



Williamsburg Chapter 685

Spring E-newsletter (June 2022)

Chapter Officers

Hazel Braxton, President rbraxton7@cox.net

Penny Kell, Secretary pzkell@cox.net

Mary Grace Dorsey, 1st Vice President dorseyspencer008@gmail.com

Will McFresh, 2nd Vice President Wmcelfre@usit.net

Larry Leiby, Treasurer larrydavidleiby@gmail.com

Please visit the VFN website (www.vanarfe.org) to see complete list of officers.

Use this link <https://vanarfe.org/wp-content/uploads/2022/03/685news.pdf> to go directly to our newsletter, including photos of recent events.

President's Message *By Hazel Braxton, Chapter 685 President*

NARFE Chapter 685 has been most successful in completing its many activities: We have purchased a new banner and banner stand that allows the banner to be displayed at multiple locations. The Constitution and Bylaws has been approved and sent to Headquarters; and our financial books have been audited and approved.

We have been able to keep the "Area 1 Vice President" position in our Chapter. Thanks to Jeanne Garrison who retires from the position at the end of June and congratulations to Marilyn Riddle who assumes the position in July; and we have scheduled two non-programmatic events for the summer. The two events are the June 14th breakfast at Sandy's Pancake House (details to be send) and the August 9th indoor picnic at Quarter Path Recreation Center, 202 Quarter Path Rd, Williamsburg, VA from 12 noon until 3:00 PM (a count of participants will be taken by August 2nd *since this is a free event*).

Have a Great Summer!

Secretary's Corner *By Penny Kell, Chapter 685 Secretary* pzkell@cox.net

The chapter hosted five NARFE Luncheons so far in 2022. We have had some new members and guests join us. About 27-30 members and guests have attended lately.

Tom Kell has been publicizing the luncheons in the Virginia Gazette with pictures of our speakers, and on several electronic bulletin boards like the Daily Press and Neighborhoods Magazine.

Our chapter treasurer, Larry Leiby, lives in Colonial Heritage and is providing NARFE information to their local newsletter. Ginny Taylor, our program chair, provided us with excellent speakers. We had several State Troopers discuss cybersecurity and our safety. Deborah Fisk spoke in May about FED Hub, Legislature related to Federal employees and retirees, and photography with your phone.

During the summer, our meetings will be socials without a speaker. June will be a breakfast buffet at Sandy's Pancake and Waffle house on Richmond Road near AAA. No chapter event is scheduled in July. In August, we will have a picnic luncheon provided at no additional cost to members at Quarter Path Recreational Park. I will be sending out notices of more information about these events.

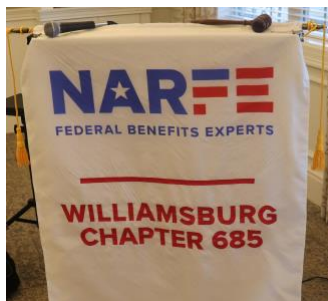
In September, we will resume our luncheon meetings. We meet the second Tuesday of the month at the clubhouse in Colonial Heritage at 11 AM for checking and 11:30 AM for lunch. The luncheon costs \$21 payable then in cash, check or credit card. I send the notice out including the entrée choices the week before the luncheon. The luncheon usually includes an entrée and dessert. It may also include soup or a salad. RSVPs along with menu selections are due the Thursday before the Tuesday lunch. No shows are charge \$21 because of our contract with Colonial Heritage.

Please come and join us this summer for socializing with your friends and meeting new ones.

Treasurer's Report *By Larry Leiby, Chapter 685 Treasurer*

Year-to-date Alzheimers' donations by our chapter are \$430. Our monthly average attendance, less Guest Speaker(s), for the first five months of 2022 was 27. Given our total Chapter 685 membership of 144, this equates to about 20 % coming out to enjoy comradery with their fellow federal annuitants, experiencing a hearty lunch (with dessert), and hearing stimulating speakers on a variety of topics.

Our banner stand that the membership approved at our April meeting has arrived. If I must say so myself, it displays our new NARFE banner wonderfully. Come on out to our chapter breakfast and picnic events to see it. More information on these two events will be forthcoming. Current chapter balance of funds is \$2,769.08.



Membership News *By Dave Riggs, Chapter 685 Membership Chair*

New Members

We are pleased to welcome **David Kormis**, who is a new member of both NARFE and our chapter. Welcome to Williamsburg Chapter 685! Please be sure to greet him personally at our meetings.

Names of new members are obtained from membership statistics and the chapter roster, which are on the NARFE website. Our apologies if we have additional new members and we have not recognized you. Please let us know.

Note: We have been having trouble for more than a year with the chapter membership list provided by national headquarters, which also serves as our mailing list. Not everyone is being placed on both the membership list and the mailing list. If you do not receive monthly announcements about Tuesday meetings (September through May), the two summer events, or the newsletter please let us know.

Is It Time To Consider Life Membership?

Life membership in NARFE is an option that many members are unfamiliar with, while others are deterred by the cost. But familiarity with the benefits and a closer examination of the cost provides a new perspective.

Showing your ardent support of NARFE and what it does for federal employees and retirees is one feature. A side benefit is that NARFE, in turn, recognizes life members with an enamel life membership pin, a certificate, and a life membership card. However, your dedication to the organization is what's most important, not these modest perks, and you can take pride in that.

Just as NARFE benefits financially by having your lifelong commitment, you can derive some monetary rewards yourself. First, let's look at the chart with graduated fees, based upon a member's age, and then break it down to reduce the sticker shock.

Ages	Single Payment	Quarterly Payment
30-39	\$1,796	\$450.25
40-50	\$1,408	\$353.25
51-55	\$1,127	\$283
56-60	\$960	\$241.25
61-65	\$801	\$201.50
66-70	\$653	\$164.50
71-75	\$514	\$129.75
76-80	\$392	\$99.25
81-90	\$251	\$64
91-100	\$127	\$33

Probably the first thing you did was find your age on the chart, look at the cost, and gasp – but perhaps a few of you noticed how the cost changes as we age. If you currently are in your early 60s, notice that the \$801 fee drops by \$148, or 19%, by age 66. Wait five more years, and it drops \$287, or 36% from that original cost of \$801. So, if you're reluctant now don't rule it out for the future. And there's a method to alleviate the burden: You can make quarterly payments. That reduces your age 71-75 fee of \$514 to \$129.75 every three months.

Here are two major benefits of life membership. First, you no longer bother with renewals. That might seem inconsequential, but as we age we don't want to lose renewal forms and have our membership dropped, especially since NARFE provides a service to both us and our heirs if there are questions about benefits. Second, you might recall that annual membership fees increased by \$8, or 20%, in 2021. But there was no increase for life members because they are paid up – forever. You might be saying that you renew with multi-year membership rates or dues withholding and that you're saving money, and that's true: but your rate increased, and it will again if there are future increases.

In case you were wondering, no, you cannot use your previous years of NARFE membership payments toward your lifetime membership fee. Also, you cannot bequeath your membership to anyone else, such as your spouse. And remember that it is only your national membership fee that is covered, not your chapter dues which you pay separately every one, two, or three years, as you choose. Our annual chapter fee has been only \$7 for decades now, which is minute compared to national fees.

For more details and for an application form, click on the link with this article. Or, you can go to the NARFE website, click on the magnifying glass at the upper right, and when the search box appears type in "life membership" and a form will appear.

Incidentally, we have nine members in our chapter who are life members. If you are not one of them, give it some consideration.

<https://www.narfe.org/wp-content/uploads/2020/12/f-53-pdf.pdf>

Keep Your Records Up-To-Date With NARFE  

Remember: If you move, change your email address, or change your telephone number, notify NARFE. This enables you to receive *NARFE Magazine* and email communications from both national headquarters and Chapter 685. The three ways to notify NARFE are:

- 1) Online, at the NARFE website www.narfe.org – log in and click "My Account"
- 2) Email NARFE at memberrecords@narfe.org
- 3) Telephone toll-free 1 800 456-8410

How To Obtain NARFE Name Badges

Don't have an official NARFE Badge? Name badges and other NARFE merchandise may be purchased online at: narfe.org/shopNARFE or simply click on this link:



[Storefront \(four51ordercloud.com\)](http://four51ordercloud.com) Get one and “*everyone will know your name.*”

Alzheimer's Information *By Sandy Lee-Bilski, Chapter 685 Alzheimer's Chair*

Day by day, we're getting older. As we do so, our chance of getting Alzheimer's Disease increases. Do you know the difference between Alzheimer's and Dementia? Do you know the signs? Here they are:

Alzheimer's - Is the most common form of dementia. It's a specific disease in 60-80% of dementia cases.

- It's a degenerative brain disease caused by complex brain changes following cell damage.

Dementia - This is a general term for a decline in mental ability severe enough to interfere with daily life.

- A group of symptoms associated with a decline in thinking skills.

- There are many types of dementia.

- There are many conditions that cause it.

- It is caused by damage to brain cells that affect the ability of brain cells to communicate with each other, which can affect thinking, behavior, and feelings.

Alzheimer's Symptoms - Trouble remembering new information because Alzheimer's typically impacts the part of the brain associated with learning, first.

Memory Loss - Forgetting

- recently learned information

- important dates or events

- asking the same questions over and over

- increasing need to use memory aids (notes, electronic devices, have family members help with things the individual used to handle).

Planning or Solving Problems -

- a change in the ability to develop and follow a plan or to work with numbers

- trouble following a familiar recipe, keeping track of monthly bills

Difficulty Concentrating -

- difficulty completing familiar tasks

- difficulty driving to familiar locations

- difficulty organizing a grocery list

- difficulty remembering the rules of a favorite game

Confusion with Time and Place -

- lose track of dates, seasons, the passage of time

- forget where they are or how they got there

Vision Problems -

- difficulty with balance

- trouble reading
- difficulty judging distance
- difficulty determining color and contrast
- issues with driving
- problems with words in speaking and writing

Misplacing Things -

- losing the ability to retrace steps
- decreased and poor judgment
- withdrawal from work or social activities
- change in mood and personality

Dementia Symptoms - *Problem with*

- keeping track of purse or wallet
- paying bills
- planning and preparing meals
- remembering appointments
- traveling out of the neighborhood

If you notice a number of the changes in your loved one, it may be time to seek professional care and get an evaluation.

Did You Know...Inflation is Up, But Chapter Fees are Stable?

Chapter 685 fees have remained at only seven dollars (\$7.00) for at least the past 25 years! Research by the Bylaws Committee found the chapter bylaws from 1997 listing chapter fees at seven bucks!

And even better, the lunch venue committee negotiated a two-year contract with Colonial Heritage keeping our costs at twenty-one dollars (\$21.00) per lunch.

With your saving, you can afford another half-gallon of gas at the pump...congratulations!

NARFE Election for National Office

It's very important that your voice be heard in the upcoming NARFE national election for the President and Secretary/Treasurer positions.

Chapter 685 leaders strongly encourage you to *read each candidates' statements very carefully*. Some campaign proposals may have a significant impact on the future of Chapter 685.

Here's the link to the Members-only section on NARFE.org for the candidates: [Statements of Candidates for National Office – NAR](#). You will need to log-in as a MEMBER to reach this web page. Please do your research and cast your vote.

Upcoming Chapter Events

June 14th (Flag Day) Chapter Breakfast @ 10:00am

A Chapter Breakfast is scheduled for Tuesday, June 14th at Sandy's Pancake & Waffle House on Richmond Road around 10 a.m. (we recommend you arrive between 10:00 a.m. and 10:15 a.m. as there will be a large group leaving the restaurant before 10:00 a.m.). It will be buffet style and there will be a Flag Day trivia quiz with prizes! Penny Kell, chapter secretary will send an email invitation in early June.

July 2022 *No Events Scheduled in July*

August 9th Chapter Picnic from noon to 3:00 p.m.

The annual chapter picnic is back and will be held at Quarter Path Recreational Park in Williamsburg. It will be held indoors, and we plan to play bingo and board games.

Your chapter will sponsor the entire picnic so all you need to do is indicate you will attend. Look for an invitation email and more details from chapter secretary Penny Kell later this summer.

Recent Chapter Events



Three Police Experts Talk Terrorism, Scams at NARFE's Chapter 685 Lunch

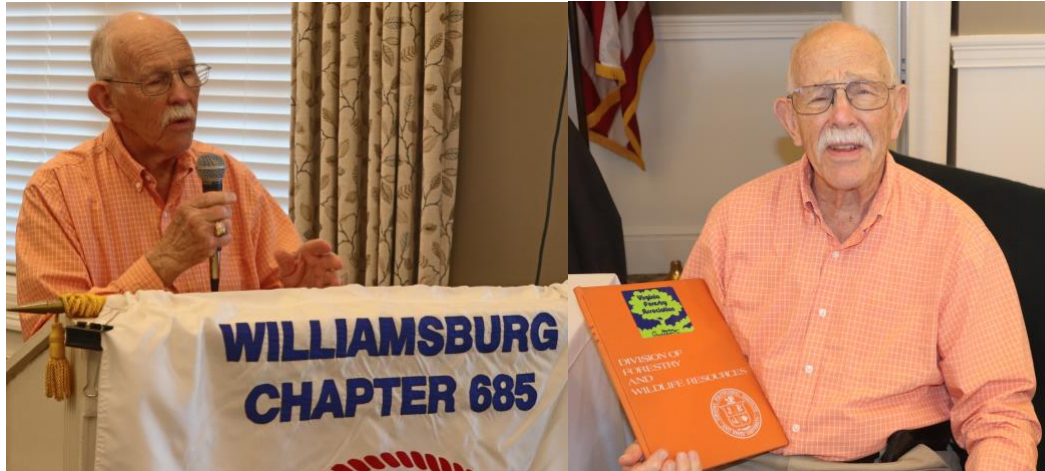
Speaking at our April 12th luncheon were three Virginia law-enforcement officers: Special Agent Dante Robinson (top left) and, listening to Robinson before they speak to the group, Robert Hess, Investigator, Hanover County Sheriff's department, and Trooper Michael LeSage, Virginia State Police.

Robinson (top) is the training and outreach manager of the Virginia Fusion Center. The Center was created after the terrorist attacks of 9/11/01 to share intelligence across all levels of local,

state, and federal law enforcement. Robinson came to the Center after a 12-year career as a senior trooper patrolling Chesterfield, Amelia, and Powhatan counties.

Hess is an Investigator with the Hanover County's Sheriff's Department. He is currently service with the Fusion Center's Regional Information Sharing System (RISS).

LeSage works out of the Williamsburg office of the Virginia State Police. He provided detailed information regarding scams and fraud and how to avoid being victimized by them.



In March, Will McElfresh, Chapter 2nd Vice President spoke as a guest speaker. Will gave a most interesting talk on Virginia native archaeology.





The May lunch speaker was Ms. Deborah Fisk, (upper left) State Legislation Chair, Virginia Federation of NARFE (VFN) chapters. Fisk spoke to the chapter in March 2021 about the update and overall modernization of the VFN website, for which she was responsible.

This time, Fisk, a professional photographer, shared her techno-savvy regarding smart phones and how to use them to take top-quality photos. Fisk also informed the group about an upcoming NARFE rally on Capitol Hill May 18th to urge legislators to pass a measure eliminating an unfair reduction in retirement benefits for the many civil-service retirees who also worked in the private sector and paid into social security.

