



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)

October 2015

Our Next Chapter Meeting – And Into The Future

Our Friday, October 9th chapter meeting will be at the Mykonos Grill, 121 Congressional Avenue, Rockville, MD; 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. Jim Resnick, Manager of the Montgomery County Fire and Rescue Service’s Senior Outreach office.** Mr. Resnick has addressed other NARFE chapters, and will cover important information for seniors. Please plan to attend.



Chapter Executive Board meeting, Monday, October 5th, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

MD Federation Board Meeting, Tuesday, October 6th, Comfort Inn, Bowie, MD.

The October Chapter meeting will be on Friday, October 9th, at the Mykonos Grill (same info as in the first paragraph); our speaker will be Mr. Jim Resnick, Manager of the Montgomery County Fire and Rescue Service’s Senior Outreach office.

MD Federation Training Day, October 29th, Comfort Inn, Bowie, MD.

Chapter Executive Board meeting, Monday, November 9th, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Our Friday, November the 13th Chapter meeting will be at the Mykonos Grill (again, same info as in the first paragraph). Our speaker will be Ms. Jennifer Malavé, Account Manager, Carefirst Blue Cross Blue Shield, who will present her annual health care “Open Season” presentation.

Your Chapter’s Board is making plans for a Holiday Party in December; details to follow.

Chapter Executive Board meeting Monday, January 4th, 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, that meeting will be cancelled.

Our January Chapter meeting will be Friday, January 8th, Mykonos Grill, 121 Congressional Avenue, Rockville, MD, 11:30 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 meeting, that meeting will be cancelled.

President's Corner

Charles Garfinkel

John McCarthy, our guest speaker at the September meeting, discussed why seniors are vulnerable to scammers and those stealing identification. Most instances seniors: 1) believe what the caller/scammer is telling them; 2) do not question the caller/scammer or can’t because the caller keeps talking; and 3) seldom report the scam to authorities or friends. A senior suffering from dementia will forget about the scam. Mr. McCarthy said that when a senior receives a call from a scammer, he/she should just hang-up and notify authorities.

Congress has returned from their August break and will be working on a number of important issues, one of them being the FY 2016 budget. A major concern for NARFE is that Congress not cut Federal employees’ and retirees’ pay and benefits in order to support other major budgetary issues. NARFE members should be in touch with their members of Congress to make known their strong opposition to any reduction in pay and benefits.

The next meeting of Chapter 258 is scheduled for October 9, 2015, at Mykonos Grill. Our guest speaker is Jim Resnick, program manager, Senior Outreach and Education, Montgomery County Fire and Rescue Service. Mr. Resnick will talk about home safety, types of inspections, and County education and assistance as it affects home safety.

Given the success of last year’s Membership Recruitment Drive, NARFE Headquarters and Maryland NARFE have instituted the 2015 Membership Drive. The recruitment period is from September 1 through December 31, 2015. In addition to the information contained in the Membership Report (on page 2) recruiters will be entered into a drawing for the Grand Prize of an Apple iPad Air 2 (once for every member you have recruited). Headquarters will be sweetening the pot by selecting a winner in September, October, and November for a \$25 Amazon Gift card. You are reminded that credit for recruitment can only be given if the recruiter’s ID number is provided on the application when the new member joins.

It is unlikely that a Cost of Living Adjustment (COLA) for CSRS annuitants, Social Security retirement benefit recipients, and FERS annuitants will take effect in January 2016. This is because the Consumer Price Index for Urban Wage Earners and Clerical

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Workers (CPI-W) for the first two quarters of 2015 actually declined from the first two quarters of 2014. It is unlikely that the average CPI-W for the third quarter of 2015 will surpass that of the third quarter of 2014.

NARFE's Legislative Hotline has reported that if there is no COLA, "about 30 percent of Medicare Part B beneficiaries are expected to shoulder the full cost of the 2016 premium increase. This could result in an increase of 52 percent, from \$104.90 to \$159.30 per month, for federal retirees covered by the Civil Service Retirement System (CSRS) and excluded from Social Security coverage.

A provision in the Social Security law, known as the 'hold harmless provision,' prevents an individual's Social Security benefit from decreasing. If an individual's Medicare Part B premiums are deducted directly from his/her Social Security, checks are 'held harmless' from the premium increase."

The Office of Personnel Management officially announced the dates for the 2015 Federal Employee Health Benefit (FEHB) Open Season which will run from Monday, November 9, 2015 through Monday, December 14, 2015. New for this Open Season is the Self Plus One option. Family member eligibility for Self Plus One enrollment is the same as for a Self and Family enrollment. Eligibility for a family member under the Self Plus One option includes one's spouse or child under age 26.

It is time to think about a Chapter Holiday Party. In past years the Gaithersburg Chapter has had a party, sometimes with entertainment and some without. I believe I read in an old Newsletter that the B/CC Chapter also had a holiday party at one time. Anyone interested in being part of a planning committee for a holiday party, please let me or a Board member know. Location, entertainment, cost, and whether to partner with another NARFE Chapter all need to be considered.

Membership Report

Dick Strombotne, Membership Chair

DickS.narfe@comcast.net

New Recruitment Awards Campaign

If you recruit a new member to join NARFE and HQ receives the application form before the end of the year, you will receive a \$10 award check from HQ and another \$10 award check from Maryland NARFE. You can use the application form in a recent issue of *narfe* magazine. Be sure to write your membership ID number in the form so you will receive your award. Your ID number is listed on the label of your *narfe* magazine.

Chapter 258 Membership For Period 1 August to 12 September 2015

New Member. Brian Peper

Welcome Back These Reinstated Members.

Michael Benson, Lenore Clarke, Stephen Damours, Susana Florez, Leonard S. Freeman, Shirley Fried, Paul E. Friedenberg, Maureen C. Glebes, Martin Goldman, Marcia J. Loeb, Richard L. Rhorer, and Carin Wyche

Deceased Members.

Gloria M. Bianchi, Harry F. Bonfils, James T. Cable, Elizabeth E. Crompton, Anthony F. Czajkowski, Mary C. Daly, Dorothy E. Dubester, Marilyn W. Ehrlich, Robert L. Ferguson, Arthur L. Gamson, Bernard H. Gilbert, Mary R. Hartman, Kenneth J. Haser, L. F. Hatakeyama, Mary W. Hodge, Henrietta H. Hunter, Jordan Kadet, Norman C. Krause, Edward Lyons, Walter H. Magruder, Frederika M. Miner, Milford D. Myers, Jerry A. O'Callaghan, Ruth C. Peddinghaus, Thomas H. Ramsey, Howard Rosen, Gilbert A. Schulkind, Murray A. Schwartz, Kevin G. Shea, Irving Tofsky, Ivan Trotsky, Mary E. Truitt, and William H. Wymer

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

Members Dropped in August.

Markley Au, Abdoulaye Bah, Jullian Biggers, Seymour Brandwein, Sarah East, Helene T. Farrell, Claudia S. Feldman, Lance Hodahkwen, Som Karamchetty, Harri J. Kramer, Pia M. Lohse, Dorothy Moore, Kenneth Murphy, Roberta F. Spitzberg, Gail Tauscher, Rafael Valdivieso, and Vaile Walders.

Chapter Statistics:

Western Montgomery Chapter 258 has 1,547 voting members, as of the end of August, including 131 Life members, 34 Honorary members, and 186 members on dues-withholding. Current federal employee members total 236.

AUDIT REPORT

Dick Strombotne, Chair

On August 18, 2015, the Audit Committee (R. Strombotne, Chair, and Charlie Garfinkel, Chapter President), and Larry Lange met at Charlie's home in Germantown to examine Western Montgomery County Chapter 258's financial records maintained by Treasurer Larry Lange. The Audit Committee used the F-131 "Checklist for the Audit of NARFE Chapter Funds" as a guide.

The financial records of revenues and disbursements were found to be in excellent condition. The checking account is kept in a federally insured bank. Two persons have signature authority. A random sample of disbursement records included signed approval sheets. The chapter's finances are reported to the Executive Committee at each meeting, are posted at each membership meeting, and are summarized in each newsletter. In summary, the Audit Committee thanks the Treasurer for his conduct of the Chapter's financial transactions and for his thorough record keeping.

EXCERPTS FROM SEPTEMBER'S NARFE HEADQUARTERS LEGISLATIVE HOTLINE

Dave Richman, Federal Legislation

OPM Selects Contractor for Background Investigations Data Breach Services

The Office of Personnel Management (OPM) and the Department of Defense hired Identity Theft Guard Solutions (doing business under the name ID Experts) as the contractor to provide protection services for the 21.5 million people affected by the background investigations data breach. ID Experts will provide three years of identity theft protection and insurance to those affected by the breach.

The federal government will be notifying individuals whose data was stolen. Notifications will be going out the end of September; individuals will receive either a letter or an email, which will come only from a .gov or .mil email address.

The background investigations data breach is the second of two data breaches announced by OPM in June. Individuals affected by the first data breach, of employment data, already have been notified.

NARFE has a website dedicated to updating members and providing resources on the data breaches. If NARFE members have additional questions, they should contact NARFE's Federal Benefits Service Department at fedbenefits@narfe.org or 703-838-7760.

Increase Expected for Medicare Premiums in 2016

According to the 2015 Medicare Trustees Report, about 30 percent of Medicare Part B beneficiaries will shoulder the full cost of the 2016 premium increase, resulting in an increase of 52 percent from \$104.90 to \$159.30 per month. That 30 percent includes federal retirees covered by the Civil Service Retirement System (CSRS) and excluded from Social Security coverage.

The other 70 percent of Part B beneficiaries are covered by the hold harmless provision, a provision of the Social Security law that prevents an individual's Social Security benefit from decreasing. This means that if there is no cost-of-living adjustment (COLA) and Medicare Part B premiums increase, individuals who have their Medicare premiums deducted directly from their Social Security checks are "held harmless" from the premium increase. Without the effect of the hold harmless provision, Medicare Part B premiums would be expected to increase to \$120.70 per month.

NARFE is pushing the Administration to protect federal retirees and others from bearing a disproportionate share of Medicare Part B costs. NARFE is simultaneously working with legislators to introduce and enact legislation to do the same. NARFE has developed an issue brief accessible on our web site that provides more detail. If you have any questions regarding the information provided above, please email NARFE's Legislative Department at leg@narfe.org or call 703-838-7760.

Treasurer's Report

Larry Lange, Treasurer

As of the end of July, the records and funds of the prior Bethesda Chevy Chase Chapter 258 and the Gaithersburg Chapter 581 have been combined. The previous Chapter 258 Sun Trust checking account will be closed when we are sure that all members' chapter dues are being deposited electronically in the Wells Fargo NARFE Western Montgomery County Chapter 258 account.

Chapter 258, Funds Summary, September 18, 2015:

Checking Account, Sun Trust \$ 8,670.16

Chapter 581, Funds Summary, September 17, 2015

(All Chapter 581 funds are at Wells Fargo)

Checking Account \$ 6,949.33

Certificate of Deposit (Restricted

Chapter Life Membership funds) \$ 2,476.93

TOTAL CHAPTER 581 ASSETS \$ 9,426.26

WORKING CAPITAL, Chapter 581 \$ 6,949.33

Total combined funds of both Chapters: \$ 18,096.42

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Return Service Requested

Mr. Jim Resnick, of the Montgomery County Fire and Rescue Service Senior Outreach office, will be the speaker at our October 9th chapter meeting.

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