



National Active and Retired Federal Employees Association  
**Gaithersburg Chapter 581**

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

## **OCTOBER 2012**

### **Our Next Membership Meeting**

**Tuesday, October 23th**

10:00 a.m.

Rooms A & B, Rosborough Center  
Asbury Methodist Village

### **Other Upcoming Events**

#### **October 17th (Wednesday)**

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

#### **October 18th (Thursday)**

- MD Senior Citizens Hall of  
Fame luncheon and Award  
Ceremony, Glen Burnie, MD

#### **October 23rd (Tuesday)**

- Chapter Meeting  
Rooms A & B, Rosborough Center  
10:00 a.m. – 11:30 a.m.

#### **October 24th (Wednesday)**

- Deadline for submitting  
November newsletter articles

#### **November 1st (Thursday)**

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

#### **November 15th (Thursday)**

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

#### **November 28th (Wednesday)**

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

*Please put these dates on your calendar*

## **A SPEAKER FROM THE FOUNDATION FOR FINANCIAL EDUCATION WILL HIGHLIGHT OUR OCTOBER 23RD CHAPTER MEMBERSHIP MEETING**

His topic will be "Financial Pitfalls," certainly a very timely topic. Please plan to attend our meeting; all are invited.

## **PRESIDENTS' MESSAGE**

*Larry Lange and John Padan*

With the General Election rapidly approaching we have to be forceful about urging chapter members to vote. This was addressed last month but not on page one. Now we are on the first page and stress the importance of voting and not sitting it out on November 6. As Dave Roseman has repeatedly written, "If you don't vote you can't complain after the election." Once again, we urge you not to be a single issue voter. Ponder the issues, ignore misleading ads, think about what sort of society you want for the future, and vote accordingly.

Another contribution you can make is to work for a candidate by volunteering to help out at a phone bank or perhaps join others in door-to-door campaigning. Our experience is that even one hour a week of your time is appreciated and, oddly enough, it is fun.

We are happy to report that our chapter meetings will continue to be held at Asbury at least through May 2013. This is Asbury's planning horizon and does not mean that we will be evicted after May. The March chapter meeting will be in our old home, Parker Hall; the other meetings will be in the Rosborough Center. And, best of all, we resumed the 10 a.m. start for our meetings this past month. We hope to see more attendees now that you can join us at 10 a.m.!

Congressman Chris Van Hollen is again sponsoring two FEHBP Health Forums in November; see the article elsewhere in this newsletter for the dates, times, and locations of these two events (the first is during the day, the second will be held in the evening).

## FEDERAL LEGISLATIVE REPORT

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



NARFE is a nonpartisan organization, but our ability to defend our interests is very much affected by politics. The coming election is more significant, for our prospects, than any in living memory.

Decisions must be made in major areas, such as tax policy and addressing the National Debt, which involves consideration of Entitlement Policies, and the costs of major areas, such as Health and Defense.

The best election result, from NARFE's perspective, would be a clear message that the country condemned the gridlock, that has been the pattern over the last two years, and it wanted our politicians to get back to negotiating compromises that moved the country forward. NARFE would then have a better chance that our reasoned arguments were evaluated on their merits, and not ignored because they did not fit well with a rigid political dogma.

*The Washington Post* published recently a poll on the attitude of the general public to the Federal Government. The "Very/somewhat negative" votes were disturbing, amongst Republicans (85%), Independents (56%), and Democrats (41%), which emphasizes that we have not been very successful in combating the propaganda that the Government sector has too many people doing too many things inefficiently, with pay and conditions that exceed those of the private sector. Much of this caricature is untrue; for example, the number of current Federal employees, per capita, is less than applied in the Reagan administration.

We have a much more positive story to tell about the many contributions that Government employees provide to society, from essential support of research, which provides the foundation for entrepreneurial exploitation, to more basic contributions which protect the country from ill effects. In addition to NARFE efforts to promote this message, every member should be helping to explain how the general public will be adversely affected, if the brunt of future cuts falls disproportionately on the

Federal sector. For example, do they agree with significant cuts in the National Park Service, or with reductions in support for their family members to attend college? It would be naïve to assume that the winners and losers will be decided objectively, based on the merits of their arguments. The sequestration process, to be applied next year, if the debt issue was not otherwise addressed, allocated \$1.2 trillion in cuts over 10 years equally to Defense/National Security and to the Civilian side. There has already been an expensive campaign to roll back the cost cutting on the Defense side, which goes further than what the Pentagon proposed. This is driven more by the industrial interests and employment considerations, than by a balanced review of Defense strategy. The significance of this for NARFE is that, if this campaign succeeds to any degree, it adds to the pressure for additional reductions on the civilian side.

The most productive contribution our members can make is to get involved in the election process and to persuade their friends and neighbors that the Federal Government has much more to offer to society than many realize. It is not in their self interest for such services to be cut arbitrarily, and to the degree proposed on the basis of political dogma.

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## STATE LEGISLATIVE REPORT

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



The November Elections are near and each of us gets to be a Legislator. There are four Statewide Questions on the ballot that will be decided by the electorate and depending on the vote become law.

Question#4 - Public Institutions of Higher Education Tuition Rates. This establishes that individuals, including undocumented immigrants, are eligible to pay in-state tuition rates at community colleges in Maryland and then if they complete 60 credit hours at a community college they would be eligible to pay in-state rates at a four year college in Maryland. A vote for this proposal means undocumented immigrants who meet the criteria in the bill will be eligible to pay in-state tuition rates. A no vote or against means they will be charged out-of-state tuition rates.

Question#5 - Congressional Districting Plan. Establishes the boundaries for the State's eight U.S. Congressional Districts based upon recent census figures. A vote FOR means the districts as changed by Senate in the past legislative session will remain in effect as they now exist. A vote Against means the general assembly will have to pass another bill defining Congressional districts in time for the 2014 primary election.

Question#6 - Civil Marriage Protection Act. Establishes that Maryland's civil marriage laws allow gay and lesbian couples to obtain a civil marriage license. A vote for means that same-gender couples will be allowed to marry in Maryland beginning January 1, 2013. A vote against means same gender couples will not be allowed to marry in Maryland.

Question#7 - Gaming Expansion Referendum. The State Legislature in Special Session passed a law to increase the number of casinos in Maryland by 1; Allow for table games in all of the facilities; It allows the casinos to operate 7 days a week, 24 hours a day; and reduces the share (tax) that the casinos pay to the State of Maryland. A vote for means an increase in the number and type of gambling casinos and lowers the gambling tax on every casino by an amount ranging from 16 to 33 percent. A vote against means no changes will be made to gambling casinos as previously authorized.

As you can see besides the local, congressional and presidential race there are a lot of reasons to go out and vote. A democracy cannot effectively function if its citizens don't participate.

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## MEMBERSHIP NOTES

*Jim Short,*  
*Membership Chairman*



For the month of August we gained two new members, including one who transferred from another chapter, and four members were reinstated.

During this period of time we lost 20 members, including one member who transferred to another chapter, and four deceased members, for a net loss of 14 members

**Please welcome the following new member:**  
Susan Carneal.

**Please welcome back the following reinstated members:** Verlar Cook • Cynthia Falke • Roderic Witchey • Fredda Shere-Valenti • Michael Tokar.

**The following transferee should be made most welcome:** Diane Leaman.

**We are sad to report the following deaths:**  
M. Jeanne Burrous • Phyllis H. Ettle • John Farrell • George M. Maliszewski.

**The following members were dropped for non-payment of dues as of May 1:**  
Helen Barr • Debra Beals • Mary Belliveau • Lina Dalal • Delia Emmerich • Thomas Flaherty • Mildred Klee • Zvonko Labas • Robert Lindsay • Heidi Oestreicher • Johanna Pritsios • Charles Raley • Dorothy Strayley • Raghavan Varadachari • Charles Wimer.

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.

R&R usually means Rest and Relaxation, but for NARFE members, it should mean Recruiting and Retention.

Come to the October meeting and bring a friend.

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## DUES WITHHOLDING -- AGAIN

*Dick Strombotne, Chair,*  
*Federation Membership Retention Committee*  
*DickS.narfe@comcast.net*

Dues withholding. It is easy. It is convenient. It is time saving. It is money saving. And you can sign up for it anytime and see it take effect when your current membership is due to expire.

You will save \$6.00 on your national dues every year when dues withholding goes into effect. The small monthly payment covering national and chapter dues is less than \$4.00 for most NARFE members. Just fill out the Dues Withholding Application for Retirees form on page 30 of the October issue of NARFE magazine. You will need your Social Security Number and the CSA or CSF number on your OPM annuity. Do it today.

**This Macroscopic is in honor of Meredith Williams, an active 581 Board member who was a big fan of these word puzzles.**

A	121 55 166 107 83 137 78 23 39 116	An outdoor task that you may do periodically (3,3,4)
B	134 7 175 44 17	Likely ethnic background of MW given his name
C	130 180 170 101 12 81	Where MW's NARFE chapter holds its meetings
D	125 151 82	At this very moment
E	99 149 122 47 111 92 29	Princess of Denmark in Hamlet
F	4 169 88 28 164 19 131 65	If a police car comes up behind you, the last thing you want to see is _____ lights
G	162 155 139 146 182 176	The late lead singer of the band QUEEN, _____ Mercury
H	33 105 178 147 119	How a child might start a letter to Santa Claus (1,4)
I	142 1 87 24 160 38 174 154 73	MW's rank at his retirement.
J	11 110 123 173 52 114 5	Heartfelt condolences go to her, mixed with congratulations for such a successful union
K	96 171 118 31 161 53	May be offered for the return of a missing child or animal
L	124 179 156 13 177 172 20 35	MW and clue J would assist with the Chapter Newsletter _____
M	159 37 64 85 97	A proud daughter
N	138 6 36 93 181 14	At the start of a performance, the lights are often _____
O	57 163 8 76 40 30 145 3	Clue M applies here also
P	75 58 144 112 165 15 67 91	If you _____ someone, it means you measure more pounds on a scale
Q	94 157 18 129 126	Made a very serious pledge
R	167 69 42 103 34 90 46	A device used by those prone to asthma attacks
S	77 48 109 115 72	You become this when you come out of being asleep
T	168 84 25 61	The third example of clue M
U	70 133 79 150 98 135 9	Held tightly by hand
V	117 21 128 51 71 74 63	A plane curve
W	62 27 136 158 127	The reason we knew and admired MW
X	16 45 152 66 59 108	Defeat overwhelmingly
Y	102 106 56 86 68 2 32	A chemical element used in batteries
Z	95 140 22 41 113	First name of British nurse executed in Belgium during World War I, for helping escapees.
a	10 143 104 50 132 153	Rodent with short ears and bushy tail
b	43 89 49 148 100	Total (3,2) ( Note- there is no clue "c" )
d	54 141 80 26 120 60	A silly person

				1 I	2 Y	3 O		4 F	5 J
6 N	7 B	8 O	9 U		10 a	11 J	12 C	13 L	14 N
15 P	16 X	17 B		18 Q	19 F	20 L	21 V	22 Z	23 A
24 I	25 T		26 d	27 W	28 F		29 E		30 O
31 K	32 Y	33 H	34 R	35 L		36 N	37 M	38 I	
39 A	40 O	41 Z	42 R		43 b		44 B	45 X	46 R
47 E	48 S	49 b		50 a	51 V	52 J	53 K		54 d
55 A	56 Y		57 O	58 P	59 X	60 d		61 T	62 W
	63 V	64 M	65 F	66 X	67 P	68 Y	69 R	70 U	
71 V	72 S	73 I	74 V	75 P	76 O	77 S	78 A	79 U	80 d
81 C		82 D	83 A	84 T	85 M	86 Y		87 I	88 F
89 b	90 R		91 P	92 E	93 N		94 Q	95 Z	96 K
97 M		98 U	99 E	100 b	101 C	102 Y	103 R	104 a	
105 H	106 Y	107 A	108 X		109 S	110 J	111 E		112 P
113 Z	114 J		115 S	116 A	117 V	118 K		119 H	120 d
121 A		122 E	123 J		124 L	125 D	126 Q		127 W
128 V	129 Q	130 C	131 F	132 a	133 U		134 B	135 U	136 W
137 A		138 N	139 G	140 Z	141 d	142 I	143 a	144 P	145 O
146 G		147 H	148 b	149 E	150 U	151 D	152 X	153 a	154 I
155 G	156 L		157 Q	158 W		159 M	160 I	161 K	162 G
163 O		164 F	165 P		166 A	167 R	168 T	169 F	
170 C	171 K		172 L	173 J	174 I	175 B	176 G		177 L
178 H	179 L	180 C	181 N	182 G					

**HOW TO SOLVE**

- Transfer the answers to the clues into the grid using the number under each letter.
  - The receiving square shows which clue provides its content.
  - Words emerge between the black squares, continuing from line to line.
  - If you guess emerging words, insert the extra letters found back into the answers.
  - When all the clues are solved, the grid reads as a paragraph whose title is the first letters of the clue answers reading downward.
- Note - if a clue answer involves more than one word, indication is given of the number of letters in each word. Eg clue "b" above.

Solution is given on page 7

## IN MEMORIAM

*Marty Strombotne, Recording Secretary*

Dr. Annabel Liebelt, NARFE Activist and President of Chapter 581 in 1998-2000 passed away on September 10, 2012 in Durham, North Carolina at the home of her son. She was 86 years of age and a native of Takoma Park, MD. She lived the last 15 years at the Asbury Villas. Annabel received her Ph.D. in Microscopic Anatomy from Baylor College of Medicine. She had a distinguished academic career in the field of animal cancer research.

Annabel was very active in Chapter 581 for many years. She coordinated efforts to find longtime Chapter 581 members who were eligible to become Honorary Members of NARFE. She advised newly elected 581 Officers on ways to improve attendance and memberships. She was the Chapter liaison to Asbury Village and arranged many events such as political forums over the years. Annabel participated in a number of NARFE Conventions held around the country and was a great cheerleader for Chapter 581. She was a whirlwind of activity for causes she believed in and was always an optimist. She was very proud of being inducted into the Maryland Senior Citizens Hall of Fame in 2005 for her outstanding voluntary service to her community. Her children and grandchildren were her greatest treasure and she loved to tell stories of their latest achievements and adventures.

Annabel will be truly missed by all who knew her. Her life and memory were celebrated on October 6th at Gaithersburg Presbyterian Church. Memorial contributions may be made in her name to Gaithersburg Presbyterian Church's Memorial Fund, 610 South Frederick Ave., Gaithersburg, MD 20877, or to McDaniel College, Two College Hill, Westminster, MD 21157.

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## TREASURER'S REPORT

*Larry Lange, Treasurer*

### All Funds Summary, September 20, 2012

Checking Account	\$10,105.80
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$ 2,795.12
<b>TOTAL CHAPTER ASSETS</b>	<b>\$12,900.92</b>
<b>WORKING CAPITAL</b>	<b>\$10,105.80</b>

## CONVENTION NOTES

*Dick Strombotne, MD Federation Treasurer*  
*DickS.narfe@comcast.net*

Five members of Gaithersburg Chapter 581 attended the 2012 National Convention in Sparks, NV, in August. They were Joe Martin who was the chapter's lead delegate, Cheryl Martin, Jim Cowie, Dick Strombotne, and Marty Strombotne who served on the Ballot and Teller Committee.

The highlights of the convention included: the keynote address by John Barry, Director of OPM; the unopposed reelection of the four national resident officers; approval of the revision of the national Bylaws and Standing Rules; and the election of Maryland NARFE's 1st Vice President Evelyn Kirby as Region II Vice President.

OPM Director Barry's talk was very well received. He credited the NARFE Member Benefits staff with proposing ways to reduce the backlog for processing pension claims from 60,000 to the current 42,000.

The Convention approved the Legislative Program for the 113th Congress pretty much as proposed by the Legislation Committee (Evelyn Kirby was Vice Chair) with just one amendment. Dick Strombotne offered an amendment to delete a phrase that implied that NARFE would take the national debt into account when proposing legislation. It was approved with little debate. The Legislative Program includes language from Chapter 581's resolution supporting legislation to roll back the increase in pension costs for new federal employees as broadened by the Legislation Committee. It also includes language supporting six day service in post offices, opposing closing of rural post offices, and supporting the elimination of the requirement for the USPS to prefund in 10 years the projected 75-years health care costs of employees. A motion was offered to eliminate NARFE's support for DC statehood, a position which was added to the Legislative Program two years ago. After vigorous debate the motion was rejected by a wider margin than the original resolution received. The report of the Legislation Committee is posted on the NARFE website in the Convention section, along with other presentations given at the convention.

Debate on the proposed revision of the Bylaws and Standing Rules lasted about two hours on Monday afternoon until it was halted when the delegates approved a “call for the question.” Four motions to amend the proposed revision were offered, all relating to the first page of the document. When the ballot votes were counted Wednesday morning, the amended proposal was approved by a 78% majority. As a result of the new DC statute governing nonprofit corporations it is likely that the newly approved Bylaws will need further revisions. The new approved Bylaws are only slightly changed from the one posted on the NARFE website in the Convention section.

The National Executive Board (NEB) established the new national electronic chapter (E-chapter) early in 2011 and has diligently promoted it in recruiting, retaining, and reinstating members. Currently it has 4428 members, 473 of whom live in Maryland. Four resolutions and motions addressed E-chapter matters. All but one were rejected. The successful motion was offered by Dick Strombotne as New Business. It says that NARFE policy is not to favor one chapter or group of chapters in the membership renewal process. It is intended to change the current practice of promoting the E-chapter in renewal notices sent by email to members of local chapters. The failed resolutions would have required members of the E-chapter to provide their email addresses to the chapter and to headquarters, would have dissolved the E-chapter and transferred all of its members to local chapters, and would have required headquarters to provide to federations the membership data of the E-chapter members living in the state of the federation.

## 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

## THANKS TO THE SEPTEMBER NEWSLETTER'S ASSEMBLY GROUP

*Thanks very much* to the following eight members who helped apply address labels and wafer seals to our September newsletter on September the 6th. We couldn't have done it without you! We had asked our printer, Franklin Press, to “machine fold” 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

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!*

MW-An officer and jovial gentleman  
Our friend, Meredith Williams, was a family man, with a shrewd mind, not just an engaging personality, which made him popular with all who knew him. He and Eleanor were dedicated supporters of NARFE.  
He will be badly missed.  
A Mow the lawn B Welsh C Asbury D Now E Ophelia  
F Flashing G Freddy H I wish I Commander J Eleanor  
K Reward L Assembly M Nancy N Dimmed O Jennifer  
P Outwigh Q Loved R Inhaler S Awake T Lisa U Grippped  
V Ellipse W NARFE X Thrash Y Lithium Z Edith a Marmot  
b Add up d Nitwit

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**Three important Websites**

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



**CHAPTER OFFICERS**

**Co-Presidents**

John Padan, 301-869-0616  
jpadan@verizon.net  
Larry Lange, 301-972-6775  
LLange3751@aol.com

**1st Vice President**

Joseph Martin, 301-867-7350  
nitpam@aol.com

**2nd Vice President**

George Donovan, 301-948-3156

**Treasurer**

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

**Recording Secretary**

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

**Financial Secretary**

Donnie Sue Ferrell, 301-926-1361

**KEY CONTACTS**

**Membership**

Jim Short, 301-330-5084  
jshort@comcast.net

**Service Officer**

Helen Berkson, 301-881-1168

**"Protect America's Heartbeat"**

Captain, Chapter 581  
Roger Dahlman, 301-977-2697  
rcdahlman@verizon.net

**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 and Larry Lange

**Asbury Liaison**

Rocky Jones

**Chaplain**

Rev. Ken Jones

**Community Affairs**

Charles Ferrell, 301-926-1361

**Fifty-Fifty**

Bob Hoover

**Sunshine Lady**

Marty Strombotne

**Greeters**

Marty Piper  
Rocky Jones

**Newsletter Coordinator**

Larry Lange, 301-972-6775

**Newsletter Assembly**

Marty Piper, 301-299-6519

**NARFE-PAC Coordinator**

Doug Newton, 301-869-2129

**MD/PAC**

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

**Web Master**

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