



# ANNANDALE CHAPTER NEWS

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## National Active and Retired Federal Employees Association Chapter 1159 (Annandale)

P.O. Box 1463, Annandale, VA 22003

Serving Current, Former & Retired Federal Employees and Spouses  
and Survivor Annuitants

Like us on Facebook at NARFE-Annandale 1159

Find us on the web at: [www.narfe.org/chapter1159](http://www.narfe.org/chapter1159)

We meet at the Mason District Governmental Center  
6507 Columbia Pike, Annandale, Virginia

### September 2023

**Next Meeting: Wednesday, October 4, 2023 at 10:00 A.M.**

**Join us, either in-person or via Zoom, for our next meeting at 10:00 a.m., on Wednesday, October 4<sup>th</sup>, when George Kresslein will discuss things to consider before the end of the tax year. For details, as well as information on registering for the Zoom meeting, see page 3.**

**PREZ SEZ** – As we head towards October, I look forward to experiencing some fall weather, hoping for some nice cool days and watching the leaves turn colors. Getting away into the mountains has real appeal. We are so fortunate in this area – being close to the ocean and the mountains too. And I hope, by the time you read this we will have a Federal budget and can all relax for a little while.

We have much to look forward to -- The Beacon Expo October 15<sup>th</sup>, Gerry Connolly's FEHBP Open Season Program November 18<sup>th</sup>, to say nothing of all the wonderful Fall festivals we have in our area. We have some useful and informative programs scheduled at our upcoming chapter meetings on taxes and health care, all culminating with our holiday luncheon with loads of great raffle prizes available for the low, low, non-taxed price of a raffle ticket and the proceeds all go to the Alzheimer's Association.

*Kim Rendelson, Chapter President*

**Inclement Weather Policy --When Fairfax County Public Schools (FCPS) are closed or "virtual only" because of inclement weather on the day of a scheduled chapter meeting, the chapter meeting (both in-person and on Zoom) for that month is canceled. If the FCPS open only 2 hours late on the day of a chapter meeting, the in-person and the Zoom meeting will be held.**

**September Program Report** -- **Larry Lipman**, a volunteer speaker from AARP made a presentation on “Sorting Fact from Fiction Online.” He has an extensive background as a newspaper reporter, AARP editor, adjunct professor of journalism, and former president of the National Press Club. His theme was that misinformation has been around for centuries; however, the Internet allows it to spread faster and farther, and therefore the potential for harm is greater. A fact-checking organization found that false information tends to spread five times as far as the follow-up correction. Mr. Lipman provided insight on why people create and spread misinformation; what it may look like; tools on how to determine if it’s false; and how to avoid spreading it yourself.

Wikipedia defines misinformation as “false or inaccurate information.” It may take several forms: a) imposter content (someone pretending to be someone they’re not); b) manipulated content (such as a real picture with an altered caption); c) out of context information; d) deliberate disinformation, intended to obscure the truth; and e) scams. The reasons behind the misinformation may be any of the following: a) advertising focused on riling people up; b) trolling; c) creation of chaos; d) pushing a particular agenda; and e) taking your money. Why do we tend to spread this material? The content plays on our desire to help or hope, or we are fooled by the official-looking post.

The first thing to do is, “Stop before you share.” Look for red flags. Is it from an unknown/unidentified source? Is the information vague? Does the message cause an emotional, negative reaction? Does it create a sense of urgency? Are there typos, outrageous headlines, “implied insider” information? Does it reinforce your own opinion/belief? If there are any of these warning signs, stop and research before spreading it to others.

If any of those concerns apply, check out several aspects. If it purports to be a local news source, go to a new tab or browser and confirm the legitimacy of the author(s), the publication, their respective reputations, and the funding source. Also, choose key words from the headlines or articles, and put them into a search engine to be sure this is not a misinterpretation or appropriation of a previous article that has been around (and manipulated) for years. And is it clear whether the article is presented as verified news, or someone’s opinion? Those are two **(continued on page 3)**

(continued from page 2) different things. Traditional newspapers make the difference clear by labeling the opinion articles as such. Other news sources do not make the perspective clear.

If the article or email presents facts, do lateral reading in a new search engine tab or Internet browser to clarify who is behind the information; what is the evidence; and what other sources are saying. Again, use key words to direct the search. Do not click on the first reference that comes up because the source behind the misinformation will often position other false references to pop up first. Mr. Lippman recommended to look for reliable, known sources such as Wikipedia (be aware not all Wikis are legitimate), [www.Snopes.com](http://www.Snopes.com), [www.LeadStories.com](http://www.LeadStories.com), [www.FactCheck.org](http://www.FactCheck.org), [www.PolitiFact.com](http://www.PolitiFact.com), [www.CheckYourFact.com](http://www.CheckYourFact.com), [www.ScienceFeedback.org](http://www.ScienceFeedback.org), [www.Poynter.org/CoronavirusFactsAlliance](http://www.Poynter.org/CoronavirusFactsAlliance), and other similar reputable sources. To check out the accuracy of photos and videos, do a Reverse Image Search, using the photo search capability on your computer. For example, go to [www.images.google.com](http://www.images.google.com), and copy and paste the picture in the resulting search box. Your search bar may have a camera icon that accomplishes the same search.

A final consideration is that even the established, reputable news sources have begun to cut costs by reducing their staff, to include the number of fact checkers. Following the tips and tools Mr. Lipman provided applies to all areas of our information world, and will help you better discern fact from fiction.

Snacks were provided by: **Anne Trotter, Mary Ann Munley, Fran Walinsky, Loretta Nester, Kim Rendelson and Sharon Sellers.** A total of **31** attended (**21 in-person and 10 on Zoom**).  
*Fran Walinsky, Secretary*

**A Few Details for Our October 4<sup>th</sup> Meeting** – At 10:00 a.m. on Wednesday, October 4<sup>th</sup>, we will meet in the **Main Community Room** at the Mason District Governmental Center (straight back as you enter the Center's lobby). At our meeting we will have a presentation by **George Kresslein** on things to consider before the end of the tax year. To attend on Zoom, let **Doug Jones** know ([doujones500@verizon.net](mailto:doujones500@verizon.net) or 703-425-3361) no later than **Monday, October 2<sup>nd</sup>**, so he can send you the meeting link and passcode.

## **ACCA Food Drive Starts Strong -- 960 pounds of non-perishable food, personal**



Mary Ann Munley, Fran Tunick, Kim Rendelson and Sharon Sellers collecting donations in the store.

**care items and \$755 in cash were collected** during our September 7<sup>th</sup> fall kick-off for the ACCA food pantry. The **new donation drop-off location at Annandale Giant Foods, 7137 Columbia Pike**, proved to be efficient for shoppers. In addition, a drop-off box was provided for NARFE Chapter 1159 members at the previous day's meeting. **A special thank you to our NARFE Chapter 1159 partners: Mason District Police Officers PFC Evan Dicker and PFC P.N. Siteki; Giant Foods**

**Store Manager David Posey and employees; and**

**Annandale NARFE volunteers Kim Rendelson, Carol Lutz, Doug Jones, Mary Ann Munley, Carol Rubin, Sharon Sellers and ACCA volunteer Fran Tunick.** Our team set up a donation display, greeted shoppers, provided a list of items most needed by the pantry, gathered and



PFC Evan Dicker and Doug Jones collecting donations at the truck.

deposited donations in the waiting Mason District Police



The fruit of our labor.

truck, and weighed and stored this bounty in the ACCA Food Pantry. A true sign of their success was simply stated by one of the ACCA volunteers that helped put items collected into the pantry shelves. She said "Wow, this group really knew what we needed this time." We look

forward to our **next ACCA food drive on Thursday, October 5<sup>th</sup>, 10:00 a.m. to 1:00 p.m., Annandale Giant Foods, 7137 Columbia Pike, and drop-off box at the NARFE Chapter 1159 membership meeting October 4<sup>th</sup>.**

**PJs, Slippers, Socks and Toy Drive** – During our October and November Food Drive, our volunteers also will be accepting pajamas, slippers, socks and unwrapped



toys at the Mason District Police truck outside of the Annandale Giant Foods Store. Each December this annual Christmas Campaign provides these items to less fortunate boys and girls, ages infant to teen, that live in the Mason District area. Thank you for your support for these families. It truly makes a difference for them.

**LEGISLATION REPORT** – *Federal Fiscal Year 2024 Budget* – The budget is still



not resolved. While the Senate seems willing to go with a Continuing Resolution (CR), it is unclear what the House will do. In the very worst case, there could be a government shutdown. While a much better alternative would be the seemingly “*USUAL CR*”, a CR hampers the agencies with possibly inadequate funding to start the fiscal year, and creates uncertainty in rolling out necessary programs. Last month I would have predicted a CR, this month I am not so confident Congress can get a CR passed. Stay tuned.

*H.R. 82/ S. 597 Social Security Fairness Act* -- The House Bill currently has 292 co-Sponsors, surpassing the 290 co-sponsors needed to calendar a floor vote. This bill would repeal the Government Pension Offset and Windfall Elimination Provisions which negatively impact many federal and state/municipal retirees by cutting their earned Social Security benefits.

*Virginia Budget* -- After several Special Sessions, the General Assembly arrived at



resolution of the budget amendments for the Year 2 of the Virginia Budget. The Governor has now signed the budget. Budget amendments for the Year 2 part of Virginia’s budget are a routine part of the budget process, but this year, at issue was how best to handle the State’s budget surplus resulting from a more robust revenue stream. State employees and Teachers will be getting a little raise, educational programs will get additional funding, etc. But the biggest news is that those who paid Virginia State Taxes will be getting a \$200 tax rebate! I am not sure of the specifics of timing, but it will probably be paid in a similar manner as last year’s tax rebate.

*Virginia Federation of NARFE is working to finalize its 2024 Legislative plan* – Two



items being developed pertain to proposed State legislation to correct the State’s tax treatment of CSRS annuities. Federal Employees hired before 1984 (CSRS) were not included in the Social Security program and thus are ineligible to receive Social Security benefits based on their years of federal income. Others employed in private industry, self-employed, and (since 1984) Federal Employees (FERS) are required to

**(Legislation Report continued on page 6)**



(continued from page 5) participate in Social Security. CSRS paid into their retirement 7% of their employment income; others outside the CSRS paid Social Security tax of 5.7%-6.2% up to a specified salary cap established by Social Security – income in excess of the cap was not taxed by Social Security.

Virginia excludes 100% of Social Security benefits from State Taxable Income, but no such exclusion is given for CSRS annuities or any portion of a CSRS annuity. In addition, for Virginia's income-based Age 65+ Deduction, Social Security is again removed in the calculation of income while none of the CSRS annuity is removed thus rendering many CSRS annuitants ineligible for the \$12,000 Age 65+ Deduction. It is a real possibility that a Virginia resident Aged 65-84 with Total Income of \$104,000 comprised of \$54,000 Social Security plus \$50,000 of Other income could qualify for the full \$12,000 Age 65+ Deduction and thus have Virginia Taxable Income before exemptions of \$38,000. (\$104,000-\$54,000-\$12,000). In contrast, an Aged 65-84 CSRS annuitant with Total Income of \$104,000 from a combination of CSRS Annuity and Other income will have Virginia Taxable Income before exemptions of \$104,000 because none of the CSRS Annuity is excluded from taxable income or excluded from the Age 65+ Deduction calculation. In this example, the CSRS annuitant's taxable income would be \$69,000 higher, and thus they could pay \$3,795 (\$69,000 x .0575) more in Virginia State Income tax. Think about it – for Virginians, this can be a bigger financial impact than even WEP/GPO. At the appropriate time (after the November elections), the VFN may be looking for your direct support on these two State tax issues. Stay tuned. (In case you are wondering, for those born before January 1, 1939, the Age 65+ Deduction of \$12,000 is automatic despite income level – the tax law changed in 2004.)

*Make sure your voter registrations are up to date* – all seats in the Virginia State General Assembly are on the ballot, as well as many important County seats: Board of Supervisors, Sheriff, School Boards, Soil and Conservation, etc. Early voting begins Friday, September 22<sup>nd</sup> and Election Day voting is Tuesday, November 7<sup>th</sup>.

*Mary Ann Munley, Legislation Chair*

**Alzheimer's Report** – Thanks for everyone's support of the Alzheimer's Research Fund. Chapter member donations to the Fund for 2023 so far are \$3,050. If you would like to help find a cure for Alzheimer's, you can send a donation by mail to: **Treasurer, NARFE Chapter 1159, P.O. Box 1463, Annandale, VA, 22003**. Please make checks payable to *NARFE Alzheimer's Research Fund* and include *Chapter 1159* on the memo line.  
*Phil Gilliland, Alzheimer's Chair*

**NARFE Fall Membership Drive** – Don't forget, through December 31, 2023, current members can earn \$10 as well as other prizes for each new NARFE member they recruit (the recruiter's ID number must be provided on the NARFE application or on the online application form when the new member joins –you can find your membership ID on the mailing label for your *NARFE Magazine*, or contact **Doug Jones** for your ID number). See page 50 of your September *NARFE Magazine* for more details. To make sure our voices are heard by Congress we need to strive to increase membership, and all members should view themselves as recruiters. So please get involved in this important effort and recruit. (A Membership Application can be found on page 53 of your September *NARFE Magazine*.)

**FEHBP Open Season Program** – FEHBP Open Season is November 13<sup>th</sup> through December 11<sup>th</sup> this year. **Congressman Gerry Connolly** is holding his annual FEHBP Open Season program on **Saturday, November 18<sup>th</sup>** at the Fairfax County Government Center in Fairfax. NARFE will have a table set-up at the Program to recruit new members. Volunteers are needed. Please contact **Kim Rendelson** to volunteer.

## **COMMUNITY CORNER**

**Beacon+ Expo** -- The Beacon 50+ Expo in conjunction with the Fairfax County Department of Family Services for Older Adults takes place Sunday, October 15, 2023 from 12:00 – 4:00 p.m. The Beacon Expo will take place on the upper level of the Springfield Town Center and will be offering health screenings, flu shots, and vaccines, along with an array of information on local resources. You will find the Fairfax Department of Family Services for Older Adults fair on the lower level of the Town Center, "Venture into Volunteering", also from 12:00 – 4:00 p.m. Representatives from county and nonprofit organizations will be there to share information about a wide variety of volunteer opportunities.

**DOD Civilian Retiree Cards No Longer Valid**—Please note, as of August 31<sup>st</sup>, Department of Defense (DoD) Civilian Retiree Identification (ID) cards are invalid. Instead, to access morale, welfare and recreation activities at DoD installations, DoD retirees will need to enroll their REAL ID-compliant driver's license for future use at an installation's Visitor Control Center. Retirees will need to bring their Standard Form 50 with them to enroll. Access to the installation remains at the discretion of installation commanders. For more information, please go to: <https://www.dcpas.osd.mil/policy/retirement/retirementidcard>

**Join Us at our November Meeting** – Mark your calendars and join us on Wednesday, November 1<sup>st</sup>, when we will have a presentation from a representative of BlueCross/BlueShield on changes to the FEHBP for 2024.

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