



ANNANDALE CHAPTER NEWS

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

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

October 2023

Next Meeting: Wednesday, November 1, 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, November 1st, when Jennifer Malave, from CareFirst BlueCross BlueShield, will discuss changes to the Federal Employees Health Benefit Program in 2024. For details, as well as information on registering for the Zoom meeting, see page 4.

PREZ SEZ – Time passes so quickly; as we grow older, something suddenly reminds of that. We lose a longtime friend – a college roommate, a sorority sister or fraternity brother, a much-loved family member, or beloved pet. Sometimes these occasions start us thinking about things we'd planned to do yet kept putting off until "later" or "tomorrow." We all do it.

These occasions can be opportunities to take stock of our lives. Questions worth asking include ... Am I doing what I want to do, with people I want to be with? Am I involved in activities where I feel worthy and which let me help others? Do these things give me pleasure and peace? Have I reviewed my bucket list lately? And most importantly, am I cherishing my physical and mental health? If any of these answered "No," for your sake and the sake of people who know and love you, please take time to care for yourself in meaningful ways.

I hope our NARFE Chapter provides community, resources, and information that makes your life easier and clarifies issues in your life. Our programs address health issues, the environment, safety, taxes, scams, basic technology, decluttering, downsizing, and much more. We can't address everything, but if you have topics you'd like to hear about, please suggest them; it's likely other chapter members will be similarly interested.

Finally, reaching out to others who cross our paths can create connections and care that engage us and make life better. I hope, as we move through our lives, that your connection to NARFE friends and colleagues provides friendship and sustenance.

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.

October Program Report -- Our speaker this month was **George Kresslein, Jr., CPA**, who discussed taxes, what’s coming up, what we should be aware of as we approach the end of this tax year and things we should know about for next year. He provided two handouts: *IRMAA information* and a *2023 Tax Update*. (If you would like a copy of either/both, please contact **John Bankson** at johnboy1607@outlook.com or **703-256-2295**.)

The following is an overview of Mr. Kresslein’s presentation. (Please note, this overview is



George Kresslein as he discusses tax issues.

general and not meant to be used as tax advice. If you have tax questions, you should consult with your tax or investment adviser.)

Mr. Kresslein began with an overview of Income-Related Monthly Adjusted Amount (**IRMAA**). In Mr. Kresslein’s words: “IRMAA is a pesky fee (a.k.a. surcharge) that Medicare members must pay monthly if they make too much money.” It is an increase to the Medicare Parts B and D standard monthly premium, based on your income. Be aware it is based on your Modified Adjusted Gross Income (**MAGI**) from two years ago (e.g., the 2023 premium bracket

is based on your 2021 MAGI). MAGI is a complicated calculation process. The handout provides the income brackets and related premiums for 2024, and addresses the ten best ways to reduce or possibly avoid the IRMAA surcharge by lowering your MAGI. These strategies include: Charitable Giving; Tax Deductible Retirement Account Contributions (if still earning income); Tax-Free Income (Roth IRA distribution, Reverse Mortgage, Cash Value Withdrawal from a Permanent Life Insurance); Tax-Efficient Investment and Withdrawal Strategies; and Medicare Savings Accounts. If you have a traditional IRA and have not reached the age for Required Minimum Distribution, you may want to systematically, over several years, transfer funds from that IRA to a Roth IRA, paying the tax at a lower income bracket than if you wait and withdraw an increased distribution, which thereby will be taxed at a higher rate. Calculate tax implications before making major decisions, such as selling real estate. Long-term capital gains have their own tax bracket, dependent on your income and filing status. If you have a life-changing event (as defined by the Social Security Administration) and are subject to the IRMAA premium, you may qualify for a lower surcharge consideration.

After the IRMAA review, Mr. Kresslein briefly went through his *2023 Tax Update* booklet. It lists a summary of legislative changes from 2015-2022. There are numerous federal income tax provisions that depend on an individual’s age. Filing status may also **(continued on page 3)**

(continued from page 2) play a role, so choose the correct one. Categories are Single, Married Person Filing Jointly or Surviving Spouse, Head of Household, and Qualifying Surviving Spouse. There are many areas under the taxpayer's control, and which should be contemplated before the next tax year. IRS allows exclusion of a certain amount of the capital gains from the sale of your principal residence once every two years, with exceptions. Another consideration is when to begin receiving IRA distributions and social security benefits (if any), compared with savings and pension income, and possibly deferring income. Also examine long term care premiums vs the plan's deductibles and benefits. Consider the tax impacts on a surviving spouse and children. Long-term care insurance premiums are deductible under Medical expenses. The deductible amount depends on your age.

There are other categories that may lower your tax. As mentioned in the IRMAA discussion, research phasing the transfer of funds from a traditional IRA to a Roth IRA. There are at least eight critical factors to consider for this. There are non-refundable credits for the permanently disabled, and a standard deduction in addition to the regular standard deduction for those 65 and older, depending on filing status. Blindness is another consideration for reduced tax. Qualified Longevity Annuity Contracts (**QLAC**) is a type of deferred annuity, funded by a qualified retirement account such as a §401(k), a §403(b) or a §408 IRA converted into an annuity. There are rules regarding the contribution limit. Pros of QLAC include income security, deferred RMDs, and protected investment. Cons include reduced growth compared with other options, expenses and fees, and the financial strength of the insurance company offering the QLAC. As of January 1, 2020, there is no longer a prohibition on contributions to a traditional IRA by an individual who has earned income and has attained age 70 ½.

A taxpayer may make a Qualified Charitable Distribution (**QCD**) from their IRA, which reduces the taxed IRA income amount. However, the QCD must not also be counted under the regular charitable deductions: no double-dipping. Other rules such as taxpayer's age, total qualifying amount, filing status, etc. apply to QCDs. A taxpayer may also make non-cash charitable deductions. They must take care to know the true value of the item; what category it falls into (e.g., art, household, vehicle); and the rules that apply to the value and category.

In the SECURE 2.0 Act of 2022, Congress amended the age at which RMDs must begin, providing a sliding age range until January 1, 2033. The Act also addressed withdrawals for emergency expenses, domestic abuse, and dealing with terminal illness. The Inflation Reduction Act of 2022 provided several categories for energy credits: home improvement, residential clean energy property, and business property. There may also be credits for new clean vehicles purchased in 2023 and beyond. In response to the pandemic economic crisis, the Act also temporarily adjusted the estate tax annual exclusion amount and rules.

There are two Virginia specific considerations. One is the 529 Plan, covering Virginia College Savings Plan Prepaid Tuition Contract Payments and College Savings (**continued on page 4**)

(continued from page 3) Trust Account Contributions. Research the 529 Plan with an eye on plan ownership, estate planning goals, a Plan B nest egg, negative impact on nursing home expenses, and impact on a grandchild's access to student aid. The second is the VA 2023 Tax Rebate. Rebates are up to \$200 for single filers and \$400 for joint, but not every taxpayer is eligible.

The good news and the bad news are that there are a multitude of choices impacting your taxable income. To make the most comprehensive analysis of all these options, you may want to consult both tax and financial advisors. Snacks were provided by: **Anne Trotter, Mary Ann Munley, Fran Walinsky, Loretta Nester, Joyce Price, John Bankson, Carol Rubin, Kim Rendelson, Diane Rudnick and Sharon Sellers.** A total of **36** attended (**25 in-person and 11 on Zoom**).

Fran Walinsky, Secretary

Chapter Elections – At our next meeting we will hold our election for the Chapter's Executive Board for 2024. The following individuals will be nominated by the Nominating Committee: **Kim Rendelson**, President; **John Bankson**, 1st Vice President; **Pat Drobnek**, 2nd Vice President; **Jack Bagnulo**, Treasurer; and **Fran Walinsky**, Secretary. All of the nominees currently serve in these positions. Nominations also will be accepted from the floor.

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 \$4,285. Which means we met our 2023 goal of \$4,000. But don't stop now! 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

A Few Details for Our November 1st Meeting – At 10:00 a.m. on Wednesday, November 1st, we will meet in the **Large Meeting Room** at the Mason District Governmental Center (to the immediate right as you enter the Center's lobby). To attend on Zoom, let **Doug Jones** know (doujones500@verizon.net or 703-425-3361) no later than **Monday, October 30th**, so he can send you the meeting link and passcode.

PLEASE NOTE -- Chapter Meeting Location to Change for 2024

Due to plans to renovate the Mason District Governmental Center there will be a temporary change of location for our meetings starting in January 2024. We have reserved the Fellowship Hall at St. Alban's Episcopal Church, 6800 Columbia Pike in Annandale, for all our Chapter meetings in 2024. The church is only one mile down the road from the Governmental Center and there is ample parking. Our last meeting at the Mason District Governmental Center will take place on November 1st, followed by our **Holiday Luncheon on December 6th**.

ACCA Food Drive Donations Continue Strong -- 835 pounds of non-perishable food, personal care items and \$487 in cash were collected October 5th. The combined donations to date total



1,795 pounds and \$1,242 cash. Please keep those donations coming for our last ACCA Food Drive for this year on Thursday, November 2nd, 10:00 a.m. to 1:00 p.m. Our partner Annandale Giant Foods, 7137 Columbia Pike, is our primary drop-off location. Our Mason District Police partner will be waiting with their Police Cruiser parked at the curb by the store exit. Inside the Giant, our volunteer greeters will offer suggested shopping lists for canned goods and personal care items most

needed. Designated shopping carts for placement of items purchased are located by the self-check and cashier registers. In addition, a drop-off box at the NARFE Chapter 1159 membership meeting November 1st will be available. Donations not purchased at Giant Food can also be dropped at the Police Cruiser. If you would like to make a cash donation, please make your check out to **ACCA**, include on the memo line *Food Pantry*, under the memo line write *NARFE, Chapter 1159*, and drop it off with our collection team or mail it to **Annandale Christian Community for Action (ACCA), 7200 Columbia Pike, Annandale, VA 22003**. Thank you for the continuing and generous support for our neighbors needing help now.

Don't forget the PJs, Slippers, Socks and Toy Drive and thank you for the donation of PJs and socks received so far. Donations of PJs, slippers, socks and toys will be happily accepted on



Thursday, November 2nd, 10:00 a.m. to 1:00 p.m., in conjunction with our ACCA Food Pantry Drive. All sizes from infants to teens, both boys and girls styles are appreciated. Please contact **Sharon Sellers, 703-915-8765**, with any questions or if you want to participate in the wrapping and distribution of these items during the Mason District Police Holiday Party.

Adopt-a-Road -- Our next scheduled pick-up is on Thursday, November 9th. We will meet at the



corner of Evergreen Lane and High Place in Annandale at 10:00 a.m. Please join us if you can. If you plan on joining us, let **Doug Jones** know (doujones500@verizon.net or **703-425-3361**), so he can contact you if we have to cancel or if there are any other changes.

The Northern Virginia Caucus of NARFE Chapters Quarterly Meeting will meet at 11:30 a.m. on Friday, October 27th at the American Legion Post #177 (3939 Oak Street, Fairfax). The speaker will be **Kathy Bass** from Blue Cross Blue Shield. A buffet lunch is served; the cost is \$17 payable by exact cash or a check make out for \$17 to **American Legion Post #177**. Caucus Bylaws will also be discussed. If you are interested in attending, please contact **Pat Wolfe** at wolfepatricia@aol.com or **(703) 449-1582** NLT October 23rd so arrangements can be made with the American Legion.

Save the Date!!

Our Holiday Luncheon is on Wednesday, December 6th at The Italian Café!

Everyone, please plan to join us for our Holiday Luncheon on December 6th and commit early by sending your payment as soon as possible to our treasurer. See the reservation form below. Hope to see you there! **And something new, bring a friend** – do you know a retired Federal employee that isn't a NARFE Member? To encourage membership growth, think about inviting a friend to attend our holiday luncheon; it might be a positive way to introduce them to our chapter and to NARFE.

Our **Holiday Luncheon** is scheduled for **Wednesday, December 6th at the Italian Café, 7161 Lee Hwy, Falls Church**. Parking is right in front of the restaurant, on the side or in the large parking lot in the back. No steep steps...no steps at all! Social time will begin at 11:30 a.m. with lunch starting at noon. A raffle for special items will be held for the benefit of Alzheimer's research. There are four entrees to choose from: 1) Flounder Françoise with Pasta and mixed vegetables, 2) Eggplant Parmesan with Tomato Sauce, 3) Chicken Piccata with Pasta and Mixed Vegetables, 4) Lasagna with Meat & Tomato Sauce). Meals all come with a house salad, bread, and your choice of one dessert (Cannelloni or Tiramisu), soda, coffee and tea. There will be a cash bar for any other beverages you desire. A charge of \$33 per person will cover the meal, taxes, and gratuity. We need to let the restaurant know by **November 25th** what your meal selection will be. Please complete the form below and mail it in along with your check as directed below. ***Please mail reservations as soon as possible, but they must be received by November 25, 2023.***

ANNANDALE NARFE DECEMBER 6TH HOLIDAY LUNCHEON RESERVATION FORM

	Entre (circle 1)				Dessert (circle 1)			Charge
Attendee _____	1	2	3	4	1	2	None	_____
Attendee _____	1	2	3	4	1	2	None	_____
Attendee _____	1	2	3	4	1	2	None	_____
							Total	_____

Please make checks payable to **NARFE Chapter 1159**, and mail them to:
NARFE 1159 Treasurer, Box 1463, Annandale, VA 22003. Please mail reservations as soon as possible, but they must be received by **November 25th**.

Our tradition of having a raffle that benefits Alzheimer's Research continues

An array of lovely baskets will be available at the December luncheon. No need to be present; you can order your tickets by mail. Your ticket numbers will be tracked so if you are a winner and not present, your basket(s) will be delivered to your home. So...incredibly, in this day of huge increases in the cost of everything, your Raffle Coordinator Extraordinaire has fought to keep raffle ticket prices at the low, low price of \$1.00 each or \$5.00 for 6 tickets. The price is certainly right, so take a chance – or many chances. Pictures are already available on the NARFE Annandale 1159 Facebook page and will soon be available on the Chapter's website. If you can't make the luncheon but want to purchase tickets, or if you want to order your tickets early, you can do so starting right now. Your ticket stubs will be mailed to you. Please complete the *December 6, 2023 NARFE Luncheon Raffle Form* (see below) and mail it to Kim with your check payable to *NARFE Alzheimer's Research Fund*; please include *Chapter 1159* on the memo line. Tickets will also be sold at the luncheon. All mail-in raffle ticket requests must be received no later than **November 25, 2023**.

-----clip and mail form below-----

December 6, 2023 NARFE Holiday Luncheon Raffle Ticket Form

Raffle Tickets: \$1 each or six for \$5.00

I would like to purchase _____ Raffle Tickets. My check is enclosed for \$_____ made out to *NARFE Alzheimer's Research Fund*, including *Chapter 1159* on the memo line.

Please include: Your Name: _____

Address: _____

E-Mail Address: _____

Phone No. (for basket delivery purposes): _____

Please complete this form and enclose your check made out to *NARFE Alzheimer's Research Fund* (include *Chapter 1159* on the memo line) and mail to Kim Rendelson, 3401 Silver Maple Place, Falls Church, VA, 22042.

Donation Only: If skipping the raffle but donating, there is no need to fill out this form; just mail your check in. All checks will be hand delivered to the NARFE 1159 Treasurer.

LEGISLATION REPORT – *FY2024 Federal Budget* --As you are aware, with minutes to spare,

Congress passed a Continuing Resolution (CR) to keep the federal government funded (and open) for 45 days. This CR extends current 2023 spending levels and lasts through November 17, 2023. The purpose of the CR is to give the House more time to work out longer-term funding bills. However, shortly after the CR was signed into law, the House majority party challenged the Speaker of the

House (their party), and the full House voted to oust the current Speaker for the first time in U.S. history! This has created chaos as there was no succession plan. And, without a Speaker of the House (who is second in line to the Presidency behind the Vice President) no House bills can be scheduled for a vote – including the FY 2023 Appropriation bills.

The House's majority party is having a hard time getting a new Speaker onboard – even within their own ranks. Meanwhile, the clock is ticking on the current CR which runs out November 17 – if nothing else, another CR will be needed by then, and without a Speaker – I don't know how that happens. There is a real possibility of a government shutdown. Hope springs eternal that wisdom will prevail, a Speaker will be agreed upon, and the 2024 federal budget will be resolved without a government shutdown.

H.R. 82 Social Security Fairness Act – This bill, which would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), now has 298 sponsors, but, without a Speaker of the House, it cannot be scheduled for a floor vote.

Social Security COLA next year: 3.2%! Beneficiaries will see their first payment that includes the 2024 COLA increase on January 3, 2024.

Virginia State Legislation

Virginia Early Voting -- Early voting is underway in Virginia; please refer to the website www.FairfaxCounty.gov/Elections for more details on times and locations for voting. All seats (Senators and Delegates) in the Virginia General Assembly are on the ballot as well as Fairfax County Board of Supervisors, and school board positions, the Commonwealth Attorney, and several other county or local government positions depending on voting district. Who you elect in this year's State and local elections arguably has greater direct impact on you than federal positions, so make your vote count. Early voting ends on Saturday, November 4th. Election Day is Tuesday, November 7, 2023. **Please vote!**

Sales Tax Holiday -- A state sales-tax holiday in Virginia will occur October 20-22, 2023, because of the State's budget amendments act that was enacted in September 2023. Refer to the Virginia Department of Taxation's website www.tax.virginia.gov/virginia-sales-tax-holiday for detailed lists of eligible items and applicable cost limitations. The website also links to a document, the "Guidelines for Combined Sales Tax Holiday," which explains some other details about the tax exemption, including how store discounts and buy-one-get-one sales offers could affect the calculation of the sales tax exemption.

One-Time Virginia State Income Tax Rebates -- In general, Virginia taxpayers who have already filed their state income tax returns for 2022 or will do so by November 1, 2023, will get a one-time tax rebate of the state income taxes they paid for 2022 (i.e., their tax liability for that year).

(continued from page 8) The rebates are limited to a maximum of \$200 for single-filers and \$400 for joint filers. For taxpayers who filed their returns before July 1, 2023, the rebate is to be issued on or before November 30, 2023. The law is silent on when the taxpayers who filed on or after July 1, 2023, should expect their rebate. *Mary Ann Munley, Legislation Chair*

FEHBP Open Season – FEHBP Open Season is November 13th through December 11th this year. Congressman Gerry Connolly is holding his annual FEHBP Open Season program on **Saturday, November 18th** 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.

This FEHBP Open Season has many new plans and features to consider and, in addition to Congressman Connolly's program, NARFE has several new upcoming Webinars to keep members well advised of things to consider when evaluating their health needs. Below is a listing of NARFE's upcoming Webinars – if interested, go to the NARFE website (www.narfe.org) and register. The benefit of watching the live Webinar is that after the presentation NARFE has a question-and-answer session – even if you don't know what to ask, seeing what others are asking is very interesting. If you can't join in the live webinar – the recorded version (with Q&A segment) is posted on the NARFE's website to view at your convenience. Be informed – not surprised.

Upcoming NARFE Webinars pertaining to FEHBP Open Season: (1) *BlueCross BlueShield's FEP Medicare Prescription Drug Program*, Tuesday, October 24th, 2 p.m.; (2) *Understanding the Pros and Cons of Medicare Advantage Plans*, Thursday, October 26th, 2 p.m.; (3) *Choosing the Best FEHB Plan: Medicare Edition*, Thursday, November 2nd, 2 p.m.; (4) *Prescription Drug Benefits for Federal Annuitants in 2024 and Beyond*, Thursday, November 9th, 2 p.m.; and (4) *Choosing the Best FEHB Plan: Retirees Without Medicare Part B*, Wednesday, November 15th, 2 p.m. *To B or Not to B (Whether or not to Take Medicare Part B)* has already been presented, but a recording of the program is posted on NARFE's website. For details and to register, go to www.NARFE.org/Institute.

Also, please note, if you have an FEHBP Health Plan which provides rebates if you also carry Medicare Part B, please file the claim for your rebate! A recent presentation made by an FEHBP provider said that only 55% of those eligible to claim their rebate do so. Don't let that be you!

Join us for our Holiday Luncheon at our new location on Wednesday, December 6th. Reservations are required and details are on page 6. Also, mark your calendars that for 2024 our Chapter meetings will be in the Fellowship Hall at St. Alban's Episcopal Church, 6800 Columbia Pike in Annandale.

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 6 of your October *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 57 of your October *NARFE Magazine*.)

*****oOo*****

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