



National Active and Retired Federal Employees Association

Gaithersburg Chapter 581

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

JANUARY 2012

Our Next Membership Meeting:
January 24th (Tuesday), 10 - noon
Rooms A-B, Rosborough Center,
Asbury Methodist Village

Other Upcoming Events

January 19th (Thursday)
Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 a.m. – 12:00 noon

January 25th (Wednesday)
Deadline for Newsletter Articles

February 2nd (Thursday)
Newsletter Assembly
Edwards-Fisher Building
9:30 a.m. – 11:30 a.m.

February 7th (Tuesday)
MD Federation Board Meeting
Comfort Inn, Bowie, MD

February 16th (Thursday)
Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 a.m. – 12:00 noon

February 21st (Tuesday)
Membership Meeting, 10 - noon
Rooms A-B, Rosborough Center
Asbury Methodist Village

February 22nd (Wednesday)
Deadline for Newsletter Articles

March 1st (Thursday)
Newsletter Assembly
Edwards-Fisher Building
9:30 a.m. – 11:30 a.m.

March 15th (Thursday)
Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 a.m. – 12:00 noon

Please put these dates on your calendar

“Tax Tips For Doing Your 2011 Taxes”

Chapter member Helen Berkson, CPA, will speak to us at our January chapter membership meeting on the 24th about changes and tips one should know about in doing their 2011 taxes. Helen has spoken at each of our January chapter membership meetings for the last several years; not only does she make an excellent presentation on this topic, but it's certainly nice to hear this important information from one of our own members! Plan to attend.

PRESIDENTS' MESSAGE...Larry Lange and John Padan

A very Happy New Year to all our Chapter 581 members! We hope everyone enjoyed their holiday seasons with family and friends.

We are writing this newsletter in November, because of the logistics of producing a newsletter during the holidays, so we can only hope that you are keeping up on the news. We just learned that the “Super Committee” has announced failure to reach agreement within the time frame allowed. That failure should automatically trigger a massive budget cut effective in January 2013. Do you suppose there will be some bickering between now and that date? Perhaps driven by the November election? Fasten your seat belts. We are in for a heck of a ride.

Although our future is uncertain in many ways, one fact is clear. This chapter was chartered on December 12, 1956. Therefore we are now entering our fifty-sixth year of supporting most of the Montgomery Upcounty communities. We plan to continue to serve the interests of our active and retired members.

Another fact is clear. Immediate past president Mary Anne Scott and her husband, newsletter editor Tom Kitchens, have purchased a home in Tennessee and very likely will have moved in by the time you read this. The chapter is grateful for their years of service and will miss them. The Board held a special luncheon in their honor after the November 22 chapter meeting. They were presented with a plaque from the chapter. Federation President Ted Jensen presented each of them with a framed certificate of special recognition. He also surprised us by awarding Tom and Mary Anne with a framed certificate from NARFE President Joseph Beaudoin. Our thanks to Marty Strombotne for planning this special luncheon!

We may just try to keep in touch with Tom and Mary Anne by asking them for an occasional “report from Tennessee” for the newsletter.

If you missed the chapter meeting, you missed out on lots of information. BlueCross/BlueShield representative Jennifer Malave brought us up to date on changes in the health plan's coverage for 2012. Heather Williams provided an overview of the types of Aging and Disability services available in

President's Message (Continued on Page 7.)

FEDERAL LEGISLATIVE REPORT

Jim Cowie, MD Fed Fed. Legislative Committee Chairman, Deferred Annuity Coordinator, and More



The failure of the 'Super Committee' to agree on proposals to reduce the deficit by at least \$1.2 trillion reaffirms the extent to which our political system has become dysfunctional with two political philosophies that are unable to compromise so that they agree on solutions which address our current national difficulties. The defined result of this deadlock is that automatic cuts will be introduced in January 2013, with defense and national security contributing 50% of the required \$1.2 trillion savings, and the other half from other elements of Government.

However, an election will be held before this date, which could substantially change what happens in 2013, depending on whether one or other of the competing philosophies gains control in the White House, Senate and the House. This election will primarily be influenced by issues of economic development, unemployment and housing difficulties, etc., but for NARFE, we will be affected more directly by issues concerning the roles of the Government Sector, since there is clear evidence that one philosophy considers Government to be a significant part of the problem. The competing philosophy considers Government has an important role to play in resolving our difficulties and in maintaining quality services which are needed by the general public without many of them being well informed about what the Government contributes, which is to their benefit.

It is anticipated that the two poles of the political spectrum will uphold their respective philosophies, so that the elections will be decided by the moderates and independents, in the middle, who have a more open mind on what would be in their best interests to support.

NARFE has been very active in the important "Protect America's Heartbeat" campaign, but the primary targets, thus far, have been NARFE members and politicians, with secondary efforts to reach out to the general public, and our major emphasis has been on protecting our benefits from unreasonable changes. However, our best defense needs to reach out more to the general public with more emphasis on how they will suffer if the Government sector is undermined, since their votes will reflect their own interests, whether they are sympathetic or not to our concerns. An important consideration for NARFE is whether we can reach out to uncommitted voters in ways which would make them more likely to support us in our concerns

Cowie (Continued on page 4.)

STATE LEGISLATIVE REPORT

Dave Roseman, MD PAC Chair and MD Fed Budget Officer



The Maryland General Assembly will convene on January 11, 2012. January 20th is the final date for the Governor to introduce his budget bill. In the meantime the State Legislative Committee is working on contacting all State Representatives and asking them to support our legislative priorities for 2012. Maryland NARFE wants to provide tax relief to seniors by: 1) closing the unfair income tax gap between certain classes of seniors; 2) establishing a property tax structure which enables them to age in place; and 3) provide an annual \$200 deduction for purchase and retention of long term care insurance.

Governor O'Malley, according to *The Washington Post*, is going to submit the most ambitious agenda of his tenure. This will be despite the fact that Maryland is still facing a one billion dollar shortfall. *The Post* states his success or failure in a state dominated by fellow Democrats could well determine whether talk continues about a future beyond Maryland. Some of his proposals are social and should be decided by our individual members on their personal beliefs such as legalization of same-sex marriage. Others we need to weigh in on, such as a 30 percent increase in the gas tax and doubling of the flush tax. The funds collected by these taxes have been raided by the administration and used for purposes not intended by the legislation that authorized them. Also, Governor O'Malley's plan to jump start the state's wind power industry would probably raise utility bills for all Maryland residents, and would be especially difficult for anyone on a fixed income. In my opinion, seniors should not be asked to pay higher electric bills to further Governor O'Malley's future political ambitions. In addition, the General Assembly must pass a redistricting plan. This will impact on all State Legislative districts and is expected to be very partisan.

All in all, it should be an exciting time and all residents of Maryland need to play an active role in their elected Government. If you don't take part, don't complain if you don't like the results.

CALL MARTY STROMBOTNE!

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.

MEMBERSHIP NOTES

*Jim Short,
Membership Chairman*



For the month of October we gained nine new members and six members were reinstated.

During this period of time we lost 17 members, including one member who transferred to another chapter, for a net loss of 2 members.

Please welcome the following new members: Barbara Locke • Kevin Ryan • Dennis Everett • Ana Graham • C. A. Harskowitz • Jerald Levine • Katherine Stevenson • Wendy Wagner • Sharon Lowe.

Please welcome back the following reinstated members: Marilyn Dick • Walter Houser • Bernard Shapiro • Sharie Bernard • Stephen Cox • Michael Langum

We are sad to report the following deaths: Robert G. LeCompte • Rosalie McNish • Frank W. Young • Theresa H. Lin

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

Sarah Bernstein • Art Chantker • Anthony Fitzpatrick • Adolphas Gaigalas • Franklin Greenwald • Allen Hansen • Alan Katz • Mary Klepek • Hassan Masiky • Kirk Mize • Marie Nelson • Dorothy Trower.

Now is the time for each of us to make our New Year's Resolutions, and one of them should be to recruit new members for NARFE, and to encourage present members to renew their membership.

MANY THANKS TO THE PERSONS WHO HELPED WITH OUR LAST NEWSLETTER

There were 13 members who helped fold, seal, and affix address labels to our November/December newsletter; as always, thanks very much – we couldn't have done it without you! They were:

John Padan	Ronnie Van Alstyn
Larry Lange	Eleanor Williams
Marty Piper	Meredith Williams
John Nolan	Charles Garfinkel
Jim Short	Tom Kitchens
Keith Steele	Mary Anne Scott
Dick Strombotne	

And many thanks to our very diligent proof-readers.

TOOLKIT FOR "PROTECT AMERICA'S HEARTBEAT"

*Roger Dahlman, Chapter 581 Captain,
"Protect America's Heartbeat"*

An interesting and valuable resource document was distributed at Maryland's Federation Training Seminar November 1 at Bowie. The Toolkit is an important source of information for Protecting America's Heartbeat; it includes talking points, fact sheets and materials on advocacy and media communications. Printed copies of the Training Seminar will be available at the Chapter's January meeting.

The Toolkit also contains specific recommendations that the "Super Committee" considered for cutting pay and benefits of federal employees and retirees. Regardless of what the Super Committee decides, it is quite likely that the 11 explicit recommendations under consideration will continue to influence subsequent Congressional proceedings, which NARFE HQ and Chapters must closely monitor.

A November 11 updated electronic version of the Toolkit on Protecting America's Heartbeat can also be found on <http://www.narfe.org/heartbeat/resources.cfm>, the NARFE HQ website. To access a .pdf file of the Toolkit you will need to enter your membership ID and name as it appears in the NARFE magazine address block. The document is relatively large (48 pages, 2.4 MB). Judy Bernstein also plans to put the Toolkit electronic version on the Chapter website.

REMINDER: We need your stories about how your federal service Protected America's Heartbeat. When drafting your story, you may wish to refer to the general guidelines in my article on Protecting America's Heartbeat in the September Chapter Newsletter. If you need help or have questions, feel free to contact me at rcdahlman@verizon.net.

TREASURER'S REPORT

Larry Lange, Treasurer

All Funds Summary, November 17, 2011

Checking Account	\$10,863.61
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$2,977.76
TOTAL CHAPTER ASSETS	<u>\$13,841.37</u>
Working Capital	\$10,863.61

DUES WITHHOLDING IS EASY

Dick Strombotne, Chair, Membership Retention Committee, Maryland NARFE

If you are a retiree or survivor annuitant, dues withholding is an easy way to pay your membership dues AND you **save \$6.00 per year** on national dues. After you sign up for dues withholding, you will **never** get another dues notice, you will **never again** have to write and mail a check for dues, and your membership in NARFE will **never lapse**. You can sign up anytime. The monthly deduction of \$3.50 from your annuity will start in two or three months or when your current membership expires, whichever come later. Sign up using the application form in a recent issue of NARFE magazine or download a form from www.narfe.org.

Cowie (continued from Page 2.)

because of the benefits for them if we are treated more reasonably.

Members of the MD Federation have made three suggestions, that might contribute towards that end, which have been summarized in a Discussion Paper entitled "Advocacy in the current political environment" which I presented at the recent Federation Training Session, drawing on experience from outside the Government Sector. The first of the suggestions was contributed by David Richman, of the Bethesda /Chevy Chase Chapter, who proposed that members who had been involved in fundamental research could gather information with former colleagues to show the cost of the activity and the commercial benefits that flowed from this initial investment. Examples could be Biotechnology, Genetics and Medical Research. Such efforts might build on selected "stories" in the "Protect America's Heartbeat" data base, but would make clearer what the benefits were that flowed from their efforts.

I proposed the second idea that members with a special interest in a field could act like a media correspondent by tracking developments in their field and reporting the developments which were most relevant to NARFE. If the members established their competence, they could be authorized to reach out to other interest groups in their field, concentrating exclusively on the areas of overlap between the concerns of NARFE and these interest groups. The fields could vary widely from Government Agencies, such as Environment or Education, or topics such as Economic Development, or the activities of a Committee or Subcommittee in the Senate or the House

Cowie (continued)

such as Government Reform or Science and Technology. Our Correspondents need not be experts but would be expected to use modern approaches to keep track of developments in their field and to advise NARFE of how to encourage other interested parties to be supportive of our contributions in their common field of interest.

The third suggestion was made by Cel Aguiqui, of the Southern Prince George's County Chapter, who had extensive experience as a senior congressional staffer and can advise on how issues are viewed as they impact a Congressperson. His strong advice is that NARFE should vary its approaches to a Congressperson depending on the characteristics of their District and the areas of their special interest. Local chapters could organize a comprehensive dossier on the characteristics of their district and the candidates which could be of particular benefit in swing districts where a candidate is perceived to be more supportive of NARFE's concerns than the opponent. NARFE HQ already publishes some data of district characteristics and selects some swing districts for modest financial support through NARFE PAC, but this activity would amplify the information available by efforts at the local level which could be helpful in toss-up districts and in states where the overall results were very uncertain.

None of these suggestions will be implemented unless members with an interest in legislation see an opportunity to make a personal contribution which exceeds what has been previously open to them in NARFE. If anyone might find this possibly to be of interest, without committing themselves, please contact me at Jamescowie@att.net to discuss how they might proceed further, or they may want to request a copy of the discussion paper, "Advocacy in the current political environment."

The objective of all these ideas is to reach out to the general public, influence public opinion over time, and thereby improve the chances that future elected officials will be more favorable to NARFE's Interests.

Our 50/50 Winners at the November 22nd Chapter Meeting	
To the Chapter 581 Treasury	\$ 30.00
First place Ronnie Van Alstyne	\$ 14.00
Second place Marty Piper	\$ 9.00
Third place Jim Short	\$ 7.00
Total	\$ 60.00

BIOGRAPHY OF GEORGE DONOVAN, OUR CHAPTER'S 2nd VICE PRESIDENT

George Donovan retired from the Department of Defense (DoD). He accrued 33 years of government service on Capitol Hill, in the Air Force, and Department of Defense.



George was a flight officer with the U. S. Strategic Air Command and the Tactical Air Command for four years. He worked for the Boeing Company, in Philadelphia, before moving to Washington D.C. to work for the DoD at the Naval Air Systems Command. George worked in a variety of technical and management positions including aeronautical engineering, and as a senior manager for logistics and maintenance. He was an assistant program manager and program manager for research and development and electronic warfare programs.

George has degrees in aeronautical engineering and law (Juris Doctor) and is a graduate of the National Defense University.

He has, since retirement, served on numerous boards and committees associated with Montgomery County and national issues. He is currently a Montgomery County representative on the Washington Suburban Sanitary Commission Advisory Board.

George has been married to Fran Donovan for 53 years. They have three children and three grandchildren. George and his wife have lived in Montgomery County for the last fifty years.

AGING IN PLACE – CHANGES MADE TO OUR HOME FOLLOWING HIP REPLACEMENT SURGERY

Judy Bernstein (Webmaster) and her husband Charles Haynes (Information at our November 22nd membership meeting)

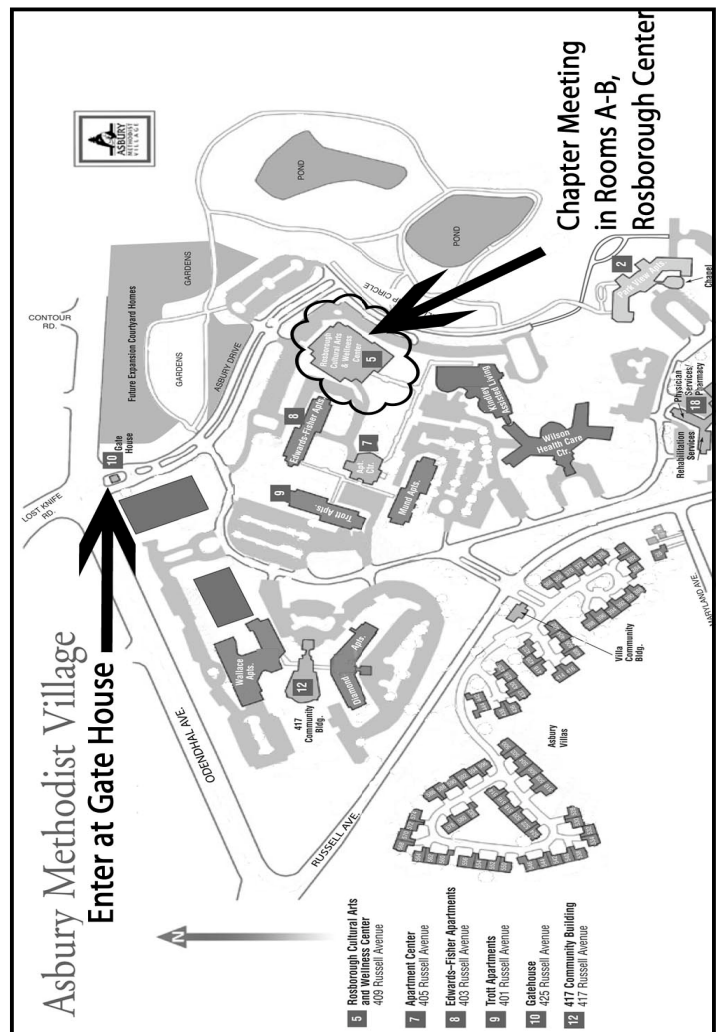
Before Charles' hip replacement surgery, his walking was limited by a walker, and he was unable to get into or out of the bathtub. The following changes were made to our home that greatly enhanced the day-to-day comfort and use for Charles as he recuperated from his operation. All these changes were made prior to his surgery; when he returned home he was required to stay on the first floor of

Aging in Place (Continued on page 7.)

FOR OUR MEMBERSHIP MEETINGS

Enter Asbury Methodist Village in Gaithersburg at the intersection of Odendhal and Lost Knife Roads by the Gate House. Continue straight through 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. You can also ask for directions at the Asbury Gate House.

NOTE: *The meetings are now in the Rosborough Center.*



INCLEMENT WEATHER POLICY



Please Note: If there is snow or inclement weather on the day of our monthly Membership meeting, we follow the decision made by Montgomery County Schools: *If Montgomery County Schools will be closed or have a delayed opening due to inclement weather on the day of our monthly Membership meeting, the meeting will be canceled.* This information is available very early on the day of our meeting on radio & TV news, and at the website for Montgomery County Schools:

<http://www.montgomeryschoolsmd.org>



Rev. Ken Jones has a good question for Ms. Heather Williams of Montgomery County's Office of Aging and Disability Services, who was the speaker at our November 22nd Chapter 581 Meeting.

**Excerpts from the
Eulogy of Charlene L. Cohen
September 4, 1921 - October 31, 2011
Delivered by her son-in-law,
Jonathan B. Haber
November 2, 2011**

Charlene was born in Duluth, Minnesota. She went to North High School in Minneapolis; the University of Minnesota for liberal arts; and then to the Minneapolis Business College for shorthand and typing. Her first job was in 1942 as a typist for the Curtiss Candy Company, Minneapolis, MN. [Curtiss (now Nestle) developed Baby Ruth and Butterfinger candy bars.] In



World War II she voluntarily enlisted in the Woman's Army Corps (WAC). The 150,000 women members of the WAC were the first women other than nurses to serve within the ranks of the U.S. Army. Stationed in Europe from 1944 to 1945, she served in England, France and Germany. Following the war she worked for the Department of the Army, General Staff, Intelligence Division; the Pentagon with the Secretary of Defense as a classified clerk; and in 1954 the International Cooperation Administration (which later become the Department of State), in the Office of International Security Affairs. She and her husband Sam were married in 1959. She resigned in 1961 after about 17 years combined military and civilian service to become a full time mom to their daughter, Tracey.

As chairperson of the Takoma Park Parking Action group Charlene challenged the constitutionality of permit parking on public streets, and later in Rockville, following Sam's retirement, she established

the Greater Shady Grove Civic Alliance. She became very active in both local and state politics.

Charlene was very active in NARFE. She served as President of the Aspen Hill Chapter, and as Public Relations officer for the Maryland Federation of Chapters. In 1993 she received a Meritorious Service Citation from NARFE for all of her contributions and accomplishments, subsequently receiving numerous additional certificates of recognition from NARFE. She was also elected VP & Membership Director of the Maryland Federation of Chapters. In 1999 she was elected President of NARFE's MD Federation of Chapters. Charlene was also very active in the Jewish War Veterans of the United States.

Judy F. Bernstein, Co-Editor-in-Training

**GARY AND JUNIE MILLER
SEND THANKS TO CHAPTER**

Past Chapter President Gary Miller and his wife moved to Florida about nine years ago but they remain members of 581. Their family surprised them with a 50th wedding anniversary on Memorial Day weekend. Many of us were invited but, in lieu of the trip, mailed notes to his son and daughter-in-law for inclusion in a scrapbook they compiled. Gary was appreciative for being remembered so fondly by those of us who sent notes. He asked John Padan to pass along his thanks to Tom Kitchens, Ken and Rocky Jones, Bob Hoover, Frank and Jean Young, Keith and Genevieve Steele, and Annabel Liebelt.

John Padan will bring Gary's note and photos to the Board and Chapter meetings. See him if you wish to see them..

Best wishes for continued happiness (including baby-sitting) in Florida, Gary and Junie!

President’s Message (Continued from page 1.)

Montgomery County. Our interest had been on the concept of preparing one’s home for “Aging in Place.” Following Ms. Williams’s talk, Judy Bernstein provided details on how she and her husband Charles Haynes made changes their home before his hip replacement surgery. A very useful summary of her presentation begins on page 5.

With regard to the remainder of our NARFE year, we have many programs of interest to entice you to attend meetings. Helen Berkson will provide her always-popular annual update on tax changes. In April we will continue the tradition of holding a forum for some of our Maryland state senators and delegates. We have not yet matched all topics to specific dates. For example, we are seeking a briefing by Federation President Ted Jensen; we plan a session on physical fitness for seniors; and, we are hoping to arrange for a briefing on the NIST energy research program. These will occur in February, March, and May, but probably not in that order. Specifics will be announced in newsletters as they are arranged. Also coming up is the traditional chapter picnic in June. The presence of a few classic cars has proven to be a hit at the last few picnics so we will try to continue that.

At the Maryland Federation level, the Mini-Convention will be held in Bowie from April 26 to May 1. Be sure to mark your calendars for that one and for the National Convention to be in Reno, August 26 to 30.

Please note that we strive to report facts in the newsletter and avoid personal opinions, especially with regard to political issues. Generally, it is not clear-cut. Our authors

may express their opinions and they may not be consistent with those of NARFE. If you want to respond, we may include some of them in future issues.

Aging in Place (Continued from page 5.)

our house until the home physical therapist gave him permission to climb stairs:

Furniture: Our family room sofa was replaced with two leather (which does not attract dust) electric tilt recliners and a Healthy Back tilt recliner, (which has a fully horizontal bed position) and rotating chair with matching ottoman.

Lights: We changed our conventional light fixtures on the first floor (that required standing on a ladder to access the bulbs) to eight pendant lights which raised and lowered, greatly facilitating the changing of light bulbs. These pendant light fixtures were purchased from Pottery Barn and Lowe’s.

Upstairs Bathroom: Grab bars were installed in the tub and toilet areas in the master bathroom. In our second bathroom the tub was changed to an acrylic shower by Bath Fitter. In this bathroom we also had installed grab bars, shelves for soap and shampoo, and a Water Pik hand-held shower. High-efficiency Toto toilets were installed. Toto makes a full line of high-efficiency bath fixtures: see totousa.com). The toilet on the first floor was ADA (“Americans with Disabilities Act”) height, which does not require an elevated toilet seat. Hand rails were installed, by a handyman, on the two steps from the laundry room to the garage.



Chapter 581 once again enjoyed the ambiance of the Flaming Pit for our Holiday Party along with entertainment by History Alive (Mary Ann Jung portraying Rosalie Calvert of Riversdale.)

**Gaithersburg
Chapter 581**
19333 Dunbridge Way
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20886

National Active and Retired Federal Employees
Chapter 581 Gaithersburg - Chartered December, 1956

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Three important Websites

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



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