



Midlothian Chapter 2265 **NEWSLETTER**

Serving Current and Retired Federal Employees Since 1921

Chapter e-mail: narfe2265df@gmail.com

October – December 2022

PRESIDENT'S CORNER

Debbie Fisk

I want to spread the good news! We are about to begin our fall season with Christmas right around the corner. We have filled our meeting schedule with the best in speaker presentations and fellowship. What a great time for us to be able to get together and celebrate. I hope you will be able to join us at our upcoming meetings, together we are able to make significant contributions for the good of all. October will be our Blue Cross Blue Shield meeting; November is Alzheimer's recognition day; and we will round out the year with a jolly holiday luncheon in December.

It is also a good time to remember why our association is important; not only to our members, but for all active and retired federal employees. I want to remind everyone how important it is for us to continue to promote and improve public service on behalf of NARFE.

NARFE is a nonprofit, nonpartisan membership association. Roughly 160,000 members live in every congressional district across the country and consist of both retired and active federal workers from all branches and levels of the federal government, including the U.S. Postal Service. Federal benefits and retirement plans are unique, complex, and subject to change. Change is a key word. We must make sure that change does not dilute our earned benefits in any way. NARFE provides federal workers and retirees with the clear, reliable, and accessible counsel they need to make important changes regarding their benefits.

In exchange for years of hard work, federal employees and retirees were promised retirement annuities and

retiree health benefits. These benefits were paid for, earned fairly, and are essential to our financial and health security. Yet, there have been administrations who tried to reduce or eliminated cost-of-living adjustment for federal annuities, tried to dilute already earned benefits for those in or approaching retirement and retroactively change benefits that were already earned through the retiree's past public service.

Since NARFE's founding in 1921, the association's mission has been to defend and advance the earned pay and benefits of America's civil servants. Federal workers dedicate their careers to the betterment of our country, and in return we ask our government to hold up its end of the bargain – keep the promises made when we were hired, including our compensation packages. NARFE honors our service as federal employees, and they seek to ensure we continue to have a secure future.

I hope with all the end of year activities we will be able to take time to reflect on what NARFE means to each of us. As an organization, they work tirelessly to make sure our earned benefits are secure. It is our job to support their programs.

CONGRESSIONAL UPDATES

Bob Zombron

CDL VA 7th Congressional District

As of January 1, 2023, the 7th Congressional District representing Richmond City, Chesterfield, Spotsylvania and Henrico counties etc. will be history. The seventh as a district number will still exist up in Spotsylvania and counties north of Richmond.

Our representative in congress, Abigail Spanberger will run for the House of Representatives in the neighboring counties up towards Northern Virginia.

She has sponsored bills which favor NARFE and it is much appreciated. If she wins her stay in office we hope she continues in her support of NARFE priorities. Consider sending her a note of appreciation for her past efforts.

Also, on January 1, 2023, I will no longer serve as a congressional liaison or leader of the seventh congressional district. I wish to thank all the members of our chapter and those in Petersburg, Louisa, Spotsylvania and Richmond who have contributed to NARFE's success and support of the NARFE's legislative priorities. Continue to support NARFE's priorities by calling, writing, emailing the person elected to represent you in your congressional district.

New Congressional Districts and Candidates

1st Congressional District

On November 8, 2022 we will have the opportunity to vote for either the incumbent Rob Wittman (R) or the challenger Herb Jones (D).

3rd Congressional District

The incumbent Bobby Scott (D) will run against the challenger Terry Namkung (R).

4th Congressional District

Leon Benjamin (R) will run against the incumbent Donald McEachin (D).

Scott and McEachin have been great supporters of NARFE. Bob Wittman has supported NARFE priorities on occasion. The challengers may require some research as to their support of federal workers and retirees. Whoever is elected will have to be introduced or reintroduced to NARFE's priorities such as reasonable compensation, health care benefits, retirement benefits, Fair COLA for Seniors, opposition to the politicization of the federal workforce and Social Security issues to name a few.

NATIONAL LEGISLATION

Bob Zombron

In the previous issue of the Newsletter, I mentioned several of NARFE's Legislative Priorities:

Equal COLA Act – S. 4221 and H.R. 304 – the House version

H.R. 951 - Federal Telework Bill - Approved by the House.

House FY 23 Appropriations Bill paves the way for 4.6 percent raise.

H.R. 4315 - Fair COLA for Seniors Act of 2021

H.R. 82 - Support the Repeal of WEP and GPO – The House has enough sponsors to set an upcoming vote. The Senate has a sister bill in progress. The point is both have to vote and approve the repeal by the end of the year – otherwise the bill will have to be reintroduced in the next session of congress.

We need to make sure that these bills get approved by the House and Senate. I recommend a thorough review of these bills in the next week or two by our members to advise the House and Senate of your priorities. Review the NARFE Advocacy website and send a letter to your congressman or senator. If the bills are not passed before Jan 1, 2023, they will have to be reintroduced and go through another lengthy process for approval votes and passage for the President's signature. Politics is a long process – good luck on the outcomes, never give up.

NARFE-PAC

When we support members of the House and Senate - that vote favorably on bills that help us meet our needs – it is a good investment for our future. In addition, call, write and email your needs to congress. Let them know that you care. Use the NARFE Advocacy website – it's a convenient way to advocate.

NATIONAL LEGISLATION

Debbie Fisk

August was National Advocacy Month

We were delighted to have Senator Tim Kaine visit Chapter 2265's meeting in August. It gave our members an opportunity to listen and then, more importantly, to be heard. It is crucial that we continue to speak out so that there is no question about our priorities, especially when it comes to our hard-earned benefits.

Senator Kaine listened, he distributed staff contact information so that our members can cut the red tape

and speak directly to consultants, and he promised to sign on to cosponsor Senate 1302 which is the complimentary bill to H.R. 82, WEP/GPO Repeal Legislation. As soon as he got back to Washington from August recess, he did sign on. We now need to make sure we follow up with Senator Warner.

H.R. 82 currently has 296 cosponsors and was placed on the House Consensus Calendar on July 15. It must keep a minimum of 290 cosponsors for 25 legislative days to be forced onto the House floor for a vote. We are almost there and with so many cosponsors we anticipate the bill passing with no problem. There are now 298 cosponsors and gaining a few more each day.

The next step, the Senate. There are currently 42 cosponsors. I don't see Senator Warner officially on board but with his commitment that would be 43. It takes 60 votes, so we are scrambling to identify 17 more votes. This is so important to so many, let us all be vigilant and keep the pressure on to get this finally done.

The Inflation Reduction Act was signed by President Biden in August. The bill pairs about \$300 billion in estimated deficit reduction from about \$739 billion in increased revenue and health care savings with about \$443 billion in energy, climate, and additional health care spending.

Senator Kaine, joined by several colleagues and with NARFE's endorsement, introduced the Preventing a Patronage System Act, a bill that would prevent future administrations from creating new service schedules to bypass traditional merit-system rules, unless Congress makes a change by law.

As the 217th Congress winds down, we all anticipate a great deal of time and energy will be devoted to the mid-term elections. Two things I would like to mention.

- It is your right, privilege, and responsibility to vote. Do your research and vote your conscience, but please VOTE.
- There is still time to easily send electronic messages via the NARFE website. Keep your voice in front of your representatives. Go to: <https://www.narfe.org/advocacy/legislative->

[action-center/](#) At the drop-down menu select **ADVOCACY** and then **TAKE ACTION**. A really easy way for you to stay in touch.

If you have legislative items that you would like considered by the NARFE Advocacy Committee, please send them to Debbie Fisk, (804) 748-8722 or valeg@vanarfe.org. I do know that the statehood for DC was amended to ask for voting rights for DC residents.

Stay informed, Stay Active

2023 STATE LEGISLATION PLAN

Debbie Fisk

Recap of the 2022 Legislative Plan

The major emphasis of the VFN Legislative Team is on two major areas and the remainder will be secondary:

- a. Exempting a Segment of CSRS Pensions Equivalent to Social Security Retirement
 - i. Main focus for the team
 - ii. Focusing on the Military Exemption from the last congress
- b. Nursing Home Standards
 - i. Secondary focus for the team
- c. Family Caregiver, Age Deduction, and Itemize vs. Standard Deduction will be handled if given time and volunteer commitment

The VFN Legislative Team continues to meet and collaborate. They update key members of the board and chapters as information is possible. We participated in several chapter meetings, speaking about legislation.

During a visit to Chapter 1116, Vienna/Oakton, D. Fisk was able to gather several great ideas as well as enlist several eager volunteers to join our team. She continues to work very closely with Chris Geisler, who has become our "unofficial" State Legislative Representative.

We are very excited to report that several state delegates have been identified who are interested in our first two legislative items and we are sharing ideas.

If you have questions or need anything, please reach out.

Debbie Fisk, valeg@vanarfe.org or (804) 748-8722.

Our Current Representatives

VA Congressional District 7

Abigail Spanberger – 1239 LHOB, Washington DC
>DC Office: 202-225-2815

VA Congressional District 4

Donald McEachin – 314 CHOB, Washington DC
>DC Office: 202-225-6365

VA Congressional District 3

Bobby Scott – 1201 LHOB, Washington DC
>DC Office: 202-225-8354

U.S. Senators

US Senator Mark Warner (D-VA)

>DC Office: 202-224-2023

>Richmond Office: 804-775-2314

US Senator Timothy Kaine (D-VA)

>DC Office: 202-224-4024

>Richmond Office: 804-771-2221

Elections - Why do we do it?

Debbie Fisk

There are many answers to that question. Possibly there are as many answers to that question as there are people who have held these offices now and over the years. The main one for me is pride. Pride in our association, pride in my work and pride in my colleagues. When you feel good about what you are doing, you want to do what you can to make it even better, not only for yourself but for others. In order to successfully “make it” you have to want to make things better.

Speaking only for myself, I feel that having been “on the inside” of the Virginia Federation of NARFE has made me a better person, a more informed citizen. I believe that during my tenure, the Board of Directors has acted wisely and made significant improvements for the benefit of all members of the VFN. We have tried to stay in touch with all members to make sure that the Association continues to serve the needs of everyone. And while I am happy with what was accomplished, I know that there is still more to do.

So, I am grateful for having had the opportunity to become active with the VFN and our Chapter 2265. It has helped me to grow personally and professionally, and the benefits far outweigh the time and effort required. I recommend service to our Association for anyone who is interested in further promoting the goals of our Association.

This is the time of year that our Chapter looks to leadership candidates. We will hold an election in November. Anyone who would like more information about becoming a candidate, please contact Debbie Fisk, (804) 748-8722 or valeg@vanarfe.org.

We will be electing: each office varies but there should be no reason for more than 4 hours invested per month.

President – coordinate meetings, chair meetings

1st Vice President – backup to President

Secretary – attend meetings and scribe minutes

Treasurer – attend meetings and handle income and expense entries to quicken

The key to our success is in the committees that strengthen the work of our elected officers. We have a very strong army of volunteers who give countless hours making sure there is an efficient foundation from which we operate.

I hope you will consider joining our team in some way. We have tried to organize interested groups so that the work of our Chapter is shared.

PROGRAMS

Verona McLeod

We’re approaching the last quarter of 2022 and your NARFE Chapter 2265 has presented some interesting programs this year. However, attendance hasn’t been what we expected. We understand there is still reluctance to gatherings due to Covid, but we’ve taken precautions to keep everyone safe. We all should understand that the environment we’re currently living in is probably going to be our “New Normal” and we individually have to decide how we’re going to adjust and live in it.

Going forward, we will continue to offer programs that we think provide beneficial information about our

health and wellness, our benefits, our safety, and some entertainment. Our programs planned for the last quarter gives you the opportunity to get updates on health insurance and to decide if you're ready to come out and live safely in our current environment. We're having our usual October meeting with Kathy Bass, our Anthem Blue Cross Blue Shield coordinator. Kathy always draws a standing room only crowd. As we move into November, which is our Alzheimer's fund raiser month, we're planning a luncheon which could get you a "hand full" of cash. We're planning a \$5 Brunswick stew luncheon and a raffle for \$150 cash! To get the "hand full" of cash you can purchase one (1) ticket for \$5 or three (3) tickets for \$10. The cash prize is \$150 is a great return on your \$5 or \$10 investment. Remember the \$5 Brunswick stew luncheon and the \$5 raffle ticket are two separate costs but all funds go to Alzheimer research. Tickets for the raffle will be available at the September, October and November meetings. The drawing will be at the November 9 meeting. For December we're responding to some members input and having our Christmas luncheon at a new venue this year. All of the plans have not been finalized yet but we're looking at Meadowbrook Country Club. This will allow you to get in the Christmas spirit, pull out those pre-Covid holiday outfits, come out and enjoy live entertainment and camaraderie. More information regarding cost, menu, date, and time will be coming out over the next two months.

Please put the 2nd Wednesday on your calendar for the next three months so you can join us for these events that have been planned with you in mind.

MEMBERSHIP

Verona McLeod

Membership continues to be a major concern of NARFE. The average age of members is 80 plus years which indicates that most current younger employees and retirees aren't inclined to join. This could be because they don't know about NARFE or they don't see the relevance of the organization. It's our responsibility, as members, to educate them and let them know the financial benefits of the organization.

Most people fail to get involved or be concerned about the "Why" of an organization/action until there is a direct impact on them financially. We must do our best to support NARFE because they have a direct line to those in congress who hold our quality of life in their hands. NARFE lobbies on our behalf so we need to ensure they can be a force to be reckoned with by those in Washington who are supposed to represent us. I, personally, deserve and need the benefits I receive for my many years of dedicated service to the federal government, do you? If so, help us to help ourselves by identifying one person to encourage becoming a NARFE member.

HAPPY BIRTHDAY

OCTOBER

1 Genevieve Hite; **6** Sheila Hecker; **8** Mary Goss, Joyce Burton; **9** Norman Wilson, George Reynolds; **18** Mary Faris; **22** Virginia Helmick; **27** Bill Stoken, Cynthia Graunke; **31** Michael Fabrizio

NOVEMBER

1 Joanne Bagley; **7** Marietha Hoffman; **12** Bobbie Avery; **15** Frances Harrison; **17** Cliff Wolfe; **24** John Clark; **29** Pattie Powell

DECEMBER

3 Gerald Guerrein, Virginia Bozarth, Patsy Dockery; **4** Yvonne Webb; **8** Mary Crump; **11** Ann Reed; **12** Michael Kerwin; **18** Bob Schaefer; **25** James Hall; **27** Norma Smith

FEHB Open Season

Debbie Fisk

The 2023 Federal Benefits Open Season is coming! It will run from November 14, 2022, through December 12, 2022. This is the time for you to start thinking about your health, dental, vision, and tax-saving needs and to enroll or change your enrollment in any of the FEHB, FEDVIP programs, and FSAFEDS for those feds who are still working.

I am pleased to announce that the NARFE Chapter 2265 (Midlothian) will be having a Blue Cross Blue Shield representative, Kathy Bass, as our guest speaker

on Wednesday, October 12, to bring you the latest updates for 2023. Put it on your calendar to attend.

During Open Season, you can make selections you usually cannot make any other time of the year. All health, dental or vision plans are not alike. Open Season is about exercising your right of choice. By considering your health plan choices in advance, you will have access to health care services and supplies you need, with a premium you can afford.

Dental and/or vision coverage can fill in the gaps of any coverage you currently have or pay for services you currently do not get. A flexible spending account can help lower your taxable income.

If you are already enrolled in FEHB and/or FEDVIP, those enrollments will continue automatically, although benefits and premiums may change. Be sure to check that your plan is still participating.

Any changes you make to your enrollment will be in effect until the next Open Season in 2023 unless you experience a qualifying life event.

Please reach out if you have questions and don't forget to put October 12 on your calendar. Kathy Bass is our "go to expert."

Is Our Chapter in Trouble?

Ed Heflin

Chapter 2265's current membership is 202 Chapter Members and 126 National Only assigned to Chapter 2265 because of their home address for a total of 328 members. In 2016 the total was about 457. Average monthly income (the Chapter's portion of membership dues) so far in 2022 is averaging \$177; in 2016 it was \$311.

Before joining Chapter 2265, I was the President of Chapter 1310 Imperial Plaza. We met at Imperial Plaza, a large retirement home. They treated us well. We met in the Executive Board Room, a sit-down inexpensive lunch was served by the dining room staff, free coffee and drinks, etc. Some of our members lived at Imperial Plaza. That could have been the reason we were treated so well.

In 2017, membership in Chapter 1310 had dropped to around 40 and about 10 members attended meetings, which were mostly social. It got to the point that no one was willing to step up to leadership positions. So, the painful decision was made to close the Chapter. A difficult process when you have lost contact with so many members.

Only three members joined other Chapters in the area. The remaining members were added to the National database. As I recall, we had approximately \$4,000 in our treasury. We explored the possibility of donating the money to the Alzheimer's Association. We found out, however, that membership money cannot be donated to Alzheimer's. So, the money was surrendered to National minus a small portion that was sent to the Chapter's where 1310 members were transferred.

This brings me to the previous question: Is our Chapter in trouble? Personally, I think we are. We are seeing some of the troubling signs that my old Chapter was experiencing. Loss of members and income, the unwillingness to step up to leadership, poor meeting attendance, and a general reluctance to get involved are all signs of a declining interest and will lead to difficult changes.

Please keep these thoughts in mind. Participation in chapters is important. As one voice we are able to protect our earned benefits, the principal mission of NARFE. We have an outstanding Chapter, one of the best in the state, but it can slip away if we aren't willing to put forth the necessary effort to keep it viable.

SERVICE OFFICER

Virginia Bozarth

If you or anyone you may know has a need for help with federal benefits or the death of a loved one, please reach out and I will try to help. I may not know the answer to the question, but I can get in touch with those who do and find an answer for you or connect you to someone who can help.

What exactly does a Service Officer do?

- Becomes the face and voice of NARFE – helps members apply for benefits, life insurance, etc.

- Relays information as needed on Medicare and Medicaid, Social Security, and retirement benefits.
- Writes notes to families of those who have passed to offer information and support.
- Offers the “Be Prepared for Life’s Events” to NARFE members

ALZHEIMER’S

Faye Mckay

In the September 7th news article from the Alzheimer's Association, it was noted in a study that the popular TV show, "This Is Us," has had a real impact on people living with Alzheimer’s disease and caregiving. In fact, one of the leading characters in the show was living with the disease. It was also pointed out that her adult children disagreed over her care needs.

A survey found that more than 700 people could relate to the mother, Rebecca Pearson, who struggled with her diagnosis, including the early signs of memory loss and her resistance to go and seek out a provider to help her. It was also stated that the storyline in this TV Show could help reduce the stigma associated with this disease and encourage people to seek help. Viewers of the show may also recognize signs and symptoms in themselves or in those close to them. It may further help to de-stigmatize seeking care for the disease and to seek an evaluation.

The showline was developed in close collaboration with medical and health experts at the University of Southern California's Health and Society Program. Beth Hoffman, who conducted the study, found that very little research has been done on the influence of aging, advance care planning and Alzheimer's disease. These storyline topics are not widely depicted on TV. Also, Monica Moreno, the senior director of care and support for the Alzheimer's Association, said that some people think of Alzheimer's only in its late stages, while shows like this depict a fuller picture of the disease. Further information from this article can be found in the August 31 "Journal of Health Communication."

ALZHEIMER’S FUNDRAISER

Debbie Fisk

We are planning a raffle to raise money for Alzheimer’s Research in the name of Chapter 2265 to take place in the next few months in addition to our monthly 50/50. You can contact any Chapter board member to purchase a chance to win \$150. We will be selling these special raffle tickets at our September, October, and November meetings. **The drawing will be held at the November meeting.** All proceeds go directly to Alzheimer’s Research, an agreement made between Alzheimer’s Association and NARFE many years ago. NARFE members have donated more than \$12 million dollars to Alzheimer’s Research.

Remember November is Alzheimer’s Research Month.

Why We Donate: On behalf of the more than six million Americans living with Alzheimer's disease and their over 11 million caregivers, thank you for supporting this important cause. As an Alzheimer's Association Walk to End Alzheimer's® National Team, the National Active and Retired Federal Employees Association (NARFE) will form teams and raise funds and awareness for events across the country, earning national recognition benefits in return. Every dollar our Chapter raises makes a difference in the lives of those facing this devastating disease and helps bring us closer to the vision of the Alzheimer's Association®: a world without Alzheimer's and all other dementia®.

Again, thank you for making an impact in the fight. The end of Alzheimer's starts with YOU!

CYBERCRIMES

Taken from email dated 9/1/2022 from Rep. Abigail Spanberger

What are common types of cybercrimes?

The [Federal Trade Commission](#) (FTC), the agency charged with protecting America’s consumers, provides excellent information that can keep you and your loved ones safe. Below are multiple types of

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Alzheimer's Research Raffle



\$150 CASH

1 ticket \$5

3 tickets \$10

Drawing will be November 9, 2022

at the NARFE Chapter 2265 Membership Meeting

All proceeds will go to Alzheimer's Research

MY FLAG

A fabric forever woven
With tears and blood it stained
Flutter'd from a halyard
In dawns light we see it raised

Carried high with pride in khaki
The smoke of war is saw
Before it the blood and screams of dying
A land for which they fought

Each silken weave of thread
Carries a nations history
Of chest'd pride stood swollen
Before a nations colour scheme

In peace it flutters highly
The wind in threadbare torn
A rich painted beacon
In years of sweat and storms

By names of known are many
From lands across this world
But the one that stands up brightly
Is the this one before I'm stood



Chapter 2265 Committees

Alzheimer's:

Faye McKay
804-378-0826

Audit:

Brenda Cordle: 804-744-2969
Ann Simpkins: 804-379-3631

Chaplain:

In memory of
Charlie Wilson

Greeter:

Ann Simpkins
804-379-3631

Hospitality:

Cathy Dorsett: 804-674-4039
Ann Simpkins: 804-379-3631

Membership:

Verona McLeod
804-744-4589

National Legislation:

Don Utton
804-896-1804

Net Coordinator:

Deborah Fisk
804-748-8722

Newsletter:

Lynn Osborne
804-275-2102

Parliamentarian:

Lynn Osborne
804-275-2102

Programs:

Verona McLeod
804-744-4589

Public Relations:

Cindy Graunke
240-674-5199

Service Officer:

Virginia Bozarth
804-275-0820

Special Activities:

Lynn Osborne
804-275-2102

State Legislation:

Steve Stastny
804-271-8690

Sunshine:

Vacant

Telephone Tree:

Vacant

Dated Material

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scams and cybercrimes — linking to information from the FTC detailing each crime and how you can protect against them:

- **Identity Theft**: Someone gets your personal information and runs up bills in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance — along with your good name.
- **Unwanted Calls**: You get a lot of unwanted calls. Many are from scammers.
- **Imposter Scams**: Someone calls to ask for money, maybe pretending to be a family member in trouble, like a grandchild. Are they who they say they are?
- **Health Care Scams**: You have a Medicare card, but a caller says you need a new one.
- **"You've Won" Scams**: They tell you that you've won a prize! But you can't get it until you send money.

- **Home Repair Scams**: Someone offers to repair your home. Cheap. For cash now.
- **Money Mule Scams**: Someone sends you money. Then asks you to send some of it to someone else.
- **Work-at-Home Scams**: Ads promise big money working from home. For a fee.
- **Charity Fraud**: Someone asks you to donate money to a charity. Today.

How can potential cybercrimes be reported?

Cybercrime cases often cover multiple jurisdictions and can involve multiple law enforcement agencies, so the FTC and the Federal Bureau of Investigation (FBI) both have consolidated reporting mechanisms. If you think you have been a victim of a cybercrime, you should visit the [FTC's reporting page](#) and the [FBI's Internet Crime Complaint Center](#) (IC3) for additional resources.

CHAPTER 2265 MEETING DATES

October 12th, November 9th & December – 14th