



National Active and Retired Federal Employees Association

Gaithersburg Chapter 581

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

September 2011

Our Next Membership Meeting:
September 27th (Tuesday), 10:00 am
Rooms A-B, Rosborough Center,
Asbury Methodist Village.

Other Upcoming Events

September 22nd (Thursday)
Chapter 581 Board Meeting
Conley Hall, Trott Building
10:00 a.m. – 12:00 noon

September 28th (Wednesday)
Deadline for Newsletter Articles

October 4th (Tuesday)
MD Federation Board Meeting
Comfort Inn, Bowie, MD

October 6th (Thursday)
Newsletter Assembly
Library, Edwards-Fisher Bldg.
9:30 a.m. – 11:30 a.m.

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

October 20th (Thursday)
MD Senior Citizens Hall of Fame
Awards Luncheon
Glen Burnie, MD

October 25th (Tuesday) 10:00 am
Chapter Meeting,
Rooms A-B, Rosborough Center,
Asbury Village

October 26th (Wednesday)
Deadline for Newsletter Articles

November 3rd (Thursday)
Newsletter Assembly
Library, Edwards-Fisher Bldg.
9:30 a.m. – 11:30 a.m.

Put these dates on your calendar

TEN TIPS TO CREATE A LASTING LEGACY FOR YOUR LOVED ONES

We're very pleased to have Gary Altman speak to our chapter again on this timely topic. Be sure to plan on attending our September 27th meeting to hear Gary's presentation on this topic of great importance to us all.

PRESIDENTS' MESSAGE...Larry Lange and John Padan

(1) Last May's election should have handed off the baton to a **new president**. Instead there were no takers. Therefore – welcome to the tenure of two past presidents transformed into co-presidents. Although the notion of co-presidents is new to Chapter 581, this is not the first time in our history that a past president has had to serve again. In fact, Maurice Spalding set our chapter record by serving as president three times (1968-69, 72-74, and 77-78). So maybe things could be worse. We'll do our best to keep chapter activities on track and are grateful to the new officers and other volunteers who do the work of the chapter.

(2) **Update** on the current status of the threat to our retirement benefits: Roger Dahlman is our chapter's contact person on the "Protect America's Heartbeat" campaign. See his article on page 7 for an update on NARFE's response to the serious attacks which are being aimed at federal employees' and retirees' earned benefits.

(3) We have a huge membership but only a small number of you attend the chapter **meetings**. And that number is shrinking. What does that mean? It could mean that most members applaud the objectives of NARFE (why else join?) but are less than enthusiastic about participating in membership activities. If that is the case, should the Board focus more attention on your interests? What might be helpful to you as a reader of our newsletter who eschews the social aspects of membership? We are serious about this. Your co-presidents would like to hear from you (see back page for contact information).

(4) **Recent past events:** Our chapter picnic was held in Bohrer Park on Tuesday, June 14th. We had three classic cars and their owners come to the picnic: Ken Jones brought his 1966 yellow Corvair convertible; Larry Barker brought his very interesting three-wheeled prototype vehicle; and Bob Lange [Larry's twin brother] brought his 1965 Pontiac GTO which has been owned by three of the four Lange brothers since it was new. After a delicious meal ("self-catered" as in the past few years), these three gentlemen gave a brief description and background on their cars. Many thanks to MD Federation First Vice President/Legislative Director Evelyn Kirby for coming all the way from the eastern shore to conduct the installation of our new chapter officers. Outgoing President, Mary Anne Scott, thanked and recognized officers, board members, and other volunteers who had supported her 3-year term. She expressed her appreciation with gifts from her home state, Tennessee. Also State Senator Roger Manno (Democrat, Dist. 19) stopped by our picnic. The new budget for this and next year appears on page 6; including the process and the upcoming vote to approve the proposed budget. And the annual 581 planning meeting went well on August 11th.

FEDERAL LEGISLATIVE REPORT

Jim Cowie, MDFed Federal Legislative Committee Coordinator for District 4 and more



Several MD politicians have been holding public meetings about the deal that at the very last minute prevented the U.S. from defaulting on its national debt.

The first I attended was by Senator Ben Cardin who explained that in the first phase, a trillion \$'s of cuts would be decided by assigning targets to Appropriations Committees in the House and Senate who would then need to reconcile their proposals for their areas of responsibility. In a second phase, a Super Committee of six Senators and Six members of Congress, equally divided between the parties would be called upon to reach agreement on further cuts of at least \$1.2 trillion. If they failed to agree, these cuts would be applied equally to military and domestic spending including an allocation of 2% to Medicare providers. There was no specific mention of cuts to the pay and contributions to the health benefits for the federal community but these could be included in any of the three stages of the plan.

Senator Cardin assured us of his solid support for the federal community and the Senate would be seeking to protect the federal community from further unfair treatment especially in the first phase.

A second presentation was made by Republican Congressman Andy Harris from the Eastern Shore who said he recognized that the federal community provided valuable services, but in our present economic circumstances there would need to be changes which would affect current and future federal employees but were unlikely to impact on federal retirees.

The third Congressman to meet with NARFE specifically was Congressman Chris Van Hollen who is particularly important because he is on the Super Committee and is regarded as the best informed member about the federal community's contributions at home and abroad. He reassured us that he will be doing all he can to protect our interests but for the Super Committee to have any chance of reaching an agreement, there would need to be flexible and compromise amongst the members with strongly opposed views and if they failed to agree it was very likely that further cuts would be imposed which could be even more damaging to our interests. The military and medical providers have already announced that they will lobby for their protection with funds of \$70 million and \$50 million respectively and they are sure to feature strongly in their arguments the manpower implications of cuts that might be applied to

Cowie (Continued on page 4.)

STATE LEGISLATIVE REPORT

Dave Roseman, MD PAC Chair and MD Fed Budget Officer



The summer has been quiet on the Maryland State front, but the State Legislative Committee (SLC) has been actively preparing for the expected special legislative session this September as well as next year's full legislative session that begins in January. First, the MD-PAC funded attendance at a number of fund-raising events by members of the State Legislature. Attending these were members of the State Legislative Committee as well as NARFE members who are constituents from the legislators' district. Legislators that were supported included delegates Hubbard, Howard, Reznik, McComas, Puliam and the entire 21st district. The SLC also has been working on an overall strategy to present to our legislators that clearly shows the benefits to the state of having retired Federal employees stay in Maryland as opposed to moving south or to some state that fully exempts federal pensions from state income taxes. As individual, state, and the federal budgets all get squeezed, we all need to make decisions in our own best self interest. Our position is that it is in the interest of the State of Maryland to treat seniors, especially retired federal employees, well, or we may find it advantageous to move.

The upcoming special legislative session is primarily to deal with district boundaries based upon the latest census figures. A recent article in *The Washington Post* showed that Maryland had one of the most gerrymandered district maps in the U.S. and was going to try and do some more changing in order to eliminate one of the two Republican districts. In addition there has been talk of considering a variety of tax issues, including increases in transportation (gas tax) and expansion of the sales tax. Maryland has been losing out to Virginia on a consistent basis in the recent past when businesses consider relocation, despite Maryland's having good schools and low taxes on business. The reason most often given by these businesses is the amount of regulation

Roseman (Continued on page 4.)

TREASURER'S REPORT

Larry Lange, Treasurer

All Funds Summary, August 11, 2011

Checking Account	\$10,942.67
Certificate of Deposit (Restricted	
Chapter Life Membership funds)	\$2,977.52
TOTAL CHAPTER ASSETS	<u>\$13,920.19</u>
Working Capital	\$10,942.67

MEMBERSHIP NOTES

*Jim Short,
Membership Chairman*



For the months of May, June and July we added twelve new members, nine members were reinstated, and two members transferred from other chapters, but we lost forty-five members, including four who transferred to other chapters. As a result our chapter realized a net loss of twenty-two members.

Please welcome the following new members: David Campbell • Jan Howard • Makuteswara Srinivasan Douglas Terle • Sharon Benoliel • Marsha Crowley Margaret Anderson • Harold Blitz • Michael Greene Roger Karr • John Martin • Padma Raghavan.

The following transferees should be made most welcome: John del Vecchio • Kenneth Murphy.

Please welcome back the following reinstated members: Mary Belliveau • Joseph Vadus • Delia Emmerich John Farrell • Rose Kaplan • Stephen Lubin • Robert Ziobro • William Fishbein • Tom Turley.

We are sad to report the following deaths: Michael F. Crowley • Carol Ann Manen • Joseph Steinberg • Milton S. Rutstein.

I am disappointed to have to report that the July M-112 did not include a single new member. This is the first time this has happened since I became Membership Chairman. Recruitment and retention is down at the National level, and the two most likely reasons are the increase in dues, and the status of the economy. As a result we should each redouble our efforts to recruit new members, and especially encourage current members to continue their membership.

I am not including the names of the dropped members because the list is rather lengthy, but it will be available at the September chapter meeting. If you cannot be at the meeting, but would like to see the list with the idea of contacting any of these people, please call or email me, and I will be glad to send you a copy of the list either by mail or by email.

CHAPTER 581 AUDITORS' REPORT

Dick Strombotne

The Audit Committee, composed of Dick Strombotne, Chair, and Marty Piper, past Treasurer, met with Treasurer Larry Lange on Thursday, August 4, 2011 to examine the chapter's financial records for the period from July 1, 2010 to June 30, 2011. They followed the checklist for chapter audits provided by NARFE HQ on

DON'T MISS A SINGLE NEWSLETTER

Mary Anne Scott, former Chapter president

When you move, please let us know. We don't want to lose track of you and we don't want you to miss the information we share with our members. A note, an email, or a phone call to the president or membership chair works. Also, if you plan to temporarily be away from your permanent residence, please let us know. *The US Postal Service will not forward our NARFE Chapter newsletter to you.* We mail under a bulk rate permit (which is substantially less than first class) and that can't be forwarded. For items that cannot be forwarded, the USPS charges the cost of a first class letter to return the newsletter to us with a sticker including your new address or indicating you are temporarily away. Consequently, your newsletter will have cost the chapter more than the charge for a first class letter. When you notify the Post Office that you will be away temporarily, please let us know at the same time. You should also call NARFE Headquarters (Membership Department, 1-800-456-8410). This works as well when you change your residence permanently. When you return to your permanent residence, you will need to notify NARFE Headquarters again. If your newsletter is returned to us, your name will be removed from our mailing list for the remainder of this fiscal year (*i.e.*, thru the June 2012 issue). However, if you have an email address on file, we will attempt to contact you for address information using that means.

MANY THANKS TO THE PERSONS WHO HELPED WITH OUR JUNE 2ND NEWSLETTER ASSEMBLY

There were eleven members who helped fold, wafer seal, and affix address labels to our June, 2011 newsletter; as always, thanks very much – we couldn't have done it without you! They were:

Ronnie Van Alstyne	George Donovan
Larry Lange	Charles Matkovich
Tina McDonald-Bennett	John Padan
Marty Piper	Jim Short
Keith Steele	Eleanor Williams
Meredith Williams	

And many thanks to our extremely diligent proof-readers on whom we depend to make this Newsletter what it is!

the web site.

The Treasurer provides timely reports of the chapter's finances. Expenses were paid and revenues deposited promptly. Remittances of chapter dues from NARFE headquarters are now deposited

AUDIT (continued on page 5.)

NARFE'S MONTGOMERY COUNTY AREA COUNCIL'S (MCAC) JULY 27, 2011 EVENT FOR AFE's

Larry Lange, Coordinator, MCAC and Treasurer Gaithersburg Chapter 581

The MCAC meets several times from October to June each year to plan an event for active federal employees (AFE's). This year we planned a "meet and greet" informal event that was held at The Village at Rockville (formerly the National Lutheran Home) on Wednesday evening, July 27th, from 6:30 p.m. to 8:00 p.m.

The Council, in its meetings over the last several months, composed a postcard to be mailed to these AFE's inviting them to our "meet and greet" event. Dick Strombotne sorted the Federation's databases for us for the names and addresses of the 650 AFE's in Montgomery County. Jennifer Ramsey, president of Rockville Chapter 1127, has for the last several months held her chapter's monthly meetings at The Village at Rockville, and has been very pleased with their facilities. The Village had our event in their social room, Lang Hall, and for a very reasonable fee provided our attendees with chilled bottles of water, carafes of coffee, meatballs, brushetta, and a platter of antipasto. We were very happy that NARFE's Assistant Legislative Director, Julie Tagen, accepted our invitation to come to our event; she made a PowerPoint presentation mostly centered around NARFE's *Protect America's Heartbeat* campaign, and did an excellent job. July 27th was also the "national call in day," and it was interesting to learn at our event that evening that many of our attendees had not only called their representatives and senators that day, but had trouble getting through to them because of the volume of calls. It was disappointing that only five of our 650 postcard recipients RSVP'ed; thanks to Jennifer Ramsey of the Rockville Chapter and Linda Cohen of the Aspen Hill Chapter, phone calls were made to several persons, and we had a total turnout of 23 persons (eight of whom were MCAC members).

Our June Picnic 50/50 Winners

To the Chapter 581 Treasury		\$27.00
First place	Larry Barker	\$12.00
Second place	John Nolan	\$ 8.00
Third place	Jim Short	\$ 7.00
Total		\$54.00

Cowie (continued from Page 2.)

them. The Congressman stressed that he would be looking for balance in any agreement and the number one priority at the moment should be about jobs and economic recovery. A number of ideas were being proposed which would add to the debt in the short term but would help with economic recovery and reduction of debt over time. Despite the criticisms applied to the stimulus and to TARP, both succeeded in avoiding the financial crisis and were profitable for the taxpayers although not all elements were successful. A focus on cutting costs rather than promoting innovation and such as infrastructure would risk us falling back into a recession given the economic uncertainties around the world. The existing unemployment rate is listed as over 9% but it is actually more than double that rate if you count those who have been unemployed for over a year and have stopped looking for work. It is hardly surprising that they take a critical view of the banks saved by government intervention which have recovered but are hoarding funds and making serious efforts to weaken and eliminate regulations that were introduced to prevent repeats of the previous financial collapse.

Nor is it surprising that the anxious unemployed and other members of the middle class such as teachers laid off, due to budget cuts, or struggling with their mortgages have enough troubles of their own not to be much concerned about the unfairness of the treatment of the federal community with many regarding us with envy. Hence it is not just the lack of awareness of federal contributions among some members of Congress and some elements in society that we need to be concerned about. Steps that lead us to economic recovery and improvements in the lot of the citizenry in general will all be important to the federal community re-establishing its respect and proper roles in U.S. society.

Roseman (continued from Page 2.)

that Maryland places on businesses. We need to focus on this issue and determine whether or not we need to take a position on Maryland's regulatory position. PEPCO has shown us clearly that regulations alone don't improve services to the public.

Whatever your position is on any of these matters or on other matters that you feel should be of concern to our legislators, you need to make your feelings known to your legislators. They can't guess what your position is, nor will they act on it or count it in their deliberations unless you voice your opinion. Please call your state legislators. Let them know you're interested in what they are doing and that you care. Also please e-mail me with your thoughts. In order to represent the Chapter on the SLC I need your input.

CONSIDER DUES WITHHOLDING

Dick Strombotne, Treasurer, Maryland NARFE

DickS.narfe@comcast.net

As a retiree member, are you paying your NARFE membership dues annually? Then please take a moment to consider the benefits of signing up for dues withholding. You can sign up any time and it will take effect when your current membership expires.

Have you ever misplaced a dues notice? Received a second or third dues notice? Dues withholding does away with all that. After signing up for dues withholding you will never receive another dues notice. And you will never have to write another dues check.

By going on dues withholding, you will receive the same 15 percent discount on national NARFE dues as for a three-year extension of membership – a savings of \$6.00 per year. For Gaithersburg Chapter 581 retiree members, the monthly payment is just \$3.50, a total of \$42 per year, 11.5 cents per day.

It is easy to sign up for dues withholding. Just fill out an application form and send it to Member Records - NARFE, 606 N. Washington St, Alexandria, VA 22314. So that OPM and NARFE headquarters can process your request properly, you will need to include your Member ID number (on the label of this newsletter), your OPM annuity account number (from your benefits notice), and your Social Security number. You can find an application in copies of NARFE magazine (page 40 in the August 2011) issue or on the NARFE web site (<http://www.narfe.org/pdf/dw-2.pdf>) If you have any questions, call Dick Strombotne (phone: 240.632.9881) or Membership Chair Jim Short (phone: 301.330.5084).

Decide to sign up for dues withholding today and join the other 110 members of Gaithersburg Chapter 581 who have made that choice.

AUDIT (Continued from Page 3.)

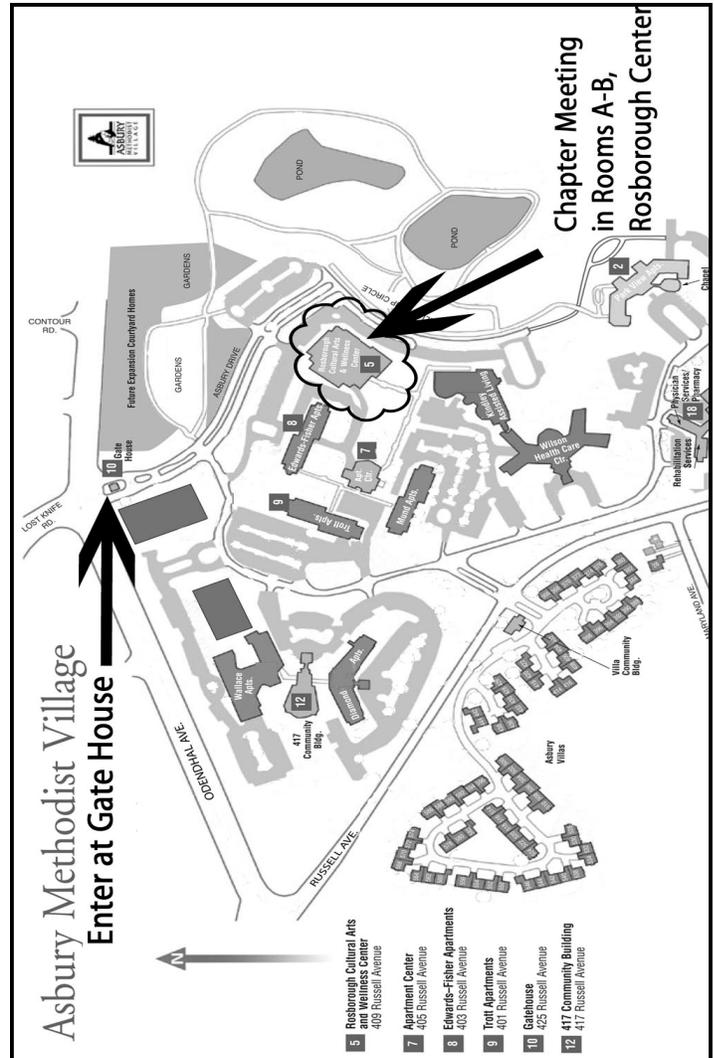
directly, as recommended in the Audit Committee's report for 2010. The Treasurer's records of revenues and expenses were in excellent order. The committee found no problems with the records.

The current assets of the chapter as of June 30, 2010, including the checking account and Certificate of Deposit, total \$13,427.29. They include the restricted assets of the Life Membership fund, totaling \$2,977.43. The chapter's total assets decreased by \$286.83 over the previous year. Submitted: August 23, 2011

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 at the four-way stop on Asbury Drive. The building on your right as the road curves is the Rosborough Cultural Arts and Wellness Center (Bldg. 5 on the map below). The meetings are held in Rooms A-B, directly across from the indoor pool. You can also ask for directions at the Asbury Gate House.

NOTE: All meetings are now in the Rosborough Center.



AVOID PAPER CLUTTER IN YOUR HOME

Don't forget that if you want to de-clutter your mail box and home, we can send your chapter newsletter via e-mail. This also helps the chapter by saving postage and the work of assembling, folding and mailing your newsletter. Let me know your e-mail address at tak.narfe@verizon.net and we'll add you to the list. Also for those of you who leave the area for extended periods, you can continue to read about what is going on with the chapter, and not have to tell us to stop sending you the newsletter while you are gone.

CHAPER 581 PROPOSED BUDGET

7/1/11 TO 6/30/12 AND 7/1/12 TO 6/30/13

	Budget '10-'11	Actual '10-'11	Budget '11-'12	Budget '12-'13
Receipts				
Dues	9,500.00	9,930.29	9,500.00	9,500.00
Recruiting Awards	0	12.00	0	0
Life Membership Dues	198.00	198.00	183.0	170.00
50/50	300.00	262.00	300.00	300.00
Donation/Miscellaneous	50.00	53.00	50.00	50.00
Federation Assistance	350.00	111.00	350.00	350.00
Ways and Means	0	0	0	0
Total	10,398.00	10,566.29	10,383.00	10,370.00
Expenses				
Banking Charges	20.00	27.48	20.00	20.00
Newsletter	6,000.00	5,724.63	6,200.00	6,400.00
Administrative Costs	400.00	46.70	300.00	300.00
Recruiting/Retention	250.00	187.30	400.00	400.00
MD Federation Dues	700.00	662.00	650.00	700.00
Asbury Donation	850.00	850.00	900.00	900.00
Programs & Picnic Rental	450.00	418.59	450.00	450.00
Sunshine	100.00	48.84	100.00	100.00
Miscellaneous	100.00	74.90	100.00	100.00
United Seniors of MD Dues	100.00	100.00	100.00	100.00
Convention Ads	0	0	200.00	0
Convention/Training	1,800.00	2,126.00	1,500.00	2,500.00
Mileage	600.00	266.50	400.00	400.00
President's Discretionary	200.00	0	200.00	200.00
Total	11,570.00	10,532.94	11,520.00	12,570.00
Sub Balance	-1,172.00	33.35	-1,137.00	-2,200.00
(Receipts less Expenses)				

Pass Through Activity - 7/1/10 to 6/30/11**Receipts**

Holiday Party	1,110.00
Legislative Luncheon	460.00
Picnic	360.00
Other	0
	<u>1,930.00</u>

Expenses

Holiday Party	1,137.00
Legislative Luncheon	613.21
Picnic	275.44
Other	0
	<u>2,025.65</u>

Sub Balance - 95.65**Chapter Life Membership Fund - 7/1/10 to 6/30/11****Receipts**

New Sales	0
Bank Interest	1.61

Expenses

Dues Transferred	198.00
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THE BUDGET PROCESS

A budget meeting was held at Marty Piper's home on Tuesday, July 12th. On August 4th, the annual audit of our Chapter 581 Treasurer's records was held at Marty Piper's home again. As was done last year, a budget was drafted for the next *two* fiscal years of our Chapter (July 1, 2011 to June 30, 2012, and July 1, 2012 to June 30, 2013), to provide for our Chapter's expenditures for NARFE's biannual national convention that takes place at the end of this coming summer. Our expenses are: an ad by our Chapter in the national convention booklet, and, as decided by our Chapter's Board, the amount of monetary support for our Chapter President and those members who are elected by our Chapter members to be delegates to the biannual NARFE national convention. Members present at the September 27th chapter membership meeting will vote on the new budget.

“PROTECT AMERICA’S HEARTBEAT”

Roger Dahlman, Captain, “Protect America’s Heartbeat,”
Chapter 581

The National Active and Retired Federal Employee Association (NARFE) describes “Protect America’s Heartbeat” as a campaign fighting for the 3.5 million active and 1.2 million retired federal employees in every state in the nation who dedicate their lives to protecting America’s heartbeat. “Our federal employees ensure our most basic needs as a society are met – and have sacrificed to help solve our nation’s budgetary problems.” The main issue is that “partisan politicians are making federal workers scapegoats and are seeking to cut not just their earned retirement and benefits, but essential services that millions of Americans rely on each day.” NARFE stresses that the “smart path forward through tough economic times will require a strong federal work force. America’s federal employees are part of the solution – not the problem.”

One aspect of the “Protect America’s Heartbeat” campaign is to communicate with President Obama and congressional leaders who are engaging the looming debt crisis. Over 20,000 NARFE members have already used the HQ Protect America’s Heartbeat website to send e-mail messages to the Congress and the White House. Also, during negotiation of the recent debt deal, NARFE HQ commends and thanks those who sent thousands of letters and made phone calls to spare federal worker annuities and earned health benefits from immediate cuts.

Active and retired federal workers who Protect America’s Heartbeat continue to face very real threats in the coming months, and we must remain vigilant as the “Super Committee” of legislators seeks to find trillions of dollars more in cuts. These legislators have their eye on the benefits that retirees and federal workers have earned through years of dedicated service. We should be prepared to tell our Congressional delegation and the “Super Committee” that current and future federal retirees should not be made scapegoats in the process of balancing future federal budgets and reducing long-term debt.

By using the NARFE website it is relatively easy to send an e-mail message to congressional representatives. Go to the NARFE website, <http://www.narfe.org/departments/home/index.cfm> and click on the featured “Protect America’s Heartbeat” item at the top of the page. Just follow instructions for sending a message. If you are registered with GEMS (Global Email Messaging System) you have been and will continue to receive calls and reminders to communicate with legislators and the White House.

Another aspect of the Protect America’s Heartbeat campaign is creating stories about **our role in protecting America’s heartbeat. As an active or retired federal employee who dedicated your life to protecting America’s heartbeat, you are asked to share your story by telling -**

- Where are you from? What is/was your position? For how long have you served/did you serve as a federal employee?
- How would America be different if there weren’t people serving in your position?
- What’s your proudest contribution to your country/community during your service?

These guidelines are from the NARFE web page, <http://www.narfe.org/heartbeat/stories.cfm> which provides a story-form outline for creating your story. An example story is appended below, and other member stories are posted on the web page. Instead of submitting your story electronically directly to NARFE HQ, however, we prefer that your story is first given to our Chapter (Roger Dahlman, CAH Captain) to enable coordination with other stories from the Maryland Federation. If you have any questions, feel free to contact Roger Dahlman (rcdahlman@gmail.net) and/or Mary Anne Scott (mas.narfe@verizon.net).

Example Story: By Linda Kurtz

Retired Veterans risked their lives to protect America. Sadly, for many veterans, when one battle ended abroad, a new one began at home – the battle to gain access to quality health care. Americans made a commitment to veterans. That’s why federal employees like Linda Kurtz, the former Director of the Veterans Affairs Medical Center in St. Louis, Missouri, have devoted their lives to ensure we honor it.

After growing tired of watching veterans fall through the cracks, Mrs. Kurtz embarked on a mission to create clinics for veterans in Marion, Illinois and the Greater St. Louis Area. With her 37 years of leadership, wounded veterans in Marion and Greater St. Louis gained access to quality health care services including primary and tertiary care, long-term and home care, as well as family support.

Ms. Kurtz retired to Lonedell, Missouri where she is active in her community, working with Habitat for Humanity and veterans groups.

Remember to keep your story easy to understand. Write for the average U.S. voters - and pull their heartstrings.

**Gaithersburg
Chapter 581**

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National Active and Retired Federal Employees

Chapter 581 Gaithersburg - Chartered December, 1956

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Three important Websites

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