



# National Active and Retired Federal Employees Association Gaithersburg Chapter 581

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

## November/December 2010

### Our Next Membership Meeting:

Nov. 23 at 10:00 a.m., Parker Hall, lower level, Apartment Center, Asbury Center, Asbury Methodist Village. **Pepco – “The Smart Grid,”** Therese Yewell. *In addition, Jennifer Malave, Carefirst BlueCross BlueShield, will discuss changes to 2011 health benefits. See details in double-box to the right.*

### Other Upcoming Events:

*Annual Federal Employees Health Benefits Forums:*

**November 15 (Monday)**  
**Holiday Park Senior Center**  
**Wheaton, Maryland**  
**9:00 - 11:00 a.m.**

**November 18 (Thursday)**  
**Executive Auditorium**  
**Executive Office Building,**  
**Rockville, Maryland**  
**7:00 - 9:00 p.m.**

**November 18 (Thursday)**  
**Chapter 581 Board Meeting**  
**Conley Hall, Trott Building**  
**Members are welcome**  
**10:00 a.m. – 12:00 noon**

**December 6 (Monday)**  
**January Newsletter Deadline—noon**

**December 11 (Saturday)**  
**Holiday Party**  
**Flaming Pit Restaurant**  
**Gaithersburg, Maryland**  
**11:30 a.m. – 2:00 p.m.**

**January 6 (Thursday)**  
**Newsletter Assembly**  
**Library, Edwards-Fisher Bldg.**  
**9:30 a.m. – 12:00 noon**

**January 20 (Thursday)**  
**Chapter 581 Board Meeting**  
**Conley Hall, Trott Building**  
**Members are welcome**  
**10:00 a.m. – 12:00 noon**

*Put these dates on your calendar*

**The Smart Grid:** The web page for Pepco, a subsidiary of Pepco Holdings, Inc. (PHI), states that it “provides safe and reliable electric service to 778,000 residential and commercial customers in Washington, D.C., and Prince George’s and Montgomery counties in Maryland.” Recently, the DOE awarded PHI \$4.4M in federal stimulus funds as part of the Smart Grid Workforce Training Grant. A Pepco representative, Therese Yewell, will provide the status of that effort and what it means to Pepco’s customers.

**FEHBP for 2011:** On October 1, the OPM announced that 2011 FEHBP premiums will increase an average of 7.3 percent, less than the 8.8 percent average increase in 2010. As in past years, Jennifer Malave, of Carefirst BlueCross BlueShield, will provide an update on changes in their benefits.

## **PRESIDENT’S MESSAGE...**

*Mary Anne Scott*

It’s hard to believe that November is here already and by the time you get this newsletter, the mid-term elections will be history. Regardless of the outcomes, this is a time to be diligent and proactive. Know your elected officials and let them know where you stand on issues. The January newsletter will have an insert with updated contact information for both federal and state officials. If you haven’t signed up for GEMS (Global Electronic Messaging System) consider doing so (see page 4 for details). NARFE HQ uses GEMS to get the message out quickly when it is important for you to contact Congress on issues affecting us - numbers really count. For example, in the message sent out on Friday, October 22, NARFE’s President urged each member to contact Congress for fairness in any “in lieu COLA” payment likely to be considered during the mid November lame duck session.

Another advantage to having an email address on file with NARFE HQ is it assures that you will receive “NARFE NewsWATCH,” a relatively new electronic compilation of articles from a variety of sources like the *Washington Post*, *Federal Daily*, and *New York Times*. The articles are chosen on topics relevant to active and retired federal employees. The October 26 edition had a *Washington Post* article - *At OPM, an overhaul of retirement processing*. Active employees approaching retirement should be interested that the article announced the addition of OPM staff in order to attempt cutting the 138 days it takes on average to process claims.

As I noted above this is a very critical time - you need to be aware of what’s happening legislatively, at both the federal and state levels. The columns on page 2 contain important information, please read them carefully. Also our Maryland Federation has a convention planned for next spring (see the details on page 5). Consider attending - volunteers are also being sought. Finally, before the new year brings new challenges, we should relax and have a bit of fun - join us for our annual holiday party on December 11.

## FEDERAL LEGISLATIVE REPORT

*Jim Cowie, MDFed Federal Legislative Committee Coordinator for District 4 and Chair of NARFE-PAC*



The current House leadership will consider legislation in the remaining time period for this Congress, after the November 2 election, to provide a \$250 payment to seniors receiving Social Security. The justification for this benefit is that there will be no COLA payment for the next year, as was the case for the current one. This has been roundly criticized, *e.g.* in a lead editorial in the *Washington Post*, on the basis that no COLA reflects no change in the economic parameters that contribute to the COLA computation, and the fact that other costs are rising affects all elements in society, not just seniors.

However, federal, state and local government retirees, who are not eligible for Social Security, are not included in the intended legislation, and we will have to fight to get this benefit, as happened last year, due to the efforts of NARFE. Ironically, the case for this relief for those not eligible for Social Security is stronger, because, by law, there can be no increases in Medicare Part B premiums for those with Social Security in any year of no COLA. This means that others who are not so protected have to pay higher Part B increases to compensate for the lack of increased contributions from recipients of Social Security.

The House passed a bill last year to extend the non increase of Medicare part B premiums to federal, state and local government retirees, but this did not survive in the Senate.

Our representatives will be concentrating exclusively on the election until November 2, but immediately thereafter, NARFE is urging members to contact their current representatives with the following message: "I urge you to include federal, state and local government retirees who are not eligible for Social Security in the \$250 payment to seniors." The NARFE toll-free number for the Capitol Switchboard, 1-866-220-0044, allows callers to ask for any Representative or Senator by name.

One might also add that these retirees have an even greater need for this relief than Social Security recipients, because they have to pay extra in Medicare Part B premiums due to the freeze on Part B premiums for Social Security recipients in years with no COLA.

## STATE LEGISLATIVE REPORT

*Dave Roseman, MD PAC Chair & MD Fed Budget Officer*

*Dick Strombotne, for Dave Roseman (who is on travel)*



### A Look Ahead

At this writing, one week before the General Election, it is time to take a look ahead to the next 90-day session of the General Assembly. It starts on January 12, 2011, and concludes on April 11, 2011. Here in Montgomery County, most of the current incumbent senators and delegates will be returning but there will be several new Montgomery County legislators following the General Election. Here are some of the changes. Del. Karen Montgomery, a NARFE supporter, defeated Sen. Rona Kramer for the Democratic nomination for Senator in District 14 in the Primary Election on September 14. In District 19, two NARFE supporters fought for the Democratic nomination for State Senator; Del. Roger Manno defeated Sen. Mike Lennet. In District 39, Sen. Nancy King withstood a challenge from Del. Saqib Ali for the Democratic Party nomination. In District 15, Del. Craig Rice vacated his seat, fought for and won the Democratic nomination for County Council in Councilmanic District 2. It almost goes without saying that the State's projected \$1.1 billion deficit will be uppermost in the minds of most legislators.

### Legislative Priorities Hearing

Would you like to tell the Montgomery County legislators what they should be trying to do in the next session of the General Assembly? Here is your chance. The delegation from Montgomery County is holding its annual Hearing on Legislative Priorities on November 18 at 7:00 p.m. in the 3<sup>rd</sup> Floor Hearing Room of the Stella Werner Council Building, 100 Maryland Ave, Rockville, MD. Anyone interested in testifying can sign up by email at [saha@mlis.state.md.us](mailto:saha@mlis.state.md.us) or by calling 410-841-3010 or 301-858-3010. The hearing will be carried live over County Cable Montgomery (Channel 6 on Comcast and Channel 30 on Verizon). Given the low level of attention to issues affecting Maryland's seniors in this election season, this would be a good time to let our legislators know our views on these issues.

### Maryland NARFE's Legislative Goals

The main legislative goals of Maryland NARFE continue to be to seek income tax and property tax relief for seniors. The first priority is to increase the current \$1,000 supplemental tax exemption for elderly (age 65 and over) taxpayers and spouses to match the supplemental exemption of \$3200

**Strombotne** (continued on page 3)

## MEMBERSHIP NOTES

*Jim Short,  
Membership Chairman*



For the month of September, we added ten new members, and three members were reinstated, but we lost nineteen members, including one who transferred to another chapter. As a result our chapter realized a net loss of six members.

**Please welcome the following new members:** Kathryn Brown-Etter • Eric Eskew • Harvey Levine Dorothy Miller • Louise Neagle • Charles Whittington Robert Hunter • Ann Pope • William Dorko • Linda Gorenstein.

**Please welcome back the following reinstated members:** Martha Justice • Margaret Federline Andrew Millunzi.

**We are sad to report the following deaths:** Douglas R. Earich • Nan G. Gindlesperger • William R. Hosler Howard K. Painter • Carroll A. Schory • Mary C. Weathers.

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.

Linda Bonham • Sumner Bravman • Nancy Byrd • Peter Carstensen • Dennis Clark • John Koenig • Pat Lombard Thomas Martino • Mary McGloin • Hee Rhee • Frederick Schwarz • Chiann Wan.

Remember you still have the opportunity to extend your membership for one, two or three years at the current rates before the new rates become effective January 1, 2011.

**Strombotne** (continued from page 2)

that can be claimed for elderly dependents. Del. Jim Gilchrist (D-District 17) sponsored this legislation in the House of Delegates in the 2010 session. All but two of the County's House delegation cosponsored his bill. Now is the time to thank your senator and delegates for their past support for this issue (if they were reelected) and to ask all legislators (new and returning) to support it in the coming session. Call them at the toll-free number for the switchboard at the General Assembly: 1-800-492-7122. It is important to do this before the session starts and even more important after it starts.

Any questions on State Legislative issues? Contact Dave Roseman at 301-424-5652 or email him at [Dave.Roseman@comcast.net](mailto:Dave.Roseman@comcast.net).

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## INCLEMENT WEATHER POLICY



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

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## FOR OUR MEMBERSHIP MEETINGS

Enter Asbury Methodist Village in Gaithersburg off Odenthal Ave. at Lost Knife Rd. Park at the Trott Building lot. Enter the Trott Building - no longer do you have to sign-in - just follow our signs through the passageway to the Apartment Center, to our meeting - *usually downstairs in Parker Hall*. You can ask for directions at the Asbury gatehouse.

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## TRAVEL CORNER

*Nancy Kupperian, Ways and Means*



**PANAMA CANAL** – Join NARFE members and friends for a 14-day trip through the Panama Canal from Ft. Lauderdale to San Diego including a narrated full daylight transit of the canal. Start on February 4 on the Holland America mid-size ship, the ms Statendam. Fares start at \$1,599 per person for an inside cabin and \$1,799 for an ocean view. Ports include **Aruba, Panama Canal, Puerto Caldera, Costa Rica, Huatulco, Acapulco and Cabo San Lucas, Mexico.**

Haven't seen **ALASKA** yet? Here's a short 7-day inside passage round trip from Seattle starting 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 outside. Sail on Holland America's mid-size ship the ms Oosterdam.

For more information and to book, call Nancy Kupperian at 301-428-3366 or email [sales@stwcruises.com](mailto:sales@stwcruises.com).

## NARFE'S MONTGOMERY COUNTY AREA COUNCIL (MCAC) MET ON WEDNESDAY, OCTOBER 13

Larry Lange, Coordinator, MCAC

The purpose of the MCAC is to promote coordination among the eight Montgomery County NARFE chapters.

The Council met on Wednesday, October 13, from 10:00 a.m. to noon, in the Activities/Party Room of The Forum condominium apartments on the Rockville Pike. Thanks again go to Jennifer Ramsey, President of NARFE's Rockville Chapter 1127, for arranging to have our MCAC meet in her apartment building; this is a convenient venue for everyone, and there is no charge for Jennifer's use of this room since she is a resident at The Forum. Representatives from five of the eight NARFE chapters in Montgomery County were present at this meeting. The main topic of consideration was whether the Council should sponsor an event this spring for active federal employees (AFE's). Following a discussion by those present it was decided that this decision would be postponed until the next meeting of our Council, which we hope to schedule for Wednesday, January 12 (with an alternate "snow date" of Wednesday, January 19), again to be held in The Forum apartments.

### ARE YOU TAKING ADVANTAGE OF GEMS?

NARFE uses its Global Electronic Messaging System (GEMS) to reach members whose record includes their email address. GEMS delivers news from HQ on legislative developments and breaking news stories, such as the dues increase coming in January 1, 2011, as well as other essential and helpful information. If you haven't signed up for GEMS, you are strongly encouraged to do so. It's easy to do online.

1. Visit the NARFE Web site, [www.narfe.org](http://www.narfe.org).
2. Click on the "Members" tab.
3. Sign in on the right side of the next screen by typing in your Last Name, and Membership ID Number (found on your monthly NARFE magazine mailing label, it is also on your Membership Card).
4. On the next screen, look on the left side for the heading "What You Can Do Online."
5. Click on the bullet "Join GEMS."
6. On the next screen type in your Member ID Number one more time and your Birth Date, then click "Submit." If you need to add or change your email address, that can be done by clicking on the bullet "Update Your Record."

## HELP US IMPROVE CHAPTER MEETING PROGRAMS

John Padan, former Chapter 581 President

We've noticed a distinct falling off in attendance at our monthly chapter meetings and wonder if we are offering the right mix of programs to attract you. Listed below are the categories of topics we have evolved in Chapter 581. We seek your feedback.

### Topic Categories

- A. Educational
- B. Entertainment (holiday party, picnic)
- C. Financial matters (tax changes, reverse mortgages, etc.)
- D. NARFE issues
- E. Politics (Federal and State)
- F. Senior concerns (aging in place, etc.)

### **Please jot down your response**

- Keep present categories of topics
- Increase emphasis on (indicate appropriate letter)
- Decrease emphasis on (as above)
- Here's a new idea for you.....

Please get your response to us via phone (301-869-0616), email [jpadan@comcast.net](mailto:jpadan@comcast.net), or mail to J. Padan, 19333 Dunbridge Way, Montgomery Village, MD 20886, or just drop off this part of the newsletter at the next chapter meeting.

Thank you for helping us.

## CALL MARTY!

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

### Our October 50/50 Winners

<b>To the Chapter 581 Treasury</b>		<b>\$22.00</b>
First place	Tom Kitchens*	\$ 9.00
Second place	George Hibbard**	\$ 8.00
Third place	Jim Short	<u>\$ 5.00</u>
<b>Total</b>		<b><u>\$44.00</u></b>

\* Tom Kitchens donated his first place winnings to Alzheimer's.

\*\* George Hibbard donated his second place winnings to the Chapter's Treasury.

## MARYLAND FEDERATION NEWS

*Dick Strombotne, Federation Treasurer*  
[DickS.narfe@comcast.net](mailto:DickS.narfe@comcast.net) , 240-632-9881

### Retention Committee

At its meeting on October 5, 2010, the Executive Board of the Maryland Federation of Chapters (Maryland NARFE) approved a new Membership Retention Committee with Dick Strombotne as Chair. This committee will give new emphasis to retention efforts and enable 2<sup>nd</sup> Vice President and Membership Director Barry Grier to concentrate on membership recruitment.

### Chapter 581 Newsletter Articles

Strombotne distributed two articles from this chapter's newsletter for October 2010 to the Board members for use in their chapters' newsletters. One article pointed out that members who receive renewal notices before the end of the year could save money by renewing for the 3-year membership at the current \$74 rate because the rate after January 1, 2011 will increase the 3-year membership to \$102. (That rate represents a 15 percent discount from the annual dues rate.) The second article urged members to help friends, family members, and any others who are eligible for membership in NARFE to save money by joining before January 1, 2011, at the current \$33 rate for new members, before the rate increases to \$45.

### Lapsed Member Mailing

In a similar vein, Strombotne announced plans for Maryland NARFE to send letters to lapsed members shortly after Election Day. The letters will point out the value of NARFE in defending against the unprecedented threat to the earned retirement benefits of federal employees and retirees and the opportunity to rejoin NARFE at the current dues rates before the new, increased dues rates go into effect after January 1, 2011. These letters will include partially completed forms for rejoining and a pre-addressed return envelope.

### Dues Withholding Incentive Program

At the May 2009 biennial convention of Maryland NARFE, delegates approved a new joint Chapter-Federation Dues Withholding Incentive Program (DWIP). At the October 5, 2010, Board meeting,

(continued at the bottom of the right column)

## MARYLAND FEDERATION GEARS UP FOR MAY 2-3, 2011, CONVENTION

*John Padan, Convention Co-Chair*

In an experiment to learn if a local venue will attract more members than Ocean City has, a fairly brief convention will be held at the Comfort Inn in Bowie on May 2 and 3. It will resemble the mini-conventions of the past but will include enough non-work events to offer a bit of fun. For example, the central reasons for the convention are to discuss resolutions germane to the Federation (national issues will return next year) and to elect federation officers for the next two years. These will be top priorities, but there also will be a reception on May 2, followed by a banquet with a live band. Exhibits and fun events such as a "50-50" drawing will be included in the agenda.

Volunteers will be needed and at least some of their expenses will be reimbursed.

A Convention Call will be issued in December and will include everything you need to know, such as the hotel phone number and banquet meal choices.

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(continued from left column)

Strombotne reported that only seven chapters had signed up for the joint program and only 22 members had received rebates after signing up for dues withholding under the program. He proposed, and the Board approved, that Maryland NARFE assume the responsibility for a new DWIP after the first of the year when the new dues rates go into effect. Under the new DWIP, Maryland NARFE would send groups of members who are eligible for dues withholding (retirees only) letters containing an offer of a direct \$5 rebate, partially completed dues withholding application forms, and a pre-addressed return envelope. This combination would make it easy for members to sign up for dues withholding. The new DWIP is modeled after the Colorado Federation's very successful DWIP. Certain aspects of the DWIP may be varied from time to time to improve its cost-effectiveness. (Examples: targeting sub-groups for the mailings, contents of the offering letters, amount of the rebate incentive, etc.)

## COME TO OUR HOLIDAY PARTY

The holidays are just around the corner. Our annual holiday party is a great time to renew friendships and an even better time to make new ones. Good friends, good food, and a chance to hear from “Rosie the Riveter” - who could ask for a more entertaining, enjoyable Saturday outing? We schedule the event for a Saturday so that our members who normally can't come to a weekday meeting have an opportunity to join us. Even if you've never been to a meeting, please consider joining us for this event.

Over the past several years the entertainment at our holiday parties has been outstanding as well as educational, thanks to a local performing artist who is also a history buff. At last year's event, we met “Julia Child” who was more than an outstanding cook. She was also a tremendous scholar, teacher and innovator. This year we will have the opportunity to hear the fascinating story of “Rosie the Riveter” who worked at the world's largest aircraft factory, Willow Run in Michigan. The artist who provides these portrayals, Mary Ann Jung, is a very talented performer - she researches and writes her own scripts. She performs in authentic costumes and the accents and attitudes of her characters present a realistic view of the appropriate era. Her shows are very interactive, fun, and energetic and if you'd like a preview you can check out her web site, [www.historyaliveshows.com](http://www.historyaliveshows.com).

Reservations are required. The charge is \$30 per person. Send in the reservation coupon below by December 2 - but don't wait, do it now. In case of

inclement weather, the event will be rescheduled. Hope to see you there on December 11.

**\*\*\* HEADS UP!! \*\*\***

### OUR MEETING LOCATION WILL CHANGE NEXT YEAR - 2011

Please be aware that the location of our monthly chapter meetings will change beginning *January 2011*. As of that time we will begin to meet in Rooms A-B in Rosborough Hall, which are located up the hall to the left of the Rosborough Theater, directly across from the indoor swimming pool. The January Newsletter will have more details on this change.

### REMINDER

#### Eighth Annual Health Benefits For Federal Employees Forum

Congressman Van Hollen's 8<sup>th</sup> annual Federal Employees Health Benefits Forums, held in conjunction with the Maryland Federation of NARFE Chapters will be held according the schedule below. Experts on federal health insurance plans and representatives of health insurance carriers will be present at both sessions to discuss various health plan options, the impact of new health care reforms and answer individual questions.

#### HEALTH BENEFITS FORUM SCHEDULES

**Monday, Nov. 15, 2010**      **Thursday, Nov. 18, 2010**  
 9:00 - 11:00 a.m.                      7:00 - 9:00 p.m.

*Panel begins at 9:30 a.m.*      *Panel begins at 7:30 p.m.*

Holiday Park Senior Center Executive Auditorium

3950 Ferrara Drive

101 Monroe Street

Wheaton, MD 20906

Rockville, MD 20850

For more information or directions, call 301 424-3501.

### December 11 Holiday Party Reservation

Name \_\_\_\_\_

Phone (     )                      -                      \_\_\_\_\_

No. of Diners \_\_\_\_ @ \$30.00 each = \$ \_\_\_\_\_ .00

Please mail this Reservation Coupon with a check for the total amount payable to **NARFE Chapter 581** before *December 2, 2010*.

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

### TREASURER'S REPORT

*Larry Lange, Treasurer*

#### All Funds Summary, October 20, 2010

Checking Account, Unrestricted      \$10,670.14

Life Membership, Restricted:

    Checking Account                                      134.04

    Certificate of Deposit                                      3,040.55

**ENDING BALANCE                                      \$13,844.73**

(Total Chapter Assets)

**Working Capital                                      \$11,670.14**

## DICK STROMBOTNE RECEIVES CHERISHED GERI AWARD

*John Padan, Former Chapter 581 President*

On October 21, our Chapter's past President and the Maryland Federation of NARFE Chapters' past President and current Treasurer was inducted into the Maryland Senior Citizens Hall of Fame. He was among 44 declared eligible by the Hall of Fame Board of Directors. From among the 44, a special panel of judges selected five persons to receive a GERI award—Maryland's senior citizen "Nobel Prize" for extraordinary humanitarian community service.

Readers of this newsletter are aware of the enormous commitment Dick has made to NARFE. In order to win a "GERI," he had to serve elsewhere as well. Was Dick involved elsewhere? As Al Jolson used to say, "You ain't heard nothing yet!" Dick chairs the Mid-Atlantic Senior Scientists Group of the American Physical Society. He also advocates as a volunteer on behalf of Maryland Senior Citizens. This involves senior issues, often quite apart from specific NARFE issues. In addition, he serves as the Senior Executives Association's representative on the Employees Thrift Advisory Council. This may sound dull, but it is extremely important to the retirement accounts of annuitants and their survivors. A major campaign on his part resulted in survivors being considered the legal owners of the deceased annuitant's Thrift Savings Plan. Such decision, which required a change in law, permits surviving spouses to leave the funds they inherit in the account, if they wish, and continue to enjoy low administrative fees in the management of their accounts.

Dick Strombotne may have lost the election to become NARFE National President but he is tops in Maryland!



Left picture:  
*Dick Strombotne being presented the GERI Award by Mr. Salvatore J. Molite, President, Edenwald Retirement Community and the Honorable Gloria Lawlah, Secretary, Maryland Department of Aging.*



Right picture:  
*Supporters with Dick Strombotne at the MSCHF Banquet*

## Thanks to Our "Folders"

Thanks to the group of dedicated members who assemble our newsletters, readying the over 1400 copies for mailing. With a six-page newsletter, the first step is inserting the single sheet. Next the combined pages are folded in half, a wafer seal is attached, and a mailing label added. (Our apologies if your newsletter ever has two inserts - accidents happen sometimes.) With an eight-pager, the insertion step is not required. Over the year the labor of these folks translates into a savings of more than \$2500 that otherwise would have

been paid to a printing company. Over the past two months we thank *Judy Bernstein, Tom Kitchens, Mary Klepek, Larry Lange, Charles Matkovich, John Nolan, John Padan, Marty Piper, Mary Anne Scott, Jim Short, Genevieve & Keith Steele, Dick Strombotne, Ronnie Van Alstyne, Midge Wiehl, and Eleanor & Meredith Williams* for their participation.

Think about joining the group on January 6. Spend a couple of hours socializing with other members while making a valuable contribution. We assemble beginning at 9:30 a.m., generally on the first Thursday of the month, as noted in the Upcoming Events Column.

**Gaithersburg  
Chapter 581**

12913 Summit Ridge Ter.  
Germantown, MD 20874

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

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**Three important Websites:**

[www.narfe.org](http://www.narfe.org)  
[www.mdnarfe.org](http://www.mdnarfe.org)  
[www.mdnarfe.org/chapter0581](http://www.mdnarfe.org/chapter0581)