



National Active and Retired Federal Employees Association
Gaithersburg Chapter 581

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

NOVEMBER 2012

Our Next Membership Meeting

Tuesday, November 20th

10:00 a.m. - 11:30a.m.

Rooms A & B, Rosborough Center
Asbury Methodist Village

Other Upcoming Events

November 15th (Thursday)

- Cong. Van Hollen's FEHBP Forum
Holiday Park Senior Center
Wheaton, MD
9:00 - 11:00 a.m.

November 15th (Thursday)

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

November 28th (Wednesday)

- Cong. Van Hollen's FEHBP Forum
Executive Office Bldg.
Rockville, MD
7:00 - 9:00 p.m.

Saturday, December 8th

- Annual Chapter Holiday Party
O'Donnell's Sea Grill
The Kentlands, Gaithersburg

December 10th (Monday)

- Deadline for submitting articles
for January 2013 newsletter

January 3rd (Thursday)

- Newsletter Assembly
Edwards-Fisher Building
9:30 a.m. - 11:30 a.m.

January 17th (Thursday)

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

January 22nd (Tuesday)

- Chapter Membership Meeting
Rooms A & B, Rosborough Center
10:00 a.m. - 12:00 noon

January 29th (Tuesday)

- United Seniors of MD
Legislative Forum, Annapolis

Please put these dates on your calendar

"SCAMS AND OTHER CRIMES OF CONCERN TO SENIORS" IS THE TOPIC OF OUR SPEAKER AT THE NOVEMBER 20TH CHAPTER MEMBERSHIP MEETING

Mr. Dan Lane, Public Information Officer of the Gaithersburg Police Department, will speak on this topic, which is of vital concern to everyone in today's world. Many thanks to Charles Ferrell of our Chapter for arranging for Mr. Lane to be our November speaker. Please plan to attend our meeting; all are invited.

PRESIDENTS' MESSAGE

John Padan and Larry Lange

Eleven chapter members were on hand at the gala luncheon in Glen Burnie, Maryland, to celebrate the induction of Co-President Larry Lange into the Maryland Senior Citizens Hall of Fame. This annual event took place on October 18 and involved over 700 persons welcoming 43 new inductees into the Hall of Fame. A special panel of judges selected 43 persons, from among many nominations, for this honor. All of the inductees have made "exemplary contributions to society." Chapter 581's ranks now include 17 inductees. We were pleased to be joined at the event by Larry's twin brother, Bob Lange.

By the time you read this newsletter, the general election will be upon us. PLEASE REMEMBER TO VOTE! And speaking of voting, our chapter bylaws call for the appointment in November of a nominating committee to identify potential new officers for the chapter. The current term of office expires next June 30, so the election will take place during the May chapter meeting. We hope you will consider being a candidate for one of the offices.

Our Holiday Party entertainment will continue with a return of Mary Ann Jung, who has impersonated many famous women in history. This time Mary Ann will become Elizabeth Cady Stanton, a champion of women's rights in the 19th century. Come learn what this married woman with seven children did in her spare time to help the way for the future of women in America.

This year we have a "change of venue" for our Chapter's Holiday Party, which will be held at O'Donnell's Sea Grill, in the Kentlands section of Gaithersburg, on Saturday, December the 8th, from 11:30

a.m. to 2:00 p.m. Included among the menu choices will be herb roasted chicken breast, single crab cake, and Atlantic salmon (all meals will include a salad, fresh vegetables, roasted potatoes, rum buns and assorted rolls, dessert, and choice of coffee, tea, or soda). The cost per person will be the same as last year (\$30.00). Please plan on attending by filling out the coupon in this newsletter and mailing it to your Co-President, Larry Lange, by December the first.

As usual, there will not be a Chapter 581 newsletter for December. Our sincere best wishes for safe and happy holidays for all our members and friends with their families and acquaintances. And – see you in the New Year !

FEDERAL LEGISLATIVE REPORT

*Jim Cowie, MDFed Federal
Legislative Committee Chairman,
Deferred Annuity Coordinator,
and more*



Whoever is elected will have to deal with immediate issues concerning expiring tax provisions, Medicare reimbursements to providers, postal overhaul, and sequestration, all within the context of a national debt that needs to be significantly reduced.

At the same time, the election candidates are presenting different approaches to improving the economy and creating more jobs. One philosophy is that emphasis should be given to reducing tax rates with simplification of the tax codes and reduction of legislation, while the other view is that there needs to be a balanced approach, involving increased revenues as well as cuts, and that additional investments should be made in infrastructure, education and basic research to continue to provide an enhanced basis for private business to capitalize on new opportunities. (It is noteworthy that the recently-awarded Nobel prize for Physics was shared between a Frenchman and a U.S. Federal scientist. Their contributions will markedly improve the performance of electronic devices.)

At the local level, there is particular interest in Maryland's 6th Congressional district, which is

expected to be a close race. The incumbent is Roscoe Bartlett who is being challenged by John Delaney. They have been engaged in a series of six debates around the district, including a recent lively event in Rockville.

Bartlett has been most active in Congress on the Armed Services Committee and chairs one of its subcommittees. In the past he has been given recognition for 10% of his votes not being in accordance with the preference of his party, but more recently, he has joined the Tea Party caucus, because of the importance he places on constitutional government.

Delaney has established two successful businesses, and in doing so has created over 5,000 jobs in Maryland. His activities include providing loans to small businesses, and he is heavily involved in non profit organizations. He makes clear that he is not a career politician, but is driven by the wish to give back to the environment that has enabled him to be successful. He regards his major strength as an awareness of the challenges facing American businesses in an evolving global economy, based upon his personal experience, and he intends to continue to make independent assessments of what he thinks is the right course of action. For example, he believes that redistricting in Maryland should be dealt with by a balanced independent panel, even though he may be the beneficiary of the most recent decision, and is fully aware that other parts of the country, such as Texas, might opt to continue with their gerrymander approaches.

For the Federal community, the decisions regarding the immediate issues and the reduction of the national debt will determine how much needs to be contributed by cost reductions applied to the Government sector. In the sequestration plans, which are to be implemented automatically, if alternative arrangements are not approved, there is an equal allotment of \$600 billion, over ten years, to the Defense and National Security, and to the civilian part of Government expenditures. However, there has been considerable lobbying to reduce the allocation of the Defense cuts, partly because of strategic considerations, and partly because of employment effects. If this effort succeeds then there inevitably will be increased pressure for even more cost reduction on the civilian side.

If one wishes to see the official statements of the two parties concerning their attitudes to the Federal Community, then go to The Washington Post web site <http://www.washingtonpost.com/politics/decision2012/obama-and-romney-on-the-issues-federal-workforce/2012/10/16/5697c6d0-17bb-11e2-9855-71f2b202721b-story.html>.

This source can only be expected to give a general sense of the attitude of the two parties towards the Federal Community, when the impact is very much determined by the details of the policies that are implemented. It is virtually certain that our interests will be affected negatively to some degree, but it remains to be seen whether this will involve belt tightening around the waist, which would be much more tolerable than the alternative of belt tightening around the neck. Which result will apply will be much affected by the outcome of the election, so it is very important that each one of our members exercise their right to vote in this most crucial election.

MEMBERSHIP NOTES

Jim Short,
Membership Chairman



For the month of September we gained no new members, but seven members were reinstated.

During this period of time we lost 20 members, including three members who transferred to other chapters, and one deceased member, for a net loss of 13 members.

Please welcome back the following reinstated members: Charles Bondi • Muriel de Renzis • Robert Lindsay • Walter Pancik • Joy Sortino • Betty Allen.

We are sad to report the following death:
Hipolito V. Nino.

The following members were dropped for non-payment of dues as of June 1:

Philip Berman • James Chantler • Marsha Crowley • John de Forge • Herman Der • Jan Howard • Rose Kaplan • Stephen Lubin • Richard McKay • Eleanor Miller • Paul Riordan • Susan Savage • Carmen Stortsman • Douglas Terle • William Tilley • Rosann Werner.

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.

Come to the November meeting and bring a friend. The topic of many of our meetings will appeal to all senior citizens, so don't hesitate to invite friends who are not NARFE members.

LOOKING TO "EXCEPTIONAL AGERS" TO HELP UNLOCK THE SECRETS FOR A LONG, HEALTHY LIFE

Researchers from the National Institute on Aging (NIA) want to know why some people live in excellent health into their 80's, 90's and older while others face failing health much sooner. To unlock the secret of exceptional aging, researchers are recruiting healthy, active seniors 80 years and older into the IDEAL Study ("Insight into Determinants of Exceptional Aging and Longevity"). The "exceptional agers" who qualify for the IDEAL study can walk a quarter of a mile unassisted without pain or shortness of breath, have no significant memory loss or cognitive impairment, and have no serious medical conditions. IDEAL study participants will become part of the longstanding Baltimore Longitudinal Study of Aging (BLSA). Each year they will go to Harbor Hospital for a complete physical and cognitive assessment.

Dr. Luigi Ferrucci, Scientific Director at NIA and the principal investigator of the study, says, "... we hope to identify the mechanisms that are critical for exceptional aging and longevity. In the future, these mechanisms could be enhanced, therefore allowing many more people to be healthy and productive up to very late in their life." These volunteers will be making an enormously important contribution to our knowledge about aging. It is a generous legacy to those who come after.

If you or someone you know might qualify as an exceptional ager you can email IDEAL@westat.com for more information. If you are interested in participating in the IDEAL Study, call toll-free 1-855-80 IDEAL (1-855-804-3325) to see if you qualify. Additional information may be found on the NIA website at www.nia.nih.gov/ideal

TWO ANNUAL FEHBP FORUMS WILL BE HELD IN NOVEMBER

Congressman Chris Van Hollen will hold his 10th Annual Federal Employees Health Benefits forums in cooperation with NARFE on Thursday morning, November 15th in Wheaton and on Wednesday evening, November 28th in Rockville.

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 to answer individual questions.

Thursday, November 15, 2012

9 a.m. – 11 a.m. (Panel begins at 9:30 a.m.)

Holiday Park Senior Center

3950 Ferrara Drive • Wheaton, MD 20906

Wednesday, November 28, 2012

7 p.m. – 9 p.m. (Panel begins at 7:30p.m.)

Executive Office Building

101 Monroe Street • Rockville, MD 20850

50/50 Winners at the October 23, 2012 Chapter Meeting

To the Chapter 581 Treasury	\$ 21.00
First place Jim Cowie	\$ 10.00
Second place Thelma Fletcher	\$ 6.00
Third place Claudette Ippolito	\$ 4.00
Total	\$ 41.00

TREASURER'S REPORT

Larry Lange, Treasurer

All Funds Summary, October 17, 2012

Checking Account	\$ 9,814.14
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$ 2,795.14
TOTAL CHAPTER ASSETS	\$12,609.28
WORKING CAPITAL	\$ 9,814.14

INCLEMENT WEATHER POLICY

Now that winter is just around the corner, please note if there is snow or other inclement weather on the day of our monthly Chapter meeting, we will 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 Chapter meeting, our meeting will be canceled. This information is available very early on the day of our meeting on radio and TV news, and on the website for Montgomery County Schools – <http://www.montgomeryschoolsmd.org/>

THANKS TO THE OCTOBER NEWSLETTER'S ASSEMBLY GROUP

Thanks very much to the following 12 members who helped apply address labels and wafer seals to our October newsletter on October the 4th. We couldn't have done it without you! This is the second time our printer, Franklin Press, has "machine folded" this eight-page newsletter for us, which was a BIG help!!

Larry Lange	Dick Strombotne
John Padan	John Nolan
Marty Piper	Ronnie Van Alstyne
Keith Steele	George Donovan
Jim Short	Charley Garfinkel
Roger Dahlman	Charles Matkovich

Please think about joining us the first Thursday of most months to help fold and apply address labels and wafer seals to our monthly Chapter 581 newsletter; the more persons we have helping us, the quicker this task goes – not only is this a big help to your Chapter, but you get to chat with several fellow 581 members, and – it's a lot of fun. We do our newsletter assembly in the ground floor library of the Edwards-Fisher Building on the Asbury Methodist Village campus.

And *many thanks* to our great diligent *proof-readers!*



Our five Chapter 581 delegates (left to right: Dr. Jim Cowie, Cheryl Martin, 1st, Vice President Joe Martin, Marty Strombotne, and Dr. Dick Strombotne) to NARFE's 32nd National Convention in Reno-Sparks, NV, August 26th through 30th, 2012 reported on their Convention experience at our September 25th Chapter membership meeting.

DECEMBER 8TH HOLIDAY PARTY RESERVATION

O'Donnell's Sea Grill
 311 Kentlands Blvd., Gaithersburg, MD 20878
 11:30 a.m. – 2:00 p.m.

Name(s): _____

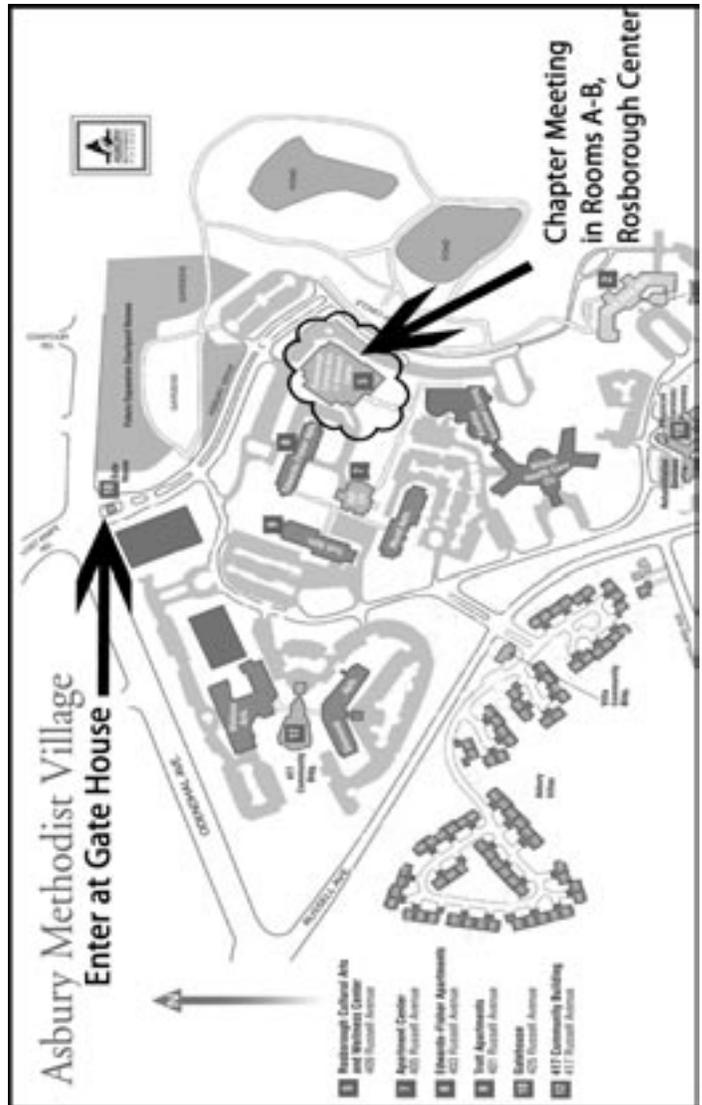
Number of Diners x \$30.00 = \$ _____

Please mail this Reservation Coupon with a check for the total amount (made out to NARFE Chapter 581) **by December 1, 2012.**

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



Mr. Salvatore Molite, President of Edenwald Retirement Community, presents Chapter 581 Co-president Larry Lange with Larry's certificate of membership in the MD Senior Citizens Hall of Fame at the October 18th awards luncheon in Glen Burnie, MD.



**Gaithersburg
Chapter 581**

19333 Dunbridge Way
Montgomery Village, MD
20886

National Active and Retired Federal Employees

Chapter 581 Gaithersburg - Chartered December, 1956

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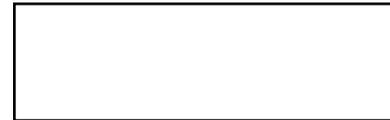
**Every Member Get A Member!
PROTECT YOUR RETIREMENT!**

RETURN SERVICE REQUESTED

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

Three important Websites

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



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