



B-CC BUZZ

Bethesda-Chevy Chase Chapter 258 - Chartered November 10, 1953
National Active and Retired Federal Employees Association

February, April, June 2013

President's Corner

I hope all of you had enjoyable holidays and that you are ready to buckle down and work to help us make Chapter 258 a stronger chapter. NARFE and our members are in a difficult position. Should we be consistently saying "don't cut our benefits" when so many people are out of work and many are homeless, dependent on government programs and charity for their very existence? On the other hand, can we forget the words in the NARFE Mission and Vision Statements and the Objectives of the NARFE Articles of Incorporation that say NARFE should "oppose legislation detrimental to...Federal employees and annuitants." To adhere to these directives, NARFE MUST oppose attacks on our income and benefits. However, in view of the current economy, we don't want to appear selfish, greedy and unconcerned about the plight of many of our fellow citizens and their families. To avoid giving this impression, it seems to me that our approach in the coming year should be along these lines: we should stress the idea that everyone must make sacrifices and we, federal employees and annuitants, are willing to share in making those sacrifices, but we are not willing to be prime targets of the congress, we are not willing to stand by and let the government impose on us unreasonable and unfair benefit reductions. We insist, in considering future government spending cuts, that congress remembers we have already made significant sacrifices--two years without COLAS, reductions in the federal work force, and freezes on employee salaries. These are losses that we never recover, losses that affect us for the rest of our lives. I am reluctant for NARFE to give up its past aggressiveness in dealing with congress; we don't want to be the only ones making sacrifices. The local media recently reported that the Governor of Virginia will seek pay raises for its teachers. I also read that some federal judges are suing the federal government to recover back COLAs. I surely don't begrudge workers in any profession being paid salaries commensurate with their responsibilities; however, I don't believe that the federal workers should make sacrifices that those in other professions are not called on to make. This year Chapter 258 is planning membership recruitment ads in local media. We plan to have ads that recognize the service federal employees and annuitants have given, and continue to give, to the country. And to point out that the national organization, NARFE, serves its members by offering strong representation on Capitol Hill to ensure that the members are not called on to make unfair sacrifices. Additional benefits to members, NARFE offers the services of chapter and federation service officers to help with annuity, health benefit, social security and related problems. Also, NARFE supports regular chapter meetings to inform and educate members on federal, state, and local issues of concern to them. I hope this approach will encourage federal employees and annuitants who are not yet NARFE members to join and to help in our mission. And I hope to see many more of you at coming Chapter 258 meetings.

Gordon Brown

SAVE THE DATES! *(Postcard reminders will be sent, April and June Speakers TBD)*

February 4 - Monday	Executive Board Meeting 10 a.m., Ledo's Restaurant, 10300 Westlake Dr., Bethesda (Near Montgomery Mall)	April 12 - FRIDAY	Chapter Meeting: Election, Board Members
February 8 - FRIDAY	Chapter Meeting: Speaker, 12:30 p.m. at Alfio's La Trattoria	May 6 - Monday	Executive Board Meeting 10 a.m., Ledo's Restaurant
April 8 - Monday	Executive Board Meeting 10:00 am Ledo's Restaurant	June 10 - Monday	Executive Board Meeting 10 a.m., Ledo's Restaurant
		June 14 - FRIDAY	Chapter Meeting: New Board Member

Lunch at 11:30 am (fixed menu) at Alfio's La Trattoria Restaurant \$14.00 (pay at restaurant). Alfio's La Trattoria, 4515 Willard Ave. (Willoughby Building) between Wisconsin Ave. and River Rd., in Friendship Heights. Free valet parking. Restaurant is walking distance to the Friendship Heights Metro and bus services.

All are welcome to attend Chapter 258 Executive Board meetings on Mondays at 10 a.m.

February 8: Advocating for the Rights and Needs of Older Adults

Our invited speaker, Barbara C. Mulitz, is a lawyer licensed to practice in Maryland and the District of Columbia. Her area of concentration includes: wealth transfer planning, wealth management planning, elder financial abuse prevention, elder law and special needs concerns. Ms. Mulitz will address these and other related issues at our monthly meeting.

Ms. Mulitz grew up in Montgomery County, Maryland, and is a member of the Montgomery County Bar Association, the Maryland Bar Association and the District of Columbia Bar Association. In addition, she holds a Masters degree in Medical Science from Emory University School of Medicine, and a law degree from the American University, Washington School of Law.

Appointed by County Executive Isiah Leggett, Ms. Mulitz currently serves as a Commissioner on the Montgomery County Commission on Aging. She has been actively advocating for the rights and needs of all older adults in the county. Her recent work with Montgomery County Delegate, Ben Kramer, included the passage of elder financial abuse banking legislation, a critical law which requires banking institutions to report suspected elder financial abuse.

Ms. Mulitz is a frequent speaker in Montgomery County and the state of Maryland for a variety of audiences: She lives in Montgomery County, Maryland with her beautiful family.

[In addition to the speaker, the Nominating Committee will make its report.]

Secrets of Healthy Aging—Are You IDEAL? (excerpted)

Why do some people reach age 80, 90, and older living free of physical and cognitive disease? National

Institute on Aging (NIA) researchers on the Baltimore Longitudinal Study of Aging (BLSA) are exploring this question through the IDEAL (Insight into Determinants of Exceptional Aging and Longevity) Study. Although research exists on the relationship between long life and functional decline, we still know relatively little about why certain individuals have excellent health well into their 80's while others experience disease and physical decline earlier in life. The IDEAL Study is recruiting exceptional agers 80 years and older who are physically healthy and mentally sharp to participate in this research. IDEAL aims to discover the physiological, environmental, and behavioral risk factors that distinguish these exceptional agers from others who have not aged so successfully.

The previous research of the BLSA has set the stage for the IDEAL Study. NIA Researchers working on the BLSA have examined the normal processes of aging for over 50 years. What is normal aging? The findings of the BLSA have led to two major conclusions. First, normal aging can be distinguished from disease. Although people's bodies change and can in some ways decline over time, these changes do not inevitably lead to diseases such as diabetes, hypertension or dementia. A number of disorders that typically occur in old age are a result of disease processes, not normal aging. The second conclusion is that there is no single chronological timetable of human aging. We all age differently. There are more differences among older people than among younger people. Genetics, lifestyle and disease processes affect the rate of aging between and within all individuals.

More findings about aging from the BLSA can be found on the National Institute of Aging on the BLSA webpage: www.nia.nih.gov/HealthInformation/Publications/BLSA The research efforts of the BLSA continue in the IDEAL Study. As researchers further pinpoint the influences on how we age and how some people age well, they also hope to develop new and more effective interventions that may prevent disease and promote healthy aging.

If you are, or someone you know is: 80 or older, can walk a quarter of a mile unassisted without pain or shortness of breath, has no physical disease, and no loss of cognitive function, you can help researchers discover the secrets to successful aging by enrolling in the IDEAL study. For more information, visit our website at www.nia.nih.gov/ideal. To see if you are an 'exceptional ager' and qualify to enroll in the IDEAL Study, call toll free 1-855-804 3325 or email IDEAL@Westat.com for additional information.

Chapter Service Officer, Can You Help?

Several months ago I accepted the role of Chapter Service Officer. The Service Officer's basic responsibilities are to help individual chapter members, their families and survivors "to take proper actions to obtain and retain their annuities and survivor, health, long term care and federal group life insurance benefits." To meet these Service Officer's responsibilities, I needed to learn more. Recently, for example, I assisted a couple, who are NARFE members. Each is a former federal employee who had retired at different times and under different circumstances. Their questions involved Medicare A and part B, social security and their federal health care insurance policy coverages. I worked at it, learning along the way, and was able to identify the options available to them and choices they had to consider. I was careful to NOT give advice, but to do my best to identify the relevant "facts." One should be aware that the federal departments and agencies from which one retires are unable to fully answer retiree's questions" This is one of the roles of NARFE. Its Federal Benefits Service Department as well as chapter service officers become best information resource for retiree. Also, reading the NARFE's magazine's Q's and A's gives one a sense of the questions that may arise. What I learned and could do was to identify the resources available to our members. However, in the above example, I realized that this job was not me. And our chapter would benefit if there was a NARFE member who had had such work experiences.

Please, if any NARFE members reading this has had the background to handle this kind of responsibility, give me a call, (301) 770 3608.

The strength of NARFE and our chapters is not limited to seeking needed legislation to meet our needs and to question congress's actions but also to assist each other. One of this article's purpose is to make known these services to all our chapter members as well as to give you a chance, if this is an area of your expertise, to assist fellow retirees in times of need as well as to assist active members to plan ahead.

Dave Richman

Chapter 258 Membership

New Members: Welcome to our new members who joined since September 2012. Please tell other federal employees about NARFE membership. We hope to see many of you at this year's meetings: James J. Anderson, Madelyn D. Bates,, Robert I. Benjamin, Nina Blendman, Robert Blumenthal, Stephen Chaikind, Lenore Clarke, Helen Garrett, David A. Gollust, Damon C. Greer, Shirley F. Gregory, Dennis F. Kinch, Amanda Krohn, Lillian L. Liu, Lloyd Richards, Joe Ann Stenstrom, and Kevin J. Sullivan.

Reinstated Members: Welcome members who were reinstated: Gertrude Bass, Maryanne Berberich, Emilie Betz, Clara Bias, William Blacklow, John F. Borriello, Margaret H. Bradford. Willaim Dukstein, Victor Frattali, James C. Hammack, Beverly Hummel, Linda A. Jordan, Irwin Kaplan, Josefina Keenan, Ted Klemann, Howard Lesser, Susan G. Merewitz, Ira B. Pearlman, Diane C. Ruesch, Peter Sellar, Tracy C. Telego and Wolfgang L. Wiese.

In Sympathy: We mourn the loss and the passing of the following chapter members, reported in September through January: Ellen M. Chu, Leon J. Niemiec and I. David Woolf.

Bethesda-Chevy Chase Chapter 258
 National Active and Retired Federal Employees
 7207 Rollingwood Drive
 Chevy Chase, Maryland 20815

NON-PROFIT
 US POSTAGE
 PAID
 ROCKVILLE,
 MD
 PERMIT #1580

Address Service Requested

Feb 8: Advocate for Elders
Apr 12: Executive Board Election, Speaker TBD
Jun 14: New Executive Board, Speaker TBD

Chapter Officers		Committee Chairs		
President		Public Relations		Alzheimer's
Gordon Brown	240 328 6926	Manny Karbeling	301 279 7116	George Perez
papabrown26@comcast.net				george.e.perez@gmail.com
1st Vice President,		Newsletter		Chaplain
Public Relations		Maxine Lesniak	301 951 3405	Open
Manny Karbeling	301 279 7116	mlarden@mac.com		Audit
EmanKarbeling@aol.com		Judy Welles	301 229 8110	OPEN
2nd Vice President,		judywelles@verizon.net		Sunshine
Maxine Lesniak	301 951 3405	Legislation		OPEN
mlarden@mac.com		Laurin Knutson	301 530 0907	Hospitality
Secretary		DLKnutson1@aol.com		OPEN
Ruth Frances	301 654 6599	Programs		Past President
francescaruth7@yahoo.com		OPEN		Lionel Pasiuk
Assistant Secretary		Awards		Congressional Delegation
Barbara Pasiuk	301 654 2356	Manny Karbeling	301 279 7116	Senator Barbara A. Mikulski
lpasiuk@closecall.com		United Seniors of		202 224 4654
Treasurer		Maryland		Senator Benjamin L. Cardin
Wesley Chin	301 530 5781	Gordon Brown	240 328 6926	202 224 4524
WMChin987@gmail.com		papabrown26@comcast.net		Representative Chris Van Hollen, Jr.
Assistant Treasurer		David Richman	301 770 3608	202 225 5341
Open		dmr0313@aol.com		
Service Officer		Membership		
David Richman	301 770 3608	OPEN		
dmr0313@aol.com				