



National Active and Retired Federal Employees Association

Gaithersburg Chapter 581

In our fifty-fifth year of supporting most of the Montgomery Upcounty Communities

January 2011

Our Next Membership Meeting:

Jan 25 at 10:00 a.m., Rooms A-B,
Rosborough Center, Asbury Center,
Asbury Methodist Village. **Tax Code
Changes, Helen Berkson, CPA**

Other Upcoming Events

January 20 (Thursday)

**Chapter 581 Board Meeting
Conley Hall, Trott Building
Members are always welcome
10:00 a.m. – 12:00 noon**

January 26 (Wednesday)

Newsletter Deadline

February 1 (Tuesday)

**MD Federation Board Meeting
Comfort Inn; Bowie, MD**

February 3 (Thursday)

**Newsletter Assembly
Library, Edwards-Fisher Bldg.
9:30 a.m. – 12:00 noon**

February 17 (Thursday)

**Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 a.m. – 12:00 noon**

March 5-8 (Saturday -Tuesday)

**National Legislative Training
Conference
Hyatt Regency, Arlington, VA**

March 9 (Wednesday)

**United Seniors of MD
Annual Legislative Rally (see
www.unitedseniors.net for info)
Annapolis, Maryland**

May 2-3 (Monday - Tuesday)

**Maryland Federation Convention
Comfort Inn, Bowie, Maryland**

Put these dates on your calendar

IT'S TAX TIME AGAIN

Income tax time is nearing. Join us for the January chapter meeting in the **Rosborough Center** to hear Helen Berkson, CPA and former chapter Vice President, who will again bring us an update on changes to the tax code that could impact the filing of your 2010 income tax. **NOTE: The Chapter 581 Meeting location has been changed. We are now meeting at the Rosborough Center in Rooms A-B. See page 3 for directions.**

PRESIDENT'S MESSAGE...

Mary Anne Scott

A new year is upon us and unfortunately the state of the economy is still high on everyone's list of concerns. What to do about the deficit? That's the critical question that lawmakers must answer and there's no doubt that it will impact all of us. I hope all of you have made a New Year's resolution to be proactive in keeping your elected representatives informed on your views. By the time this newsletter reaches you, the 112th Congress (2011-2012) will have convened and you can rest assured that members of the President's Fiscal Commission will not be shy about pushing their favorite proposal even though a majority of the Commission did not vote in favor of the full report. Also, the 90-day session of the Maryland General Assembly opens on January 12 - it will have to deal with the difficult task of determining how to handle the projected budget shortfall.

This is a very critical time for all of us - it's not business as usual. Decisions made in the coming months will have consequences that will be around for a very long time. You need to be aware of what's happening legislatively, at both the federal and state levels. Please read the columns on page 2. They contain important information.

On a positive note, the newly elected NARFE National Executive Board met in early November and by all reports we should expect positive changes. One of the critical items they addressed was responding to the results of the President's Fiscal Commission. More details are on page 7. It is critical that each and every one of us should be aware of the issues and take appropriate steps to do what we can to influence the process.

If you're interested in becoming a more active chapter member, please remember that there is a "standing open invitation" to all members of Chapter 581 to attend our monthly Board Meetings. These are generally held each month on the Thursday prior to our Chapter Meeting on the fourth Tuesday. The board meetings are held in Conley Hall, on the lower level of the Trott Apartment building in Asbury Methodist Village, from 10:00 am to noon.

FEDERAL LEGISLATIVE REPORT

Jim Cowie, Chair MDFed Federal Legislative Committee and NARFE-PAC and Coordinator for Deferred Annuity



There has been a great deal of discussion recently about the ever increasing National Deficit, and the need for corrective actions as the proportion of seniors in our population increases and existing policies become unsustainable. There is no way to avoid tough choices, which will be unpopular with affected groups, and our Federal Community will not be able to avoid absorbing some of the damage, which we will be more willing to accept if all other interest groups also take on their fair share.

Two recent events have had a big influence on the current debate. The first is the election, which returned the Republican Party to the majority in the House, and saw the widespread expression of dissatisfaction of many voters, in the Tea Party and elsewhere, about the extent to which the political system has become dysfunctional and the degree of involvement of the Government in responding to economic difficulties.

The second event is the activity of the National Commission on Fiscal Responsibility and Reform which issued a preliminary report by its chairmen (Bowles/Simpson), followed by a recent final report which will not be acted upon by Congress. It received 11/18 votes of approval rather than the 14 required for action in Congress. However, this by no means indicates that we need not be concerned any more. Their reports, and others addressing the same subject, will inevitably influence Congressional action in the years ahead and will have major impact on the Federal Community and many others. The proposals by the Commission target federal retirement, federal employees, Social Security, Medicare and revenue issues, including tax reform. For more details, members are encouraged to join the GEMS system which provides HQ updates, or you can contact me at jamescowie@att.net. NARFE HQ has requested members to contact their Representatives and Senators by phoning 1-866-220-0044, asking to be relayed to their legislator and conveying the message "I urge you to oppose the Fiscal Commission Co-chairs' recommendations to cut my earned federal civilian benefits, freeze federal pay and reduce the federal workforce by 10%."

Jim Cowie (continued in middle of right column.)

STATE LEGISLATIVE REPORT

Dave Roseman, MD PAC Chair and MD Fed Budget Officer



The State Legislative session is slated to start on January 12th. Our legislators are facing a dismal budget picture with an expected deficit of approximately \$1.8 billion. Services will be cut and taxes will be raised. The only questions are what the proportions will be between cuts and increased spending and what cuts will be made and whose taxes will be increased. The State Legislative Committee has prepared our legislative program for the year and has begun action to line up sponsors for our bills. Any bill that requires funding will have deferred effective dates included so that this year and next will have no negative fiscal impact on the State budget. It is important for all of us to closely follow the activity of our state legislature and to make our wishes known. Our legislators are there for four years and we need to make sure that they don't feel as if they don't have to answer to their constituents now. Vigilance and communications need to be our watch words.

Jim Cowie (continued.)

The President has already proposed a two-year freeze for federal pay, which does not apply to the military, when a more logical approach could have been to exempt military and civilian employees operating in hazardous environments.

It is not likely that we will succeed in defending our benefits if we encourage members to protest each piece of legislation that has negative impact on the Federal Community. Instead, we should be taking steps to educate Representatives and more open-minded voters of the actual roles played by the Federal Community and the impact of arbitrary cuts based on ideological misrepresentation and prejudice. We should also sharpen our views on what would be fairer ways of tackling the deficit problem, rather than dumping an undue amount of the pain on us. Reasoned argument and constructive proposals are a better strategy than automatic opposition to influence what actually comes to pass.

**Franklin
press**
301.330.6303

Happy New Year from
Franklin Press... 
proud provider of print
& graphics services
to the NARFE Chapter 581.

MEMBERSHIP NOTES

*Jim Short,
Membership Chairman*



For the month of October, we added seventeen new members, and five members were reinstated, but we lost sixteen members, including one who transferred to another chapter. As a result our chapter realized a net gain of six members.

Please welcome the following new members: Alta Hayes • Eileen Klavan • Laurence Lux • Linda Ross David Van Nevel • Nashed Nashed • Robert Orlov Rhonda Panzera • Margaret Roffee • Stephen Seltzer Mary Watson • Emma Witt • Robert Cooper Jeffrey Groska • Kevin O'Donovan • Kristin Perry Edward Searle.

Please welcome back the following reinstated members: Syd Carter • Kathryn Daniels • Richard Sheer
Jean Threadgill • Pamela Evans.

The following members were dropped for non-payment of dues as of June 1. If you know any of these people, please give them a call and try to convince them that they should renew their memberships. Remember they have a year to be reinstated. Also encourage dues withholding.

Sharie Bernard • George Brush • Donald Chi
Alfred Dinsenbacher • Joyce Emilio • Thekla Hellwig
Ann Kay • Barbara Kritzer • George Lamaze • Karl Lin
Shuying Liu • Stephen Lubin • Jennifer Maloney
Ray Naudi • Fredda Shere-Valenti.

Please make an effort to invite a friend, colleague or former colleague to our January meeting, and offer them a ride if necessary.

TRAVEL CORNER

Nancy Kupperian, Ways and Means



Haven't seen **ALASKA** yet? Here's a short 7-day inside passage round trip from Seattle on May 22 including **Glacier Bay, Juneau, Sitka, and Ketchikan, Alaska** in addition to **Victoria, British Columbia**. Fares start at \$879 for an inside cabin and \$1,199 for ocean view. Sail on Holland America's mid-size ship the ms Oosterdam.

For more information and to book, you should call Nancy Kupperian at 301-428-3366 or email Info@stwcruises.com.

INCLEMENT WEATHER POLICY

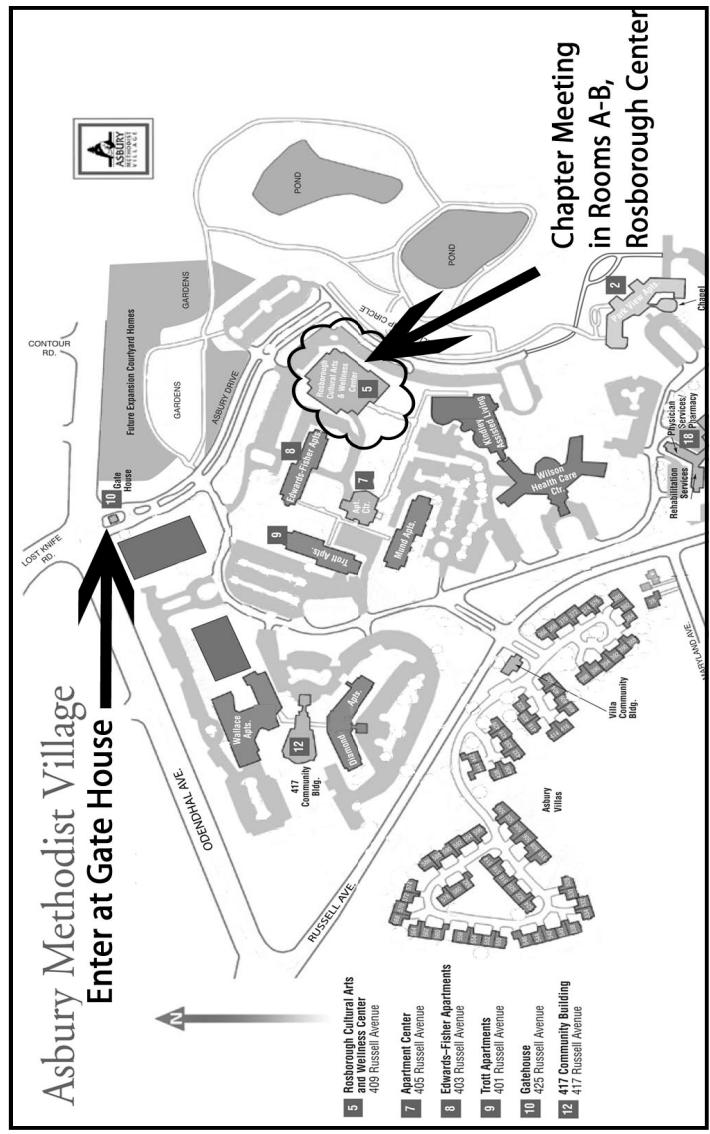


When Montgomery County schools are late opening or closed, NARFE Chapter 581 scheduled meetings or events will not be held.

FOR OUR MEMBERSHIP MEETINGS

Enter Asbury Methodist Village in Gaithersburg at the intersection of Odenthal and Lost Knife Roads by the Gate House. Continue straight at the four-way stop on Asbury Drive. The building on your right as the road curves is the Rosborough Cultural Arts and Wellness Center (Bldg. 5 on the map below). The meetings are held in Rooms A-B, directly across from the indoor pool. You can also ask for directions at the Asbury Gate House.

NOTE: This is a change in location. All meetings will be in the Rosborough Center in 2011.



LEGISLATIVE ISSUES DEMAND UNITED ATTENTION

Evelyn Kirby,
1st Vice President, Legislative Direction, MD Federation
[Excerpted from the MDFed Winter Newsletter]

Today's legislative issues demand our united attention ...and spirited action. Period. Proposals from members of the Deficit Commission are sparking calls for savings from high five salary computations for pensions, increased contributions to defined benefit annuities, decreased COLA adjustments, freezes on pay, workforce reductions and lots more. You've seen the press. You know the moods. Regardless of content in the Commission's final report, such dramatic ideas will be aired for some time. We must rapidly, loudly and consistently stay vigilant - every one of US. We must get the facts on Federal employment and benefits into hands of lawmakers *and those who influence them*. We will NOT have second chances to get our story told. As NARFE leaders, rally your members and others to carry the word that fair treatment of those in or retired from Federal civil service is not an option, it's what's right. We have always done our share to support this nation, and certainly want do our share to promote fiscal responsibility. But, we as a group certainly did not cause the tough choices we face. Further, we cannot assume our past allies will work to forestall plans that impact us. Our future is clearly in our own hands. We cannot sit this game out. Use every tool in your chapter's arsenal to keep us from being singled out for disproportionate, unfair cuts. Preach the value of joining GEMS so word of threats facing us is widely, instantly shared. Mobilize your members when the demand for legislative activism flares up - often with little warning. Wave the true facts in front of Congress. Act up!

Our Holiday Party 50/50 Winners

To the Chapter 581 Treasury	\$36.00
First place Charles Matkovich	\$16.00
Second place John Padan	\$10.00
Third place Marty Strombotne	\$ 9.00
Total	\$71.00

PROCEDURE FOR CONTACTING YOUR ELECTED FEDERAL OFFICIALS USING NARFE'S SYSTEM

John Padan, Past President of Chapter 581
jpadan@comcast.net

A year or so ago I tried to contact my elected officials, on a matter of concern to NARFE, and found the system cumbersome. I wound up dealing with each of the three officials via their own websites. A week or so ago we were urged to make use of the NARFE system when pointing out to our reps our concern over the Deficit Commission deliberations.

I tried the NARFE HQ system and it worked beautifully! I even was able to delete the sample message and type in my own. I think it is better to do that than to flood the officials with identically worded emails. If you are not super comfortable using the internet, you might find it useful simply to follow the following steps:

- (1) Enter NARFE.ORG
- (2) Click on "members"
- (3) Enter your last name and NARFE ID number
- (4) Click on "Sign in"
- (5) On the left side, find "What you can do online" and click on "Contact your congressional representatives"
- (6) Enter your zip code click to find your officials
- (7) Click on a subject
- (8) Select email OR printed letter (I used email)
- (9) Use HQ message or delete and type in your own
- (10) Enter your name, address (the recipient will tend not to be interested if you are not in his or her district), and email address
- (11) Click on "Send message"
- (12) Let me know if you have any problems and I'll try to help.

Our November 50/50 Winners

To the Chapter 581 Treasury	\$23.00
First place Viola Hibbard	\$ 9.00*
Second place Jim Short	\$ 8.00**
Third place Thelma Fletcher	\$ 5.00
Total	\$44.00

* Donated to Chapter 581 Treasury

** Donated to the Chapter's Fund (returned mail)

NARFE'S LEGISLATIVE TRAINING SESSION

The 2011 Legislative Training Conference will be held at the Hyatt Regency Crystal City in Arlington, Virginia from Saturday, March 5 through Tuesday, March 8, 2011. If you are interested in becoming more active on legislative issues, you should consider attending. The goal of the biannual conference is to educate NARFE members on the issues facing the federal community, NARFE's legislative agenda and the overall political process in Washington. The conference will include plenary sessions with multiple guest speakers and break-out training sessions, all designed to help NARFE members become first-class advocates and to conduct advocacy training and grass-roots organization for other members in their home chapters and federations. The final day of the conference will be spent on Capitol Hill speaking with Members of Congress.

If you are interested, check the November issue of NARFE magazine for registration information or contact Mary Anne Scott (301-515-8984). You can also register online at narfe.org. The deadline for registration is February 8, 2011. Our chapter can provide some support for persons attending this conference with the view of developing legislative activists. The conference registration fee is \$175.00 and includes all materials, bus transportation to and from the Hill, three buffet breakfasts, two full lunches and one buffet dinner.

The Legislative Training Conference is returning to the Hyatt Regency Crystal City, located in the Crystal City section of Arlington, VA. The room rate will be \$159 plus 10.25 percent state and local occupancy taxes, for a total of \$175.30 (single-and double-room occupancy). The Crystal City Metrorail station is within walking distance, but the hotel does offer complimentary shuttle every thirty minutes to and from the Crystal City Metrorail station.

A GREAT BIG THANK YOU !

As always, many thanks to those Chapter members who helped us last month fold, wafer seal, and affix address labels and other activities for the November/December NARFE Chapter 581 Newsletter. Not only is this a big help in getting the newsletter in the mail (and actually saving the Chapter money by not having to pay to have some or all of these tasks done), and – it's always an enjoyable activity! Furthermore, it's a great time to meet and talk with our most active Chapter members.

SENIOR CONNECTION TO HELP UP COUNTY ELDERS

A volunteer opportunity to consider

It was announced in November that The Senior Connection, a Silver Spring-based organization, is expanding into upper Montgomery County. With a goal of helping seniors live as independently as possible, the non-profit group schedules volunteers to provide transportation to medical appointments and other services for persons over 62. All services are free of charge. Two other well-established local non-profit groups, Gaithersburg HELP and Germantown HELP, are working in partnership with Senior Connection to aid the county's neediest residents. All three of these organizations work with small budgets and low overhead, and rely heavily on volunteers, but their focus differs. The HELP groups address the entire age spectrum, supplying food, infant supplies, medicine and some transportation, while Senior Connection concentrates on senior needs, especially transportation.

For more Senior Connection information or to volunteer go to www.seniorconnectionmc.org or call Susan Dollins/Marcia Custer at 301-962-0820. For more Gaithersburg HELP information go to www.GaithersburgHELP.org or Steve Garvey at 301-216-2510; Germantown HELP information is at www.germantownHELP.org or Cindy Marjane at 301-482-1320.

MARYLAND FEDERATION UPCOMING EVENTS

Consider becoming more active at the state level of NARFE. It's an opportunity to learn more about how the business of NARFE is conducted. Listen, learn, participate, meet former colleagues, and take advantage of networking opportunities. The next opportunity is the MD Fed Board meeting on February 1, 2011 in Bowie, MD. The Chapter reimburses attendees and delegates for the \$20/day registration fee. If you prefer not to drive, car pools are arranged.

Then there is our State Convention to be held May 2-3 in Bowie at the Comfort Inn. This biennial convention will elect officers for the next two years and discuss resolutions germane to the Federation. There also will be a reception on the first day, followed by a banquet with a live band. Exhibits and fun events, such as "50-50" drawings will be included in the agenda. For more information contact Mary Anne Scott (301-515-8984).

DECISIONS BY THE NEB ON NOVEMBER 16-18, 2010

Dick Strombotne, Federation Treasurer
DickS.Narfe@comcast.net

I attended the National Executive Board's meeting on November 16-18, 2010, as an observer. Ted Jensen, MD Fed President, was with me on Tuesday, the 16th.

The NEB members made a number of decisions about NARFE policies and activities after discussion and airing of views. Here is my summary of those decisions, in no particular order. Note that it is based on **my** understanding of the decisions; it may not be accurate and it may not be complete.

Aggressive response to Fiscal Commission. NARFE HQ has already started an aggressive set of actions to inform members about the issues raised by the co-chairs of the Fiscal Commission that will adversely affect NARFE members. They include timely GEMS messages to 55,000 members and automated phone calls to 170,000 members who are not on the GEMS list and for whom HQ has phone numbers. Work in progress includes working closely with the coalition partners and the further development of specific further actions. Message is for each member to contact Senators and Representative and object to reductions in earned retirement benefits. Appropriate timely response was the subject of prolonged intense discussion by the NEB on November 18.

Budget. Adopted after a full presentation by Tayo Coker-Polson. Revenues increase from 2010 as a result of the phase-in of the increase in National dues adopted in September. Dues notices mailed after January 1, 2011, will reflect the increase. The budget maintains the grand-fathered dues status for Active Federal Employees who joined before January 1, 2008. This budget reflects the restoration of HQ's financial stability.

Federation revenues from AFE dues. Decided to end short payments to federations for grand-fathered dues of AFEs after RVP Ron Bowers' objection to current practice of paying only \$2.50 instead of \$4.00 for 2-year memberships and only \$5.00 instead of \$6.00 for 3-year memberships, based on the Bylaws requirement to remit ten percent of national dues to federations.

Finders fee. Approved continuation of \$8 incentive fee to recruiters of AFEs.

Dues for OPM Mailing Recruits. Approved new incentive dues of \$40 for one-year and \$72 for two-year memberships for members recruited through the OPM blind mailing list (sent in March and September to new annuitants.)

Audit Committee. RVPs appointed Richard Thissen (Reg VII), Paul Johnson (Reg IV), and Don Stewart (Reg III) as Audit Committee members. Committee elected Thissen as Chair.

Bylaws Revision Committee. Declined to provide additional guidance to the Bylaws Revision Committee (BRC) established in accordance with the resolution approved at the 2010 NatCon. Approved the appointment of Mike Demski, president of NJ Fed, after the member from Region II resigned. The BRC will have an interim report for the July 2011 NEB meeting and a final report at the November 2011 NEB meeting. The final report will be posted on the NARFE web site in November and published in NARFE magazine promptly. Parliamentarian Paul Lamb states that the BRC's revision to the national Bylaws will be the only bylaws business at the 2012 NatCon. Amendments will require only majority vote. Approval will be by ballot on Wednesday. Comments and suggestions for the BRC can be sent to the Chairman, Mary Williams at BRC@narfe.or.

NARFE Info-tech Advisory Committee. Approved a motion by VP Paul Carew to establish a new NARFE IT Advisory Committee to provide the NEB with expert advice and assistance on the latest trends in information technology and its applicability for NARFE. It will have five members. Work schedule follows that of the BRC. Among its several duties is the following:

"The NAIC will review the communications processes and procedures between headquarters, federations, and chapters and recommend a more holistic and integrated strategy."

Membership Growth Committee. Approved a motion by National Secretary Elaine Hughes to establish a Membership Growth Committee to develop a strategic plan for the mid-term range (explicitly not short range and not long range) regarding membership matters. The NEB members will participate in March. Participation of the Federation Presidents at their July 2011 meeting in Reno is expected.

Strombotne (continued from page 6.)

E-chapter concept. Approved motion by VP Paul Carew to investigate concept of e-chapters.

Verification of Life Members. National Treasurer Charley Saylor will send letters to Life Members to verify their addresses. (When the previous National Treasurer did this in his first term, the membership rolls were reduced by about 1000.)

Explore Endowment Fund. Approved motion by RVP Helen Zajac (Reg IX) to explore establishment of an endowment fund. This follows after some NARFE members left large bequests for NARFE in their wills.

Paperless reports and direct deposit. Approved delay of new language for the F-7 regarding agreement by chapters to pay for shipping and handling of membership reports until March 2011. Declined to delay implementation for chapters to receive dues payments and for federations to receive 10 percent fund payments by direct deposit past January 1, 2011. (About 25% of chapters do not have an email address). Exceptions will be handled individually.

FISCAL COMMISSION ACTION PLAN

Extracted from notes provided by Dick Strombotne, Treasurer, MD Federation, who attended the November NEB meeting

The newly elected National Executive Board responded to the charge by President Beaudoin to: 1) come up with a plan for the rapid and timely dissemination of information from the "Fiscal Commission" to all our members and or prospective members; and 2) come up with a plan to use the information from the "Fiscal Commission" as a catalyst to recruit new members and to retain present members. The dissemination methodology was presented in detail as immediate, intermediate, and longer term efforts, with some overlap.

What the response means to you is the following. If you provided an email address when you joined NARFE, expect to receive action alerts to contact lawmakers via the Legislative Action Center. If you did not provide an email address, but did provide your phone number, expect that contact by phone. (If you provided neither, please consider doing so.) You can expect to find information on Fiscal Commission issues on the website www.narfe.org along with the NARFE NewsWatch newsletter (published each week electronically) and the monthly NARFE magazine.



Charles Washington spoke at the November meeting on ways in which Pepco is moving to improve their services as an energy distribution company.

CALL MARTY!

Do you know of a member who is seriously ill, has passed away, or is celebrating a special occasion? Please call Marty Strombotne, Sunshine Chairman, at 240-632-9881.

TREASURER'S REPORT

Larry Lange, Treasurer

All Funds Summary, November 18, 2010

Checking Account, Unrestricted	\$10,590.69
Life Membership, Restricted:	
Checking Account	134.04
Certificate of Deposit	<u>3,040.64</u>
ENDING BALANCE	\$13,765.37
(Total Chapter Assets)	
Working Capital	\$10,590.69

PUBLIC RELATIONS OFFICER VACANCY

Once a month it would be useful to have someone contact our local newspapers to get a notice of our upcoming meetings published. This can be done using email with the information extracted from our newsletter. There is the potential for a PR slot to grow into a more interesting job through the development of additional approaches for letting people know about NARFE and Chapter 581. But first we need the monthly notices in the newspapers. If you have an interest in volunteering for this post, please contact Mary Anne Scott at (mas.narfe@verizon.net).

Gaithersburg Chapter 581

12913 Summit Ridge Ter.
Germantown, MD 20874



National Active and Retired Federal Employees

Chapter 581 Gaithersburg - Chartered December, 1956

Non-Profit Org.
U.S. Postage
PAID
Silver Spring MD
Permit # 5715

**Every Member Get A Member!
PROTECT YOUR RETIREMENT!**

RETURN SERVICE REQUESTED

**TIME VALUE MAIL!
PLEASE DO NOT HOLD.**



CHAPTER OFFICERS

President

Mary Anne Scott
301-515-8984
mas.narfe@verizon.net

1st Vice President

David S. Roseman
240-401-6628
dave.roseman@comcast.net

Treasurer & Immediate Past President

Larry Lange
301-972-6775
LLange3751@aol.com

Membership

Jim Short
301-330-5084
j.short@comcast.net

Recording Secretary

Marty Strombotne
240-632-9881
martystrom@comcast.net

Financial Secretary

Donnie Sue Ferrell
301-926-1361

Service Officer

Helen Berkson
301-881-1168

KEY CONTACTS

MDFed Federal Legislative Committee & Deferred Annuity, Special Projects
Jim Cowie, 301-515-3005
jamescowie@att.net

MDFed State Legislative Committee & United Seniors of Maryland Delegate
Dave Roseman, 240-401-6628
dave.roseman@comcast.net

Mont. Co. Council of NARFE Chapters
Larry Lange

Program Planning
John Padan, 301-869-0616
jpadan@comcast.net

Asbury Liaison

Rocky Jones

Chaplain

Ken Jones

Community Affairs

Charles Ferrell, 301-926-1361

Fifty-Fifty

Bob Hoover

Sunshine Lady

Marty Strombotne

Greeters

Marty Piper
Rocky Jones

Newsletter Co-Editors

Larry Lange, 301-972-6775
Tom Kitchens, 301-515-8984
tak.narfe@verizon.net

Newsletter Assembly

Marty Piper, 301-299-6519

MD/PAC

Dave Roseman, 240-401-6628
dave.roseman@comcast.net

Ways and Means

Nancy Kupperian, 301-428-3366

Web Master

Judy F. Bernstein, 301-251-1482
chjb23@verizon.net

Alzheimer's Coordinator

Roy Buyer
royalbuyer@gmail.com

Three important Websites:

www.narfe.org
www.mdnarfe.org
www.mdnarfe.org/chapter0581