



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)

April 2016

Our Next Chapter Meeting – And Up Coming Events

Our Friday, April 8th 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. Our speaker will be Mr. Brian Della Rocca, whose topic will be Estates and Trusts.



Monday, April 4th, Chapter Executive Board meeting, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

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

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

Saturday, April 9th, MD Federation Legislative Committee Senate Candidates' Forum, Gwynn Oak, Maryland.

Monday, May 2nd and Tuesday, May 3rd, NARFE MD Federation Mini-Convention, Bowie, MD.

Monday, May 9th, Chapter Executive Board meeting, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Friday, May 13th, Chapter meeting, MD Legislators' Forum, at the Mykonos Grill, Rockville, MD.

Sunday, August 28th to Thursday, September 1st, NARFE National Convention, Reno, NV

President's Corner

Charles Garfinkel

Unfortunately Gov. Hogan's bill to increase the exemption amount under State income tax for individuals who were at least 65 on the last day of the year was not approved. Instead the Senate approved a weak bill, SB 840, to reduce state income taxes. It improves EITC (“Earned Income Tax Credit”) benefits and gives more benefits to high income earners by reducing marginal tax rates. It is not given much of a chance in the House of Delegates.

If you are not registered to vote, please do so. Primary election day in Maryland is April 26, 2016. Early voting begins on April 14th. and ends on April 21st. This is a reminder to mark your calendars. On Saturday, April 9, 2016, the NARFE Maryland Federation Legislative Committee will host a **Senate Candidates' Forum** at the Woodlawn Senior Center in Gwynn Oak, Maryland. This Forum will also be webcast live. Candidates running for the Senate seat of retiring Barbara Mikulski have been invited to speak and answer questions.

Our speaker for our April 8, 2016, Chapter meeting will be Brian Della Rocca. Mr. Della Rocca will speak about “Estates and Trusts,” what they are, how they differ and the benefits of each. Mr. Della Rocca is an attorney with the KDR Law Group that specializes in Estate Planning. Brian has been a practicing attorney since 2003.

At our March meeting, the speaker, Sanford Adler from “Keeping Seniors Safe,” talked about seniors needing to be aware of their surroundings. Areas mentioned included parking lots, walking while looking down at a mobile phone and not seeing or hearing moving vehicles. Seniors can be distracted while in the supermarket; women should not leave their purses or other valuables unattended in the shopping cart.

Mr. Adler stated that if you are a victim of a crime you need to tell others so that they can get help and notify authorities. Anyone can

(Continues pg. 2) ▶

become a victim. If you are a victim it's not your fault. Individuals should make themselves a less attractive target by not carrying large amounts of cash, big purses or wearing lots of jewelry. Avoid Frauds and Scams on the phone and internet. In talking about phone scams Mr. Adler indicated that anyone with caller ID receiving a call should not answer if he/she does not recognize the number. For persons without caller ID if the caller is attempting to scam you, hang up. The IRS never calls citizens on the phone; they will contact you by mail.

A recent e-mail from AARP included an article about *How Scammers Find You*. The article cites three ways: 1) Data purchases; "Scammers buy phone numbers from companies that sell data." They'll use the same methods legitimate marketing companies do; 2) Con Artist Network; "If you've been a victim of a fraud or scam, you are put on a list." The lists are bought, sold, and traded among scammers. Scammers pretend to be from consumer groups or law enforcement and trick you into thinking they will help you get your money back; and 3) Volunteered information. This is personal information that an individual willingly divulges on the phone or internet and by entering giveaways and sweepstakes, or when filling out surveys. Older adults are targeted because they are perceived as having the majority of wealth in the country.

Under Federal law an individual is eligible to receive three credit reports a year. Under Maryland law an individual is also entitled to receive an additional three credit reports a year. So between the two laws you could get a free credit report from one of the three reporting agencies every two months.

Mr. Adler indicated that you can contact the State's Attorney in your county about your problem. Families can get help for seniors at the Charles E. Smith Center which also provides housing help. Call the Montgomery County 311 number for help that is a non-emergency, or 211 the Maryland State number for non-emergency help.

Maryland Federation Board Meeting/Mini-Convention is scheduled to take place on May 2-3, 2016, at the Comfort Inn Hotel and Conference Center, Bowie, MD. Chapter 258 will pay the daily registration fee of \$20.00 for Chapter members who wish to attend. In addition to conducting the business of the Maryland Federation, there will be discussion on the Strategic Plan, and Celebration of the 60th Anniversary of NARFE/MD. The two luncheon speakers will be announced later. Please contact Marty Strombotne if you are interested in attending.

The 34th Biennial NARFE National Convention will take place August 28 – September 1, 2016 in Reno, NV, at the Grand Sierra Resort and Casino. You can register online now by going to the convention website at www.narfe.org/convention2016. A mail-in registration form appears in the April 2016, issue of narfe magazine, or call the hotel directly at 800/648-5080. NARFE hotel room rates are \$79 (plus tax) for a Tier 1 (standard) room and \$129 (plus tax) for a Luxury Summit Room. Deadline for hotel reservation is July 24, 2016. This year's theme is "Progress. Protect. Persevere." The registration fee for all convention attendees is \$99, if paid by August 1st.

H.R. 711 Windfall Elimination Provision (WEP), The Equal Treatment of Public Servants Act of 2015, was introduced by the Chairman of the House Ways and Means Committee as a way to reform the WEP, not repeal it, by reducing the penalty on an individual's Social Security benefits. For individuals who turn(ed) 62 prior to 2017, the bill would reduce the current WEP penalty on their Social Security benefits by a certain percentage, not to exceed 50 percent. This penalty reduction would not be retroactive, and would apply only to Social Security payments going forward beginning in 2017. The cost of the reform would be offset by increasing the Social Security Administration's enforcement powers of the WEP for local and state government retirees. This would cover the full cost of the bill, making it cost-neutral.

Treasurer's Report

Larry Lange, Treasurer

Chapter 258, Funds Summary, March 7, 2016:

Checking Account	\$ 11,868.03
Certificate of Deposit (Restricted	
Chapter Life Membership funds)	\$ 2,477.06
TOTAL CHAPTER 258 ASSETS	\$ 14,345.09
WORKING CAPITAL, Chapter 258	\$ 11,868.03

The Chapter's Certificate of Deposit (which had been purchased by the Gaithersburg NARFE Chapter 581 some time ago) will mature on March 28th. At the March 7th Chapter 258 Board meeting it was decided to roll the amount of this CD into the Chapter's checking account.

Membership Report

Dick Strombotne, Membership Chair
DickS.narfe@comcast.net

Chapter 258 Membership For Period
15 February to 14 March 2016

Welcome to New Members.

John Champagne, Jo Hubert, and Chris Shipe.

Welcome Back These Reinstated Members.

Margaret H Bradford, Annie M Carter, Robert B Dollison, Shelton A Jackson, Harry M Rosenberg, Frederick G Seelman, and Richard Weiss.

Deceased Members.

William F Arrington, Shirley S Schamberger, and Catherine Stroud.

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

Members Dropped in March.

C Lloyd Anderson, Madelyn D Bates, L R Cahoon, Albert Capon, Andrew Chiarodo, Howard Cohen, William Damaska, John Doherty, John L Euler, Eleanor Hillegeist, Paul Irwin, Zvonko Labas, Camille Lamperti, Darlene J Markevich, Karolyne H Oosterhous, Darryl H Runett, Cherie Siegel, Joe Ann Stenstrom, Bernadine E Trumble, and Martin Yellin.

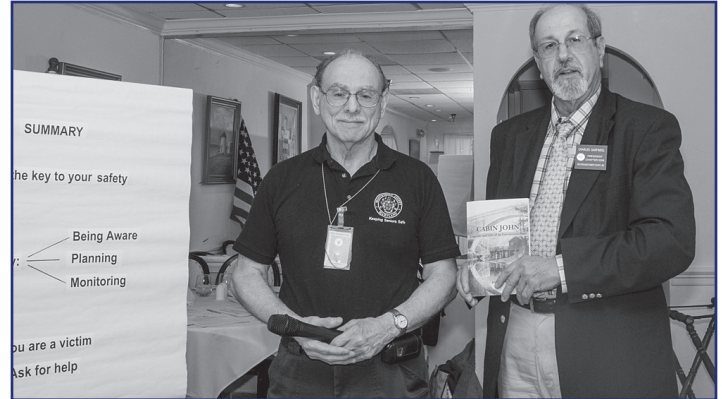
Chapter Statistics:

Western Montgomery Chapter 258 has 1,509 voting members, as of the end of February, including 130 Life members, 33 Honorary members, and 182 members on dues-withholding. Current federal employee members total 236.

Suggestion for Recruiting a new member: Take the membership application form out of narfe magazine and keep it with you so you can give it to any new prospective member. Add your member ID number to the place on the form.



Chapter 258 Board members (L to R): Gordon Brown, *2nd VP*; Allan Kam, *1st VP*; Charlie Garfinkel, *President*; Marty Strombotne, *Secretary*; and Larry Lange, *Treasurer*



Sandy Adler, speaker at our March 11th Chapter meeting. Charlie Garfinkel is presenting him a copy of Chapter 258 member Judy Welles' book, "*Cabin John: Legends and Life of an Uncommon Place*"

Reporting the Death of an Annuitant

Marty Strombotne, Chapter Secretary

One of the most frequently-asked questions of NARFE Chapter Service Officers is how one reports the death of a federal retiree who is receiving an annuity from the Office of Personnel Management. It is very important to supply OPM with the information of an annuitant's death as soon as possible. The toll-free number for OPM is 1-888-767-6738. At times it may be difficult to get through on this number. Alternative ways to contact OPM are: writing to that agency at P. O. Box 45, Boyers, PA 16017; sending an E-mail to retire@opm.gov, or going to OPM's website, www.servicsonline.opm.gov/RSR/AnnuitantDeath where a report of death may be completed and transmitted electronically.

Please Remember to Tell Your Chapter About a Change of Address or if You Will be Temporarily Away

Larry Lange, Chapter Treasurer

We really appreciate being advised by our Chapter members of changes of address, or if a Chapter member will be away from their local address for a length of time. Our Chapter must maintain with the Post Office a fund for it to return newsletters that it is unable to deliver. The Post Office charges the current 49 cents first-class postage rate to return each of those newsletters (to our Chapter President's home address). Please E-mail Charlie Garfinkel, or any Chapter officer (all their E-mail addresses are on the back page of each month's newsletter) with this information; thanks very much.

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

NON-PROFIT
 US POSTAGE
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 PERMIT #5715

Return Service Requested

THIS IS YOUR CHAPTER 258 NEWSLETTER
PLEASE READ !! 😊
 Our speaker at the April 8th Chapter meeting
 will be Mr. Brian Della Rocca, whose topic will be
 estates and trusts

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
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		Allan Kam akam@htsassociates.com	301-469-0352	Representative John Delaney 202-225-2721	