

# NARFE

Since  
1921

National Association of Active and Retired Federal Employees  
Virginia Federation of Chapters  
Chapter 595  
Serving Colonial Beach, Westmoreland, and King George

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## President

**Leslie Ravenell**

804-224-3069

nell8211@gmail.com

## Vice President

**Jim Lynch**

540 775-7002

jplynch@crosslink.net

## 2nd Vice President

**Ann Mills**

240 463-5614

Ann.z.mills@gmail.com

## Secretary Maria

Wendt

540-220-6855

mwendt@va.metrocast.net

## Treasurer/Editor

**Stan Palen**

540 775-7027

spalen@crosslink.net

## Membership

**Jean Starkey**

804 224-0845

cbdrifters@aol.com

## Service Officer

Vacant

## Chaplain

**Richard Ravenell**

804 224-3069

## Sunshine

**Joan Mudd**

540 663-5476

Joan.mudd@icloud.com

## Alzheimer's

**Lloyd Wright**

804-224-8394

lloyd.wright@verizon.net

## September 2022 President's Message

**Dear NARFE Members,**

**So summer is over and it is time to get back to business with our September NARFE Chapter meeting on Tuesday, September 13, 2022 at the Hunan Diner. So here is what happened over the summer.**

**On the second Tuesday in August, we had our 3rd annual summer picnic. Thanks to Ann Mills and Loy Schuchart we were able to hold it in a beautiful location, the picnic and beach area at EBB Tide Beach. About twenty-five of us feasted on fried chicken and fabulous sides. Thanks to all who helped to make this picnic a success and thanks to all who attended. You might as well put the second Tuesday of August 2023 on your calendar for the 4<sup>th</sup> annual Chapter Picnic!!!**

**Also, in August Rich and I traveled to Scottsdale, Arizona to attend FEDCON22, the National Meeting of NARFE. This was our first time to travel on an airplane since October 2019. As you can imagine we were a little apprehensive. However, all our travel arrangements were perfect. The meeting was attended by approximately 350 NARFE members from across America. Yes, it was hot but we were in the air-conditioned hotel most of the time. The agenda consisted of all the usual topics, Advocacy, Legislation, Alzheimer's and Leadership as well as several non-NARFE topics like "how to declutter". That was a workshop I really needed.**

**So, did you get a chance to vote in the National NARFE election? I hope so. As I sit here writing this, I am anxiously awaiting the election results. We will have a new National President and for Virginia we will have a new Region X Vice President. On the NARFE National Executive Board (NEB), there are twelve members. When the results of this election are finalized, we will have seven new members on the NEB. So, you can expect some changes in the future.**

**Our speaker for our September meeting is Larry Wheaton, President of the Westmoreland County TRIAD. If you read the Westmoreland News, you will see Larry's column "The SALT Box. TRIAD is not an acronym. It refers to the three groups who work together to help seniors, Law Enforcement, the Commonwealth Attorney's Office, and Seniors in the County. Larry will speak to us on all the latest SCAMS especially ones in our area. You may think you know a lot about SCAMS but I guarantee he will tell you about some new ones.**

**SAVE THE DATE: At the September meeting we will be discussing our annual Harvest Supper, our fundraiser for Alzheimer's. It will be held on Saturday, November 5, 2022 at the Colonial Beach Moose Lodge.**

**Looking forward to catching up with everyone on Tuesday, September 13, 2022 at noon at the Hunan.**

**Don't forget your food bank donations. This month's goes to King George Dept of Social Services.**

**Leslie Ravenell, President**

**Colonial Beach Chapter 595**

**MEETING NOTICE**

**September 13, 2022**

**12 PM at the Hunan**

**This month's Speaker is Larry Wheaton, President of the Westmoreland County TRIAD.**

## The following is from FEDWeek Weekly of September 3:

### [Biden Reaffirms Intent for 4.6 Percent Raise; 0.5 Points Would be Split Off as Locality Pay](#)

President Biden has reaffirmed his intent for a 4.6 percent federal employee pay raise in January, meanwhile saying he would split it as 4.1 percent paid across the board and with the funds for the other 0.5 percentage points used for locality pay. Read at <https://www.fedweek.com/fedweek/biden-reaffirms-intent-for-4-6-percent-raise-0-5-points-would-be-split-off-as-locality-pay/>

### [Biden: Pay Gap Is Hurting but Big Raise Is 'Inappropriate'](#)

In a letter to Capitol Hill reaffirming his intent to set an average 4.6 percent 2023 federal employee pay raise if no different figure is enacted into law by year's end, President Biden said that while the indicated pay gap of 22 percent between federal and private sector salaries is hurting recruitment and retention, allowing a raise of that size to take effect by default would be "inappropriate." For a closer look, go to <https://www.fedweek.com/issue-briefs/biden-pay-gap-is-hurting-but-big-raise-is-inappropriate/>

### [Contractor for New TSP System Owns Up to Missteps](#)

The prime contractor behind the TSP's new operating system has admitted to missteps and design problems that "negatively impacted the participant experience and TSP brand."

A presentation by officials of the Accenture company to the August meeting of the TSP board said that the required process for participants to re-establish their personal online accounts "was cumbersome, contained previously undetected errors, and led to unexpected account access issues." Read at <https://www.fedweek.com/fedweek/contractor-for-new-tsp-system-owns-up-to-missteps/>

### [Exceptions to the 10 Percent Early Withdrawal Penalty](#)

In a recent article we looked at the origin of the 10% early withdrawal penalty and how it applied to Individual Retirement Arrangements (IRAs) and employer sponsored defined contribution plans (such as the TSP). Well, there are exceptions to the 10% early withdrawal penalty that we will cover in this article.

Would it surprise you if I told you that the exceptions varied between the TSP and IRAs? I didn't think so; tax rules get so confusing that I wouldn't be surprised if the Internal Revenue Service had a Director of Confusion and Obfuscation in its staff. What follows is a list of the exceptions as they currently stand Read at <https://www.fedweek.com/tsp/exceptions-to-the-10-percent-early-withdrawal-penalty/>.

Follow our chapter on FaceBook at [www.facebook.com/narfecbkq](http://www.facebook.com/narfecbkq)

NARFE Chapter 595  
8283 Oak Wood Dr  
King George, Virginia 22485

**Meeting Date**  
**September 13**  
**At the Hunan**

Address Correction Requested

We are on the Web  
<https://www.vanarfe.com/>  
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