

November/December 2025

(Usually Published monthly September - June)

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WHERE AND WHEN

The November meeting will be held at the Bender Jewish Community Center, 6125 Montrose Rd., Rockville, MD 20852 (301-881-0100); ample free parking. Most meetings are captured on Zoom and recorded. For more information on the November 18th meeting, see "Two Presentations...." on page 2, mid left and right columns.

UPCOMING MEETINGS/ACTIVITIES - (Open to all)

Chapter:

- **Members Meetings:** Nov 18*, Dec 9*, Jan 27, Feb 24, Mar 24, Apr 28, May 19*, June 9*
- **Board Meetings:** Nov 5, Dec 3, Jan 7, Feb 4, Mar 4, Apr 8*, May 6, June 3

Outside Events:

- **Mid-County Citizens Advisory Board (MCCAB) -** Thursday November 20, 2025 at 7PM, Virtual Zoom link:
<https://us02web.zoom.us/j/83222136159>
Meeting ID: 832 2213 6159

OUR FACEBOOK PAGE

NARFE Chapter 1892, Greater Montgomery County.

CHAPTER WEBPAGE: NAREchapter1892.org

President's Message

The attack on Federal employees is not only detrimental to the employees but to the services they provided. NARFE is fighting back at the National level and we must do our part at the Chapter level. Our mostly older member demographic is changing and we need to help our younger members who are still working or have been displaced. We can attend rallies and have support groups for those employees displaced, fear displacement, or furloughed. Please step up when I ask for participation and make a good difference! We are all interconnected. Helping others helps ourselves!

On another note, I recently read that at the age of 75, our bodies and minds jump off a cliff and if we don't actively engage in physical and mental activity, we will quickly fall to 50% of our physical and mental capacity. Are you about to reach the cliff? Get up, walk, join an exercise class, learn a new language or skill, participate in a social activity like NARFE, where you meet new friends and keep your mind active! Don't give up.

Sending you hugs and best wishes,

Sarah

Signs/Symptoms of Alzheimer's Disease

Signs and symptoms of Alzheimer's Disease: changes in personality, impaired gait or movement, language difficulties, low energy, memory loss, mood swings, problems with attention and orientation, and problems with simple mathematical tasks. If friends and family notice, or these behaviors interfere with daily activities, employment, and/or social interactions, seek help, especially if the frequency of the symptoms increase. However, one or even two of these symptoms doesn't necessarily mean that someone has Alzheimer's disease.

Source: Brightfocus.org/ADR

Membership Report

Welcome new member, Nancy Gauthier! We are so glad that you decided to be part of Chapter 1892! We have 4 new prospective members - Noreen Gidaldi, Monique Isaac, Robert Levy, and Maurice Foley. If you know them, please tell them that we are the fun chapter and ask them to join us!

THANK YOU

Many thanks to Joe Fitzgerald for developing our fantastic new logo for the Greater Montgomery County Chapter showing our new acronym, GMC.

Chapter 1892 Leadership

President	Sarah Richards
301-589-7465.....	NARFEsrichards@aol.com
Secretary	Myron Chace
301-330-4713	
Treasurer	Jim Bachmaier
301-642-6742.....	bachjchauf@verizon.net
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Alzheimer's	Cathy Hobbs
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Membership	Nina Chace
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Newsletter Editor	Filomena Chau
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Program Officer	Suzanne Ackerman
240-475-5553	
Service Officer	Nat Cunningham
301-309-2472	
Special Projects	Diane Boehr, Liz Brigham, Linda Jacks, Martha O'Conner, and Glenda Walker
Sunshine	Minnedore Green
240-839-7043	
USPS Mail Manager	Merle Biggin
301-814-6047	

Leadership Region II VP..... **Paul Schwartz**
 240-838-2200.....schwartzpaul02@gmail.com
 *Region II = DE, D.C., MD, NJ, and PA

Pet Surrenders

The Montgomery County Animal Services and Adoption Center (MCASAC) is working to reduce the need for people to surrender their pets due to layoffs by offering families the following support to help keep pets in their homes.

Pet Food Pantries: MCASAC has two locations for pet food pantries: the pantry at 7315 Muncaster Mill Rd. in Derwood is available from 9 -10 AM on November 9, 19 and December 3 and 14. The other pantry site is at the Shrine of St. Jude Thaddeus Catholic Church, 12701 Veirs Mill Road in Rockville, available from 7:30 – 8:30 AM. on November 15, 22, and December 6 and 20.

Online Resources: Behavior guidance, low-cost medical options, and further information can be found by visiting the MSASAC Facebook page and it's [website](#),
montgomerycountymd.gov/animalservices

Two Presentations:

Mobilize Montgomery Federal Workforce Career Center and Charge into Fire Safety: Lithium-Ion Batteries in Your Home

Help for Montgomery County's (MC) displaced, furloughed, and other federal employees is available from the Mobilize Montgomery Federal Workforce Career Center. At our November 18 meeting, the Director of the Center, Michael Covin, and the Deputy Director of the Workforce Services will tell us how they can help. We can share this information with those who have been affected by the federal layoffs or use it ourselves.

At the second presentation, we will hear from Jim Resnick from the MC Fire and Rescue Service about how to identify signs of a battery problem and disposal, the real scoop on fire blankets and other protection items, and fire safety.

Join us: Tuesday, November 18, starting at 1 PM. Mark your calendars, bring your friends, ask your questions! Bring a pot-luck appetizer or dessert to share if you can, but due to dietary meeting room requirements, no meat may be brought into the building. Drinks will be provided!

How to attend this free meeting:

In person, NOTE NEW LOCATION: join us at the Bender Jewish Community Center of Greater Washington, 6125 Montrose Rd., Rockville, MD 20852. Give yourself extra time to enter the building, as you will need to tell the desk assistant that you are attending the NARFE meeting. They will tell you the location of the meeting room. Meeting is free.

RSVP at bachjchauf@gmail.com or by phone at 301-460-9608 by Friday, November 14.

Online, access the meeting via Zoom. Just click the following link.

<https://us06web.zoom.us/j/84654406850?pwd=Ky4PTu0RMeNxbV8bxHDFF9dGA1OQ0y.1>

Meeting ID: 846 5440 6850, Passcode: 307663
 For audio-only, call 301-715-8592. You may need to key in the meeting ID and passcode.

Note: Meeting will be recorded and available on the Chapter website.

State Legislation

State Legislation Committee (SLC) Report
by Bob Doyle, Chair of SLC)

In recent years, the Maryland General Assembly has been active in the area of protecting senior consumers from fraud and financial exploitation. During the 2025 session, the State Legislative Committee joined with AARP and other advocacy partners to support several bills to protect senior consumers (although we worked on fewer bills than AARP did with its larger number of volunteers). Here are two of the bills which were enacted into law.

SB 305 – Financial Institutions and Activities – Virtual Currency Kiosk Registration and Regulations (Senator Pam Beidle, D – Dist. 33, Anne Arundel County, Senator Shelly Hettleman, D – Dist. 11, Baltimore County).

The legislation, which went into effect July 1, will require the operator of a virtual currency kiosk to register with the state (these registrations will start on January 1, 2026). This Act prohibits virtual currency kiosk operators from accepting or dispensing more than a specified amount of cash or credit in a single day for transactions with a single person (\$2,000 for a new user, and \$10,500 for an experienced user). Additionally, the Act prohibits operators from imposing a fee exceeding the greater of \$5 or 15 percent of the transaction amount, and also requires operators to provide prescribed warnings and disclosures.

The Act further empowers the Commissioner of Financial Regulation to investigate and enforce all regulations under the Act, including consumer protections, reimbursements and disclosure requirements. The Commissioner may impose a civil penalty of up to \$1,000 for each knowing and willful violation. Tony Salazar, the MD Commissioner Financial Regulations within the state Department of Labor, said at a recent AARP conference that the Act should help to decrease the number of scammers, especially when it comes to advanced technology. He noted “despite our collective efforts, the scams [are] not slowing down. They’re actually increasing. There’s a great and urgent need for continued vigilance and education to protect Maryland seniors.”

SB 347/HB 542 Adult Protective Services - Investigations and Disclosure of Information (Senator Sara Love, D - Dist. 16 Montgomery County/Delegate Charlotte Crutchfield, D - Dist. 19, Montgomery County).

This Act will strengthen protections for vulnerable adults by authorizing local departments of social services to request assistance from federal law enforcement officers during investigations and by expanding provisions relating to the disclosure of information in adult protective services cases. By allowing disclosure to adult protective services, this Act ensures that necessary information can be shared with relevant agencies. Timely and accurate information sharing is pivotal for thorough investigations, coordinated responses, and effective interventions.

Because vulnerable adults—those who may be elderly, disabled, or otherwise unable to advocate for themselves—often face unique risks, including abuse, neglect, and exploitation, the provisions of this law are critical to ensuring their safety and well-being. In her testimony in support of this bill, Tammy Bresnahan, Senior Associate State Director for Advocacy, Maryland AARP, stated “protecting vulnerable adults is not merely a legal obligation; it is a moral imperative. Many adults who fall under the protection of adult protective services lack the capacity or resources to safeguard themselves from harm. By enabling local departments to leverage federal law enforcement resources, this bill closes critical gaps in investigative and protective efforts, especially in cases involving interstate or international elements. By passing this legislation, Maryland will reaffirm its commitment to protecting its most vulnerable residents. This bill demonstrates a proactive approach to addressing abuse and neglect and sends a clear message that we are unified in our efforts to hold perpetrators accountable while prioritizing the safety of those at risk.”

More senior consumer protection legislative proposals are expected in the 2026 Maryland General Assembly session.

September Members Meeting Debriefing

(Edited from Myron Chace's Written Accounts)



An enthusiastic group of more than fifty people (combined in-person NARFE members, friends, guests, and online participants) gathered on September 30th, for our first official meeting under our new name, Greater Montgomery County Chapter 1892.

Three NARFE chapters have merged with Chapter 1892 Aspen Hill and a show of hands revealed a good mix of members from all the former chapters (Western Montgomery, Wheaton/Glenmont, and White Oak) and from Aspen Hill.

Members were encouraged informally to exchange ideas about how the now enlarged chapter should move forward. This meeting was an opportunity for attendees to present, discuss, and develop ideas to move forward. Four breakout groups were identified, and brainstorming worksheets were supplied to aid in guiding the group discussions.

Following approximately forty minutes of group discussions, attendees reconvened. Representatives from each breakout group reported their discussions.

Group 1 put forward a list of places for meetings that yielded pro-and-con comments: restaurants, churches, synagogues, social clubs, and recreation centers. Points to consider for any site noted having ample meeting space, distance to travel, access to public transportation, and parking.

Group 2 prefaced that programs should fulfill NARFE's mission and specifically, programs featuring issues affecting seniors. Suggesting a speaker from Montgomery Public Libraries concerning library system programs; speakers who could provide information on county services such as fraud prevention; someone with technical knowledge to talk about artificial intelligence (AI);

an advisor to address age-related matters including estate planning, wills, trusts, long-term care insurance, medical directives, Medicaid, and Thrift Savings Plan decisions; and how to do more advocating for federal employees and retirees, like a presentation which could feature NARFE representatives to report on what is being done regarding advocacy. Other ideas were presented as well: a speaker from the Montgomery County Recycle Center with information as to what can be recycled and what to do with batteries; a talk by the fire department about fire prevention and home safety, disposing of unused or outdated drugs and rescue squad issues. More lighthearted suggestions also were made such as museum trips and tours, learning about events at Montgomery Parks, the Historical Society, and Peerless Rockville. And "fun meetings" could be considered such as a Bingo game with prizes perhaps solicited from local businesses.

Group 3 offered suggestions that displaced federal workers may use. One step is that a displaced federal worker should obtain copies of her/his personnel records from the employee's human resources office. Contact NARFE to learn about new employment opportunities. Furthermore, contact offices of Senators and Representatives to inquire about programs available to displaced federal workers. Also, mentioning that there is a lot online from local libraries, for example, announcements of job fairs.

. Group 4 commented about meeting electronics, such as not having a moving camera, not seeing or hearing people at a meeting when online, and the amount of time for meeting breaks being too long. Moreover, the capability of the current system may need to be examined, for example, adding more microphones. Online participants reported that at the beginning of each meeting, the moderator should remind all members tuning in by Zoom to mute themselves to stop background chatter, to identify themselves, to use their full names for the attendance list, and turn on Chat for online communication. They also commented that breaks are too lengthy.



Several
breakout
groups

NARFE
Greater Montgomery
County Chapter 1892
713 Richmond Ave
Silver Spring, MD 20910

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U.S. Postage Paid
Silver Spring MD
Permit #5715

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ADDRESS SERVICE REQUESTED

NEXT MEETING: Join us, Tuesday, November 18, at 1 PM - Two presentations: "Mobilize Montgomery Federal Workforce Career Center" and "Charge into Fire Safety: Lithium-Ion Batteries in Your Home"

Winter Holidays Party!!

It's time to celebrate all the Winter holidays--time to relax, eat good food, and enjoy speaking with other Federal retirees and employees who totally appreciate you. Bill Shackelford, National NARFE President, will attend and speak to us and there will be a trivia quiz with prizes. Friends and family are welcome.

Please join us to celebrate the holidays on **Tuesday, December 9th at 12 noon**, at the Outta The Rabbit Hole catering venue at 17511 Redland Rd. Rockville, MD 20855. Buffet meal will consist of Roast Chicken, Dill Buttered Salmon, Pasta Primavera, roasted potatoes, green beans, salad, rolls, coffee, tea and soft drinks for \$35 per person. Please, send checks made out to "NARFE Chapter 1892", with "Holiday Party" in the memo line to James Bachmaier, 3514 Everton St., Silver Spring, MD 20906-4119.

Please also RSVP with your name, the number of people attending, and a contact phone or email by December 2nd, to Jim Bachmaier at bachjchauf@gmail.com or leave a message at 301-785-6782.

