



NARFE BUZZ

Western Montgomery County Chapter 258 - Chartered November 10, 1953
National Active and Retired Federal Employees Association
(Formerly the Bethesda - Chevy Chase and Gaithersburg Chapters)

February 2016

Our Next Chapter Meeting – And Up Coming Events

Our Friday, February 12th chapter meeting will be at the Mykonos Grill, 121 Congressional Avenue, Rockville, MD; members who wish to come for lunch may arrive at 11:30 a.m., with the meal being served at 12:00 noon. The cost is \$25.00 per person, payable either in cash, or checks made out to “Mykonos Grill” (please, no credit cards). Those who do not wish to come for lunch may arrive at 1:00 p.m. The speaker will be Mr. Tom Glenn, DPA, former National Security Agency employee, who will speak on his many years working in South Vietnam.



Tuesday, February 2nd, NARFE MD Federation Board Meeting, Bowie, MD, 9:30 a.m. to 3:30 p.m.

Wednesday, February 3rd, USM (United Seniors of Maryland) Forum, Annapolis, MD. The price of \$15.00 includes membership in USM, plus coffee and donuts and a box lunch. Please contact Dave Roseman for further details (his phone number and E-mail address are on the back page of this newsletter).

Monday, February 8th, Chapter Executive Board meeting, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Friday, February 12th, Chapter meeting, at the Mykonos Grill, Rockville, MD.

Monday, March 7th, Chapter Executive Board meeting, Ledo’s Restaurant, 10300 Westlake Drive, Bethesda, MD, 10:00 a.m.

Friday, March 11th, Chapter meeting, at the Mykonos Grill, Rockville, MD.

Monday, April 4th and Tuesday, April 5th, NARFE Region II Training, Windham Hotel, York, PA.

Monday, May 2nd and Tuesday, May 3rd, NARFE MD Federation Mini-Convention, Bowie, MD.

President’s Corner

Charles Garfinkel

NARFE reported that Congress passed, and the President signed, the omnibus bill that besides funding the federal agencies through October 1, 2016, also included a number of policy riders. Implementation of the “Cadillac Tax,” a tax on high-cost, employer-backed health care plans, passed as part of the Affordable Care Act, was delayed until 2020. The bill also provides for 10 years of identity theft protection services for all individuals affected by the Office of Personnel Management’s two data breaches, as well as an increase in liability protection from \$1 million to \$5 million.

NARFE was also pleased that a policy rider to defund or delay finalization of the Department of Labor fiduciary rule was not included. This rule change, which NARFE supports, would require all retirement investment advice be held to a “best interest” standard, including advice given on rolling over a retirement account.

The omnibus bill was combined with a two-year tax extenders package. Of interest to some of our members is the inclusion of language that makes permanent the ability of residents of states without an income tax to deduct sales tax from their federal taxes.

The speaker for the February 12, 2016, Chapter meeting will be Brian Della Rocca. Mr. Della Rocca will speak about “Estates and Trusts,” what they are, how they differ and the benefits of each. Mr. Della Rocca is an attorney with the KDR Law Group that specializes in Estate Planning. Brian has been a practicing attorney since 2003.

At the January meeting, the speaker, John Martin, talked about his experiences prosecuting spies while working at the Department of Justice (DOJ) and the eventual negotiations with the USSR in exchanging spies. John stated that he prosecuted 77 cases, winning 76 convictions. He talked

(Continues pg. 2) ▶

about the respect and the relationship between the lawyers for the United States and those for the USSR.

The 2016 Region II Training Symposium in York, Pennsylvania, April 4-5, 2016, is fast approaching. Registration for the Symposium (\$80) must be made by March 24, 2016. Lodging reservations at the Wyndham Garden Hotel (\$97.01) must be made by March 5, 2016. Anyone interested in attending, please see Gordon Brown's article on page three in the January BUZZ or contact a Board member.

Preparation is underway for NARFE's 34th Biennial National Convention August 28-September 1, 2016. The convention, hosted by the California and Nevada Federations, will be held at the Grand Sierra Resort, Reno, Nevada. You can visit the conference website (www.narfe.org) and click on the 34th convention icon to view progress on planning and the various fees. Registration is expected to begin on March 1, 2016, and go through August 1. The theme for this year's convention is "Progress, Protect, and Persevere."

This is the time of year when a number of our members leave the area either for a few weeks or months. To ensure that all members receive their newsletters as well as to reduce the cost of handling returned newsletters, members with e-mail addresses can request the newsletter be delivered electronically while they are away, or provide their temporary address to a member of the Board. Your membership is important to the Chapter. So, don't miss the newsletter.

Also, for those members making a permanent move, please provide your new address to NARFE, either at 606 N. Washington Street, Alexandria, VA 22314, call Member Records at (1-800-456-8410), or login to the NARFE website (www.narfe.org). Click on *My Account* and on the drop down menu, click on *Update My Records*. Follow the instructions (Note a password is needed).

Treasurer's Report

Larry Lange, Treasurer

Chapter 258, Funds Summary, December 31, 2015:

Checking Account	\$13,503.42
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$ 2,477.01
TOTAL CHAPTER 258 ASSETS	\$ 15,980.43
WORKING CAPITAL, Chapter 258	\$ 13,503.42

Membership Report

Dick Strombotne, Membership Chair
DickS.narfe@comcast.net

Chapter 258 Membership For Period
3 December 2015 to 9 January 2016

New Members.

Mehrle Staley, and Steven Tevlowitz.

Welcome Back These Reinstated Members.

Hilda B Auricchio, Abdoulaye Bah, Bruce L Birchman, Margaret L Bodine, Carol B Epstein, Lance Hodahkwen, Karen E Johnson, Mary E Madden, Max Robinowitz, and Genevie H Urban.

Deceased Members.

Cynthia C Payne and Brian Kildee.

If you know any of the dropped members listed below, do them a service and invite them to rejoin NARFE.

Members Dropped in December.

William F Arrington, Mary T Barone, Muriel G De Renzis, Igor J Eberstien, Lloyd Feldman, Terry Green, Floyd L Hughes, Louise Kiatta, Chung Yang Kido, Edward A Lostoski, Peter Sellar, Joy M Sortino, and Aurora U Valish.

Chapter Statistics:

Western Montgomery County Chapter 258 has 1,517 voting members, as of the end of December, including 132 Life members, 34 Honorary members, and 182 members on dues-withholding. Current federal employee members total 233.



Chapter 258 member Gordon Brown opens our January 8th Chapter meeting singing the National Anthem.

Resolution For National Convention – Social Security

Dick Strombotne

At the NARFE National Convention next August in Reno, NV, the delegates will consider proposals for the NARFE legislative program for the 115th Congress. At the February 12 membership meeting I will offer a resolution for this chapter to submit for the delegates to consider. If the members approve, the resolution will then be sent to the Federation Secretary for consideration at the Mini-Convention in Bowie on May 2 and 3.

Here is the operative language of the proposed resolution:

“That NARFE will support legislation for a phased-in doubling of the benefits paid by Social Security for new retirees and survivors over twenty years; along with the revenues to pay for the increased benefits to keep Social Security on a pay-as-you-go basis.”

The basis for the proposed doubling of Social Security benefits is the failure of other retirement savings systems to provide enough income to permit retirees to maintain their quality of life. Specifically, defined pension retirement systems like the CSRS have fallen out of favor by companies and governments. Instead, employers have turned to defined contribution retirement systems, for example the Thrift Savings Plan and 401(k) plans. These 401(k)-like plans have proved to be unreliable and unstable. The joke was that in the Great Recession 401(k)s were turned into 101(k)s.

By contrast, Social Security benefits are based on a person's 35 years with highest inflation adjusted earnings, are portable and national in scope, and are adjusted for inflation. Survivors of covered retirees also receive benefits. However, benefits are relatively modest: average annual benefits in 2014 were \$17,000 for retired workers, \$12,400 for widows, and \$9,400 for widowers.

Some economists and legislators are proposing to increase Social Security benefits in one way or another. For example, on January 3, 2016, the *New York Times* published an editorial saying that Social Security needs to be expanded. NARFE's current legislation program for the 114th Congress already has several items addressing aspects of Social Security, including eliminating the GPO and WEP that reduce benefits, but none explicitly supports increasing benefits for all future retirees and survivors. The time is ripe to support legislation to increase Social Security benefits.

State Legislation

Dave Roseman and Dave Richman

The Maryland Federation State Legislative Committee (SLC) met on January 5th. They are urging NARFE members to send letters to their senators, legislators and Governor Hogan aimed at there being greater recognition at the state level of issues facing retired, as well as currently active, federal employees (there are about 300,000 of these people in Maryland!). Why? Because they need to recognize these issues have a serious impact on revenues and expenditures of Maryland government. Unhappily for Maryland and those of us who live here, many retirees, federal and otherwise, leave Maryland to live in less expensive, lower tax states. Their intent is to have adequate income to meet their retirement costs, including increasing medical and long term care costs. This emigration is already reducing state revenue from income tax as well as loss of basic local commerce by those who leave. Those retirees who do not leave but are without adequate income become expenses of state program that even now have problems meeting their needs. NARFE is focused on helping increase income of senior retirees in Maryland through reducing income tax on their pensions, IRA withdrawals and other retirement income and helping active employees in Maryland plan ahead to meet retirement income needs. We need NARFE members to bring these real concerns to their elected representatives.



Chapter President Charlie Garfinkel presents John Martin, speaker at our January 8th Chapter meeting, a copy of Chapter 258 member Judy Welles' book, *Cabin John: Legends and Life of an Uncommon Place*

Western Montgomery County Chapter 258
 National Active and Retired Federal Employees
 20837 Scottsbury Drive
 Germantown, MD 20876-4187

NON-PROFIT
 US POSTAGE
 PAID
 SILVER SPRING, MD
 PERMIT #5715

Return Service Requested

The speaker at our February 12th Chapter meeting will be Mr. Tom Glenn, DPA, who will speak on his mission in 1974 and 1975 advising the American Ambassador on intelligence and assisting the Government of South Vietnam.

Chapter Officers		Committee Chairs		Awards	
President Charles Garfinkel garfinkc@verizon.net	301-972-0183	Public Relations Suzanne Ackerman suzword@gmail.com	301-588-6206	Gordon Brown papabrown26@verizon.net	240-328-6926
1 st Vice President Allan Kam akam@htsassociates.com	301-469-0352	Newsletter Larry Lange llange3751@aol.com	301-972-6775	United Seniors of Maryland Dave Roseman dave.roseman@comcast.net	240-401-6628
2 nd Vice President Gordon Brown papabrown26@verizon.net	240-328-6926	Suzanne Ackerman suzword@gmail.com	301-588-6206	Membership Dick Strombotne DickS.narfe@comcast.net	240-632-9881
Secretary Marty Strombotne martystrom@comcast.net	240-632-9881	Judy Welles judywelles@verizon.net	301-229-8110	Alzheimer's Vacant	
Treasurer Larry Lange llange3751@aol.com	301-972-6775	Federal Legislation David Richman dmr0313@aol.com	301-770-3608	Congressional Delegation Senator Barbara A. Mikulski 202-2245-4654	
Service Officer Helen Berkson	301-881-1168	State Legislation Dave Roseman dave.roseman@comcast.net	240-401-6628	Senator Benjamin L. Cardin 202-224-4524	
		Programs Charles Garfinkel garfinkc@verizon.net	301-972-0183	Representative Chris Van Hollen, Jr. 202-225-5341	
		Allan Kam akam@htsassociates.com	301-469-0352	Representative John Delaney 202-225-2721	