: Standard Plan Self & Family (\$516.18); Self-Plus-One (\$501.17); and Basic Plan for Self & Family (\$355.76); Self-Plus-One (\$348.29). Ms. Malavé explained that the low saving for the Self-Plus-One category resulted from a majority of participants in this pool estimated to be older and to have higher medical expenses. While the participant pools for the Self & Family Plans have a higher number of younger participants, they for the most part do not have high medical expenses. Other changes discussed included Basic Option members with Medicare Part B primary care can now order prescription drugs through the Mail Service Pharmacy.

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The speaker for the January 8, 2016, Chapter meeting will be Mr. John Martin. John, a member of the Chapter, will speak about his experiences regarding negotiations between the United States and the former USSR on spy exchanges during the 1980's. For anyone who has seen the movie "Bridge of Spies," John's talk should give you a better idea of how the actual exchange happens vis à vis Hollywood's version of the spy exchanges.

The budget deal signed by President Obama on November 2, 2015, included a compromise fix to address the anticipated 52 percent increase in 2016 Medicare Part B premiums for the 30 percent of beneficiaries not "held harmless" as a result of no cost-of-living adjustment (COLA) in 2016. The term not "held harmless" means they do not have their Part B premiums deducted from a Social Security check. Most individuals not held harmless, which includes federal retirees who do not receive Social Security benefits, will see their 2016 premiums increase from \$104.90 to \$121.80 (\$118.80 + \$3 surcharge) per month. The \$3 surcharge is added to the Part B monthly premium to make up for the lost revenue to the Medicare Trust Fund due to the lowered premium rates. While the \$3 surcharge will not apply to those held harmless in 2016, it will apply to those individuals in future years when they are not held harmless. If there is a 2017 COLA, all beneficiaries will pay the \$3 surcharge. The surcharge is expected to last five years.

As I write this message, the Office of Personnel Management (OPM) is advising NARFE HQ that they will have completed the mailing of notification letters to the 21.5 million individuals affected by the second data breach earlier this summer. If you are one of the affected individuals that have received a notification letter, you should sign up for the free credit monitoring service offered by the government. The OPM online verification center is accessed through the main OPM Cybersecurity Resource Center www.opm.gov/cybersecurity. It is accessible 24 hours a day 7 days a week and will be available until December 2018. The resource can be used if you have lost your Personal Identification Number (PIN) or you believe that you were impacted by the background verification breach.

NARFE's Region II (DC, DE, MD, NJ, PA) is holding a Training Symposium in York, Pennsylvania, on April 4-5, 2016. For those interested in attending please see Gordon Brown's article in this newsletter on this Symposium for more information.

Membership Report

Dick Strombotne, Membership Chair

DickS.narfe@comcast.net

Chapter 258 Membership For Period 9 October to 3 December 2015

New Members.

Angelina Chapeton, Al Defelice, Edmund Habib, Susan Heller, Joan Kutcher, Ruth Lee, Scott Mangum, and Jack Schenendorf.

Welcome Back These Reinstated Members.

Dorothy M Bailey, Catherine M Dwyer, Roma J Egli, Louise Hunt, Gloria B Levin, Cheryl D Martin, Patricia Rinaldi, Irving Schmetterling, and Victoria Welch.

Deceased Members.

Jane Braucher, Joanne C David, George B Fineberg, and Richard Quarles.

If you know any of the dropped members listed below, do them a service and invite them to rejoin NARFE.

Members Dropped in October.

Annie M Carter, Athena P Childs, Wesley Chin, Brooks C Goldman, Cynthia S. Gordon, Katherine Jameson-Hardy, Lawrence J Koss, Richard Lasner, Phyllis H Levy, Walter Pancik, Frederick G Seelman, Louis T Steyaert, David Webster, and Clinton Wolcott.

Members Dropped in November.

Thomas J Billy, Bruce L Birchman, Earl A Gershenow, Ruby Giddens, Robert L Gilliat, Tilly W Muller, Marie Nelson, Marcus Rodin, Gene M Shearer, and Genevieve H Urban.

Chapter Statistics:

Western Montgomery County Chapter 258 has 1531 voting members, as of the end of October, including 133 Life members, 34 Honorary members, and 184 members on dues-withholding. Current federal employee members total 236.

NARFE Region II Training Symposium

Gordon Brown, 2nd Vice President

The biennial Region II Training Symposium will be held April 4-5, 2016, at the Wyndham Garden Hotel, York, PA. The opening session, which all attendees may attend, will deal with Legislation and Membership. Attendees also will be able to attend up to three special training sessions which deal with: (1) leadership guidance for Presidents and Chapter Development; (2) guidance for Secretaries; (3) guidance for Treasurers; (4) guidance for Service Officers; (5) OAM Reports, the Web, and Social Media; (6) Robert's Rules of Order; and (7) State Legislative Advocacy.

Registration for the symposium is \$80 per person, which includes classes, presentations, access to vendors, lunch and dinner on April 4th and breakfast April 5th. Hotel rooms are \$97.01 per night, single or double, including tax. For those who may want to arrive up to three days before, or stay up to three days after the Symposium, the hotel will honor this group rate for those days.

Registration for the Symposium must be made by March 24, 2016, and hotel reservations (717-846-9500) must be made by March 5, 2016. Refer to NARFE CM for the group rate. More detailed information will be in future issues of the BUZZ.

Distinguished Annuitant Award

Gordon Brown, 2nd Vice President

Blue Cross and Blue Shield gives awards to NARFE members who have made significant contributions to NARFE and/or to the community. These awards generally are presented by Jennifer Malavé, their representative for Chapter 258. Jennifer addressed our Chapter members at the November meeting, reporting on changes in the Blue Cross and Blue Shield plan and in the FEHBP for 2016.

These awards usually are presented in the spring. If you know of a Chapter 258 member whom you think should be nominated for this award, please contact me. I need full information about the member and his or her contributions. My email address and phone number are given on the back of the BUZZ.

Treasurer's Report

Larry Lange, Treasurer

Many thanks to Gordon Brown for closing out, in mid-November, the previous Chapter 258 Sun Trust checking account (in the amount of \$8,670.33), which was added to the Wells Fargo checking account of the former Gaithersburg Chapter 581 (the name of which was changed to Western Montgomery County NARFE Chapter 258) where our Chapter members' dues are deposited electronically.

Chapter 258, Funds Summary, December 9, 2015:

Checking Account	\$ 14,048.58
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$ 2,476.99
TOTAL CHAPTER 258 ASSETS	\$ 16,525.57
WORKING CAPITAL, Chapter 258	\$ 14,048.58

In The New Year, Why Not Attend a NARFE Meeting You Haven't Been To Before

Larry Lange, Chapter Treasurer

On the Chapter 258 level, come to a Board meeting one time: you'll see the issues your Board discusses and the decisions it makes. Your Board meets at Lido's Restaurant usually the second Monday of each month (dates for all NARFE functions are listed on the front page of each NARFE BUZZ). Often several Board members stay for lunch at Lido's after the meeting; you'll enjoy a delicious lunch at a reasonable cost, and friendly conversation. The delicious lunch before our Chapter meetings includes an appetizer, salad, choice of a main dish (selected by each attendee), dessert, and a non-alcoholic beverage (coffee, tea, etc.), all for \$25.00. If you can't finish your meal, you may take the leftover portion home. If you don't wish to have lunch at the Mykonos Grill before our monthly Chapter membership meeting, you may arrive at the restaurant at 1:00 p.m.; your Board works hard to have interesting, informative speakers each month. Plan to attend the NARFE MD Federation Board meeting on February 2nd in Bowie, MD; you can carpool with other Chapter members, your lunch will be paid for by Chapter 258, and you'll see, and meet, other NARFE members from across the state. Finally, think about attending the NARFE National Convention this coming summer; information on the Convention will be appearing in future issues of narfe magazine. Even if you attend any of these NARFE activities just once, you'll get a good insight into how your organization works for you. Make that NARFE New Year's resolution !

Western Montgomery County Chapter 258
 National Active and Retired Federal Employees
 20837 Scottsbury Drive
 Germantown, MD 20876-4187

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John Martin, a Chapter 258 member, will speak, at our January 8th meeting, on spy exchange negotiations between the US and USSR in the 1980's

Chapter Officers		Committee Chairs		Awards	
President Charles Garfinkel garfinkc@verizon.net	301-972-0183	Public Relations Suzanne Ackerman suzword@gmail.com	301-588-6206	Gordon Brown papabrown26@verizon.net	240-328-6926
1 st Vice President Allan Kam akam@htsassociates.com	301-469-0352	Newsletter Larry Lange llange3751@aol.com	301-972-6775	United Seniors of Maryland Dave Roseman dave.roseman@comcast.net	240-401-6628
2 nd Vice President Gordon Brown papabrown26@verizon.net	240-328-6926	Suzanne Ackerman suzword@gmail.com	301-588-6206	Membership Dick Strombotne DickS.narfe@comcast.net	240-632-9881
Secretary Marty Strombotne martystrom@comcast.net	240-632-9881	Judy Welles judywelles@verizon.net	301-229-8110	Alzheimer's George Perez George.E.Perez@gmail.com	
Treasurer Larry Lange llange3751@aol.com	301-972-6775	Federal Legislation David Richman dmr0313@aol.com	301-770-3608	Congressional Delegation Senator Barbara A. Mikulski 202-2245-4654	
Service Officer Helen Berkson	301-881-1168	State Legislation Dave Roseman dave.roseman@comcast.net	240-401-6628	Senator Benjamin L. Cardin 202-224-4524	
		Programs Charles Garfinkel garfinkc@verizon.net	301-972-0183	Representative Chris Van Hollen, Jr. 202-225-5341	
		Allan Kam akam@htsassociates.com	301-469-0352	Representative John Delaney 202-225-2721	