



NARFE BUZZ

National Active and Retired Federal Employees Association
Western Montgomery County Chapter 258 - Chartered November 10, 1953
The largest NARFE Chapter in the country!

November/December 2018

Our Next Chapter Meeting – And Upcoming Events

Our Friday, November 9th Chapter meeting will be at the Mykonos Grill, 121 Congressional Lane, 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 speakers will be** Jennifer Malavé, Account Manager, CareFirst Blue Cross Blue Shield, who will talk about health insurance changes for the 2019 calendar year. We will also have Ms. Sekow Mitchell, Account Manager from Aetna Direct.

PLEASE NOTE: If Montgomery County Public Schools either have a delayed opening or are closed due to inclement weather on the day of either our Chapter Board meeting OR our Chapter membership meeting, that meeting will be cancelled.

Chapter Executive Board meeting Monday, November 5th. Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

FEHBP "Open Season" will run from Monday, November 12th to Monday, December 10th, 2018.

Cong. Jamie Raskin will again have the usual two FEHBP Forums in November. The daytime forum will be on Tuesday, November 13th, from 9:00 a.m. to 11:00 a.m. at the Holiday Park Senior Center, 3950 Ferrara Drive, Wheaton, MD 20906, and the evening forum will be on Monday, November 19 at the Executive Office Building, 101 Monroe St., Rockville, MD 20850, from 7:00 p.m. to 9:00 p.m.

Chapter 258 is planning a Holiday Party on Wednesday, December 5th, at Alfio's La Trattoria, 4515 Willard Avenue, Chevy Chase 20815 (free valet parking). The cost will be \$25.00 per person; The Conservatory Classic Jazz Band will provide entertainment. (See registration form in this newsletter).

Chapter Executive Board meeting Monday, January 7th, Ledo's Pizza, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

The January chapter meeting will be on Friday, January 11th, at the Mykonos Grill, 121 Congressional Lane, Rockville, MD.

NARFE Legislative Training Conference, March 10th - 13th, Alexandria Mark Center Hotel, Alexandria, VA.

NARFE MD Federation 2019 Biennial Conference, May 4th - 7th, Dunes Hotel, Ocean City, MD.

PLEASE !! If you have a "winter" address, have a change of your local address or your E-mail address, or haven't provided us with your E-mail address – it is very important to let our Chapter president, Charlie Garfinkel, know. His contact information is on the back page of this newsletter – thanks!

PRESIDENT'S CORNER

Charles Garfinkel

Election Day is Tuesday, November 6th -- don't forget to vote. Early voting starts Thursday, October 25th through Thursday, November 1st. Check your Voter Guide for the location of an Early Voter Center near you. Remember, it is your responsibility to vote in every election.

Our November 9, 2018, Chapter meeting will be on health insurance. We have invited representatives from two insurance providers to talk about changes to their plans: Jennifer Malave, Account Manager, CareFirst Blue Cross Blue Shield, and Sekow Mitchell, from Aetna Direct.

Plan to attend the Chapter's 2018 Holiday Party on Wednesday, December 5th, at Alfio's La Trattoria Restaurant, 4515 Willard Ave., Chevy Chase, MD, with entertainment provided by the Conservatory Classic Jazz Band. See the reservation form in this newsletter.

For those who missed the October Chapter meeting, our guest speaker was Connie Morella. Connie represented Maryland's 8th Congressional District in the U. S. House of Representatives from 1987 to 2003. She served on the Committee on Science and chaired the subcommittee on Technology. While in the House she successfully initiated legislation addressing domestic violence, child support, programs for the elderly and human rights issues. Connie stated that during her time in the House members would meet one day a week (Tuesday Club) to discuss pending issues and whether to support the issues. However, with the current extreme polarization in Congress, she believes meetings to discuss issues have been replaced with meetings to discuss the individual parties and what is good for each party (Republican & Democratic). Members spend about 30 percent of their time fund raising for their individual party.

Connie taught at Montgomery College, Rockville Campus in the 1970's. During that time she was also appointed to the Commission for Women and worked to improve women's place in society and allowing them to succeed. Women applying for credit cards were required to have their husbands' signature and they could not get employment if they were pregnant. After leaving the U.S. House of Representatives, Connie served as U.S. Ambassador to the Organization for Economic Co-operation and Development (OECD) in Paris from 2003 to 2007. She has served on a number of advisory boards and commissions: elected President of the U.S. Association of Former Members of Congress; the George C. Marshall Foundation; and Advi-

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sory Board of the Comptroller General, U.S. Government Accountability Office, to name a few.

COLA Announced for 2019. Based on the latest consumer price data released by the Bureau of Labor Statistics, the 2019 COLA for Civil Service Retirement System (CSRS) annuities will be 2.8 percent. Meanwhile, retirees under the Federal Employees Retirement System (FERS) will receive 2.0 percent. NARFE President Richard Thissen has written that the current COLA formula does not accurately account for the spending habits of seniors, and therefore retirees are not fully protected from rising consumer prices.

CSRS annuities are adjusted according to the change in the Consumer Price Index for Urban Wage Earners (CPI-W) from year to year, based on the average of the third-quarter months of July, August and September. Pursuant to federal law, when the CPI-W increases between 2 and 3 percent, FERS COLAs are unfairly capped at 2 percent. NARFE opposes this policy and is urging Congress to ensure FERS retirees receive the full COLA necessary to protect the value of their earned annuities from rising inflation.

Volunteers are still needed for a Nominating Committee: Chapter elections are planned for May 2019. The Committee needs to identify volunteers to fill three Board positions for the next two-year period. The three positions are President, 1st Vice President, and 2nd Vice President. Anyone interested in serving on the nominating committee and/or interested in filling one of the vacant Board positions, please contact either myself or other Board members.

The NARFE Recruitment Drive is back. NARFE Headquarters and the Maryland NARFE Federation have again instituted the **Membership Drive for 2018.** The recruitment period runs from September 1 through December 31, 2018. For each new member recruited the recruiter will receive \$10.00 from NARFE and an additional \$10.00 match from Maryland NARFE. Applications must be postmarked, calls to NARFE, or website applications for new memberships must be received at NARFE Headquarters by December 31, 2018. In order to receive credit for recruiting an applicant, don't forget to include, on the application, your name and NARFE membership number, which can be found on the label of your narfe Magazine.

This year's Grand Prize, a Bose SoundLink Revolve + Bluetooth 360 speaker, will be awarded to a recruiter randomly selected from the pool. Each month a name will be selected from the pool of recruiters for a \$25 Amazon.com gift card. The pool includes an entry for every new member recruited, and accumulates throughout the campaign. Gift card winners will be selected on November 2, and December 1.

Chapter members should make sure they always have one or more copies of the NARFE Membership Application with them to give to perspective applicants. (Remember: never leave home without the Membership Application.)

NARFE WEBINARS

Reminder of two upcoming Webinars: November 8th **Health Plans, What's New & How to Choose;** and December 13th, **Estate Planning: What Feds Need to Know.**

Members may be interested in viewing a few Webinars shown earlier this year: **Survivor Benefits:** Ensure Your Peace of Mind (ensure your dependents are cared for in the event of your death); **How Much Money Do YOU Need for a Secure Retirement?** and **TSP: Maximizing Your Retirement Savings.**

For members making a permanent move, please provide your new address to NARFE, either at 606 N. Washington Street, Alexandria, VA 22314, call Member Records at (1-800-456-8410), or login to the NARFE website (www.narfe.org). On the left side of the page under What You Can Do OnLine click on Update My Record to access this section; you will need a password. In order to ensure that members who are temporarily away continue to receive their Newsletters they should provide NARFE or myself with their: **Winter Address, and or Email Address.** With the Congress looking to reduce our benefits, one way to stay on top of what is happening when you are away is through the NARFE BUZZ.

STATE LEGISLATION

Dick Strombotne

Tell your Mont Co legislators your views on itemizing deductions on your MD tax return.

On November 14, the Montgomery County delegation to the General Assembly will hold a joint hearing at 7:00 pm. It will be held at the Montgomery County Council Office Building, 3rd floor hearing room, 100 Maryland Avenue in Rockville. For more information, see the website

<http://www.montgomerycountydelegation.com/calendar.html>.

If you can't get to the hearing, send a letter or email or call your state Senator and Delegates and let them know what you think about losing the opportunity to itemize deductions on your MD income taxes because you claim the standard deduction on your federal tax form for 2018. It is too late for them to do anything about 2018 taxes but not too late to take care of the situation for taxes in 2019 and later years when the General Assembly meets next year. Here is the link to the General Assembly website for information on how to contact your legislators: <http://mgaleg.maryland.gov/webmgafirm1st.aspx?tab=home>

VOTE. VOTE. VOTE.

As you know, the General Election is on Tuesday, November 6. Early voting runs from October 25 to November 1. You can request an absentee ballot and send it in by November 6.

There are a lot of important elections this year in Montgomery County. Keep in mind, every vote counts. In two Primary Elections

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in Maryland, one person became candidate for the County Executive position he was running for by a margin of 77 votes, and a second person became candidate for another County Executive position by a margin of 17 votes. Your vote could make the difference for the candidate of your choice.

Make your letters to legislators count.

Do you send form letters to your state or federal legislators? Here are three tips to make them count:

(1) Change the subject line; (2) Change the first sentence; (3) Add some typos. Your letter will not be recognized as a form letter and will get extra attention.

TREASURER'S REPORT

Larry Lange, Treasurer

Chapter 258, Funds Summary, October 8, 2018

Checking Account balance, 9/12/18	\$ 13,444.51
Receipts, 9/12/18 - 10/8/18	\$ 503.88
Expenses, 9/12/18 - 10/8/18	\$ 225.89
Checking Account balance, 10/8/18	\$ 13,722.50
Working Capital/Total Chapter assets	\$ 13,722.50



Ms. Connie Morella was the speaker at our October 12th Chapter membership meeting (Photo taken by Dr. Judy Mazza)

DECEMBER 5TH HOLIDAY PARTY RESERVATION
Alfio's La Trattoria, 4515 Willard Avenue, Chevy Chase, MD 20815 • 11:30 a.m. – 2:00 p.m.

Name(s): _____

Number of Diners x \$25.00 = \$ _____

Please make a choice of **ONE** of the following entrees for each person:

- Veal Piccata
- Veal Parmigiana
- Chicken Francese
- Broiled Flounder
- Eggplant Parmigiana

Coffee and dessert are included; a cash bar will be available; and Alfio's has free valet parking.

Please mail this Reservation Coupon with a check for the total amount (made out to NARFE Chapter 258) by **November 26, 2018.**

Mail to: **Mr. Larry Lange, 11210 White Barn Court Gaithersburg, MD 20879-3146**



Chapter 258 Board members (L to R): President Charlie Garfinkel; 1st VP Allan Kam; Secretary Marty Strombotne; and Treasurer Larry Lange (Photo taken by Dr. Judy Mazza)

Western Montgomery County Chapter 258
National Active and Retired Federal Employees
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**THIS IS YOUR CHAPTER 258 NEWSLETTER
PLEASE READ !! 😊**

The speaker for our November 9th Chapter meeting will be Ms. Jennifer Malavé, Account Manager, CareFirst Blue Cross Blue Shield, who will talk about health insurance changes for the 2019 calendar year. Ms. Sekow Mitchell, Account Manager from Aetna Direct will also be a speaker.

Chapter Officers

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Gov. Hogan's e-mail is governor.mail@maryland.gov. Your legislators may be reached at www.mgaleg.maryland.gov; they may also be reached using the General Assembly's number, 1(800) 492-7122

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VACANT

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