



# *Midlothian Chapter 2265* **NEWSLETTER**

*Serving Current and Retired Federal Employees Since 1921*

Chapter e-mail: narfe2265df@gmail.com

*October – December 2023*

## **PRESIDENT'S CORNER**

Debbie Fisk

I hope that everyone had a great summer and now ready for the upcoming year. Between now and the end of the year we should have the Election of Officers, the Annual Health Care Open Season event, Alzheimer's fundraiser, and Christmas/Holiday Season event. Also, you should be receiving notice from your pharmacy or health care provider about Flu, COVID and RSV boosters to protect you and your loved ones.

If you are so inclined, please reach out and let the board of directors know that you may be interested in submitting your name as a nominee for a 2024 Chapter 2265 officer. Whether you would like more information about what we do, or you are committed to helping the team, we would love to hear from you.

Volunteer work can be rewarding. It works like the good little seed that silently and slowly germinates. And, little by little, it becomes a lush tree, which gives life and rest to everyone. The seed of our good works can seem like a small thing, but slowly bears fruit. Let us remember, our work grows in a humble and hidden way, often in an invisible way.

Volunteers do not necessarily have the time; they just have to have the heart. You make your living at what you get, you make your life by what you give. Volunteers reflect compassion, unselfish caring, patience, and plain loving one another.

To all the passionate members who have helped Chapter 2265 remain sustainable in 2023, my sincere thank you. Without your time, energy, and commitment; it would have been a difficult year for all.

Think about joining our TEAM, you can never learn about an association by standing on the sidelines.

## **NARFE NATIONAL NEWS**

### **WINDFALL ELIMINATION PROVISION (WEP) AND GOVERNMENT PENSION OFFSET (GPO)**

The Social Security Fairness Act of 2023, H.R. 82, was reintroduced in January by Rep. Garret Graves (R-LA) and Rep. Abigail Spanberger (D-VA). This bipartisan legislation would repeal the WEP and GPO, which are two unfair penalties that reduce the social security benefits for nearly two million beneficiaries in public service. In the previous Congress, the bill had more than 305 co-sponsors, but did not ultimately come to a full floor vote. It is requested by NARFE that all previous co-sponsors once again support repeal of these two penalties. To date, 292 co-sponsors have been recruited for H.R. 82. Three Virginia Congressmen have failed to sign onto the bill. A Senate companion bill, S.597 has been reintroduced by Sherrod Brown (D-OH) and Susan Collins (R-ME). There are currently 46 co-sponsors, including Virginia Senator Tim Kaine.

### **COST OF LIVING ADJUSTMENT (COLA) UPDATE**

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased by 0.60 percent in August 2023. The CPI-W figure for August 2023 was 301.551, which was 3.3 percent higher than the average CPI-W for the third quarter of 2022, which was 291.901. The annual COLA is determined by comparing the change in the CPI-W from year to year, based on the average of the third-quarter months of July, August, and September. Under current law, COLAs for the federal retirement annuities, as well as for military retirement annuities and social security payments are determined by the CPI-W, which is

calculated by the Bureau of Labor Statistics. In 2023, federal retirees and social security recipients received an 8.7 percent increase in their annuities. The 2024 figure will likely be substantially less. The reality is that a lower COLA is often better news for retirees because that means inflation is lower. The final figure will be announced in October 2023.

## **FEDERAL BUDGET**

In recessing after Labor Day, Congress left behind much unfinished business. On its return, one first issue demanding attention will be the need to prevent a funding lapse with the end of the current fiscal year, which is September 30. It would not be surprising if the funding bills were not enacted as soon as September 30 and that a temporary measure would be needed. To complicate matters further, a number of social policy riders have been added to the budget bills, and the same thing could be possible with any stop-gap bill. This could result in another round of budgetary brinksmanship, or a dreaded government shutdown. Whereas the Senate is closer to coming together in a bi-partisan way, the House is clearly divided. The Senate has reached consensus on the 12 appropriations bills; however, the House has passed only one of the 12.

## **THE EQUAL TREATMENT OF PUBLIC SERVANTS ACT OF 2023**

Representative Jodey Arrington introduced the Equal Treatment of Public Servants Act of 2023 (H.R. 5342), a bi-partisan effort supported by 17 original co-sponsors, to address the Windfall Elimination Provision (WEP). The bill proposes a \$100 increase in monthly benefits to those currently receiving WEP-reduced social security benefits based on their own work records, with a \$50 per month increase for child and spousal beneficiaries. Individuals who become eligible between 2024 and 2068 can choose between the new formula or the current one for benefit calculations, while benefits starting in 2068 would use the new formula exclusively. While this is a step in the right direction, NARFE remains committed to the full repeal of WEP.

## **NEW SOCIAL SECURITY REFORM BILL**

A new Social Security reform bill, H.R. 4583, was recently introduced into the US House of Representatives. This legislation includes seven significant social security changes.

1) Across-the-board benefit increase: H.R. 4583 proposes increasing Social Security benefits across the board. The amount of individuals' average index monthly earnings used to calculate benefits would increase from 90% to 93%.

2) Changes to COLA calculation: Currently the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) is used to calculate Social Security cost-of-living adjustments (COLAs). This metric has been criticized for not accurately reflecting seniors' costs. HR-4583 would replace the CPI-W with the Consumer Price Index for Elderly Consumers (CPI-E), which is designed to better capture the prices paid by seniors.

3) Increased minimum benefit for long-term low earners: the proposed legislation would increase minimum Social Security benefits for individuals with low earnings who work more than ten years.

4) Eliminating government pension offset and windfall elimination provisions: currently, the government pension offset provision reduces Social Security spousal and survivor benefits when the beneficiary receives benefits from a pension for a government job where Social Security taxes were not paid. Also, the windfall elimination provision reduces Social Security benefits from some workers who receive pension benefits from jobs that were not subject to the Social Security payroll tax. HR-4583 would eliminate both provisions.

5) Applying payroll tax to income over \$400,000: As things stand right now, \$160,200 of annual income is subject to the payroll tax that helps fund Social Security. HR-4583 would also make any income above \$400,000 subject to the payroll tax.

6) Applying Social Security tax to net investment income of high earners: the proposed legislation includes an additional 12.4% net investment income

tax for individuals who make more than \$400,000 per year.

7) Combining the Social Security trust funds: currently, there are two Social Security trust funds – the Old Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund. HR-4583 would combine these two trust funds to provide more flexibility in funding Social Security benefits. To date, there are 176 co-sponsors, almost exclusively Democrats. They include Michigan Congresspersons Haley Stevens, Rashida Talib, Debbie Dingell, Elissa Slotkin, Shri Thanedar and Dan Kildee. The companion Senate Bill S-2280 has four co-sponsors. Importantly, some parts of HR-4583 would help Social Security from going insolvent. Increasing the payroll tax cap to \$400,000 would have a big impact. However, without bi-partisan support, the chances of passage are very slim.

### **FEDERAL PAY INCREASE**

On August 31, President Biden issued his alternative pay plan for federal employees, setting in motion an average 5.2 percent pay increase beginning January 2024. This pay increase is comprised of a 4.7 percent across the board raise plus a 0.5 percent average locality pay adjustment. The raise would be the largest since 1980 when pay was increased by 9.1 percent.

### **SCHEDULE F**

Despite its revocation in 2021, the Schedule F Executive Order from the Trump administration continues to get attention, both in Congress and from unions and other federal employee organizations. The Executive Order, if implemented would have made about 50,000 civilian career federal employees in policy related positions at-will employees and therefore easier to fire. Earlier this year, Senator Tim Kaine (D– VA) and Representative Gerry Connolly (D– VA) reintroduced Saving the Civil Service Act in an attempt to prevent future Presidential administrations from implementing another Schedule F-type policy. The bill was submitted as an amendment to the Senate’s version of the 2024 NDAA to include language prohibiting a potential return of Schedule F. The amendment is to not get enough votes to become part of the larger legislation. So far, the bill has limited

bi-partisan support. Some congressmen are pushing in the opposite direction, including a bill that would abolish the Merit Systems Protection Board, an agency that ensures merit system protection for federal employees. On September 15, OPM issued a proposed rule that seeks to clarify and reinforce merit system principles and other worker protections for career, non-political feds. We will watch and see.

## **CONGRESSIONAL UPDATES**

Bob Zombron

### **What’s Happening - In Congress?**

My house is in the same place as it was last year; however, they (the government) moved my congressional district from the 7th in which Rep. Abigail Spanberger was my representative in the U.S. House of Representatives to what is now called the 1st District which was already in progress with Rep. Rob Wittman - now representing my subdivision and a few others around the Swift Creek Reservoir - which includes people in NARFE Chapter 2265. To add to the confusion the 7th District designation still exists, however it is now located further north towards Spotsylvania County. Representative Spanberger was elected last November to represent the newly relocated 7th District. All this shifting of boundaries is to better represent minority populations that were underrepresented. So, the government does this from time to time to prevent gerrymandering which sort of shows favoritism to majority populations.

By the way Representative Spanberger is still representing us because she agrees with most of the NARFE priorities.

Representative Wittman seems to be agreeing with some of our legislative priorities.

For example, Rep. Wittman has joined with Rep. Spanberger and most Virginia members of the U.S. House of Representatives to sponsor or cosponsor repealing H.R. 82 – the Social Security Fairness Act - previously called the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Thus far the bill has 292 cosponsors; 290 are required to move the bill for a vote in the House. Looks like the

bill will be voted on and, hopefully, passed this year! Hold onto to your hat – politics makes strange paths before success.

### **NARFE-PAC**

NARFE has a Political Action Committee to award politicians who support NARFE's legislative priorities. Please check out the October issue of NARFE Magazine on page 11 for a contribution form and consider a contribution for our future.

### **NARFE Bill Tracker**

Pages 14-17 of the October 2023 NARFE Magazine provides all the House and Senate bills that are of current interest to NARFE members. It will help you through the maze of legislative priorities.

## **STATE LEGISLATION**

Debbie Fisk

Virginia's primaries set the state for this fall's fierce political wars.

November's battle for control of the **General Assembly** — and the fate of Gov. Glenn Youngkin's agenda — likely will come down to fewer than a dozen races out of the 140 contests for seats in the **House of Delegates** and **state Senate**.

And after the fierce, free-spending campaigns for nominations in primaries, expect lots of noise and action this fall, with barrages of TV, radio and social media ads, as well as mailers and possibly automated calls or texts if you live in any of these districts. In this year's General Assembly session, Republicans held a four-seat edge in the House of Delegates, and Democrats held a four-seat edge in the state Senate.

The defeat of five Senate incumbents recently means the 40-member state Senate will have at least 15 new faces when it convenes in January.

Finally, on September 14, Governor Youngkin signed the Virginia State Budget, delivering promises made to all Virginians to lower the cost of living by providing an additional billion dollars in tax relief, restoring excellence in education by investing in our students and supporting law enforcement.

The 2024 Virginia State Legislative Plan is currently under development by the State Legislative Team. It is our hope that we will have four bills to present to our membership. Del. Vivian Watts is looking at the income tax code and nursing home standards. It is our hope to have a bill to exempt a portion of CSRS pension income equivalent to Social Security Retirement, reform to the \$12,000 income tax deduction for age 65, to continue supporting the Family Care giver tax credit, and support any bill that continues to advocate for nursing home standard improvements.

There will be more information to come once we verify bill numbers. It will then be our turn to reach out to every legislator who represents us. Let them know these items are important to us and we are a significant voting block.

## **Our Current Representatives**

### **VA Congressional District 1**

Rob Wittman – 2055 RHOB, Washington DC  
>DC Office: 202-225-4261

### **VA Congressional District 4**

Jennifer McClellan – 2417 RHOB, Washington DC  
>DC Office: 202-225-6365

### **VA Congressional District 5**

Bob Good – 461 Cannon HOB, Washington DC  
>DC Office: 202-225-4711

### **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

## **PROGRAMS**

Verona McLeod

Your NARFE Chapter continues to plan programs of interest to each member. We've had some interesting programs for the first half of the year. We have more exciting programs planned for the second half as well.

Programs for the remainder of the year:

**October 11** – Kathy Bass from Anthem/Blue Cross Blue Shield will present 2024 changes in the FEHB Program.

**November 8** – Annual Alzheimer’s Fundraiser Month. A “Souper Bowl” (See flyer) is being planned for the membership. Several types of soup, dessert and beverage will be available for lunch. The cost is a \$10 donation to support Alzheimer’s Research. Additional donations are also welcome. Let’s make this our best Alzheimer’s fundraiser ever!

**December 13** – The committee is planning a Christmas Luncheon at the church, Hopewell UMC. This will be a time to dress in our Christmas attire with a catered luncheon. Some of our members have agreed to decorate the normal meeting location with “Everything Christmas” to make the luncheon a joyous occasion.

Mark your calendars for these dates and plan to make time in your schedule to attend these meetings.



## YOUR MEMBERSHIP MATTERS

Debbie Fisk

During the past eight months we gained 7 new members, 4 members died, we received 1 transfer member, and have a list of 11 prospective members. But the worst statistic is there were 10 members dropped for non-renewal of dues.

When you receive your dues renewal notice from the National Office, please pay both your chapter and National dues. If our chapter dues are not included in your statement, contact the National Office. We consider membership in Midlothian Chapter 2265 to be a vital cog in support of NARFE and the many programs designed to protect our federal and postal employee and retiree pay and benefits. If you are

retired, or an annuitant survivor, consider having your dues withheld from your federal pension. It will result in savings for you and your spouse if you are both members. The form for payment through your pension is found on the back of the due’s renewal form and in the NARFE Magazine, or by contacting Verona McLeod, Chapter 2265 Membership Chair ([royverl624@msn.com](mailto:royverl624@msn.com)).

Membership in NARFE is open to civilians who are eligible to receive an annuity or survivor annuity from the federal retirement programs of any agency of the United States government. That includes:

- Current federal employees
- Retirees
- Spouses and surviving spouses of those eligible to join NARFE
- Former federal employees
- A former spouse who is entitled to a federal survivor annuity

Spread the word, let your family, friends, and associates know how powerful a grassroots organization can be as we work together to fight for our hard-earned benefits.



## HAPPY BIRTHDAY

### OCTOBER

**1** Genevieve Hite; **6** Sheila Hecker; **8** Mary Goss, Joyce Burton; **9** Norman Wilson; **14** George Reynolds; **15** Cliff Myers; **18** Mary Faris; **22** Virginia Helmick; **27** Bill Stoken, Cynthia Graunke

### NOVEMBER

**1** Joanne Bagley; **7** Marietha Hoffman; **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

## SERVICE OFFICER

Virginia Bozarth

Are your affairs in order? Have you organized your papers and listed numbers for your survivors to call at your death? NARFE has prepared an essential guide, "Be Prepared for Life's Events, What Your Survivors Should Know." This booklet is available on the NARFE website, search for Form 100.

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

Here are some updates related to Alzheimer's Disease:

- In 2023 the U.S. Food and Drug Administration (FDA), approved a drug known as Lecanemab (Legembi) for people with mild Alzheimer's disease and mild cognitive impairment. A phase 3 clinical trial found the medicine slowed cognitive decline with early onset of Alzheimer's disease.
- Zel Bocknek, 89, who has Alzheimer's disease, was one of 1,800 participants in a clinical trial evaluating the drug lecanemab/legembi. He has been getting infusions of the medication every 2 weeks for the past 2 years. His results showed the progression of his Alzheimer's has halted.
- The Alzheimer's Association has reported in their September 2023 e-news that while a person living

with Alzheimer's and Dementia may still be able to travel; however, moving through an airport may present some challenges and be overwhelming. Some airports have modified their operations and facilities and added amenities to be more dementia friendly.

## When You Say You Work for the Federal Government...

Cindy Graunke

So often, federal employees are disparaged and discounted. As I traveled this summer, I am amazed at how many services are touched by the hands of our fellow workers:

- The lake I visit, swim and boat in is run by the Army Corps of Engineers
- The TSA at the airport as well as Traffic Controllers
- The Department of Transportation establishing and maintaining our highway systems
- Even the lock system in the Great Lakes is governed by the US Government

Day in and day out, Federal workers protect and make sure Americans are safe. Even if everyone doesn't always appreciate what the Feds do, you can be proud of the many jobs we all take part in to make America work.

## DREAMS

Hold fast to dreams

For if dreams die

Life is a broken-winged bird

That cannot fly.

Hold fast to dreams

For when dreams go

Life is a barren field

Frozen with snow.

*By Langston Hughes*





Join us for

# Souper Bowl

**#2265 Fundraiser for**

**Alzheimer's**

**November 8<sup>th</sup>**

**Immediately Following Chapter Meeting**

**\$10**

**Assorted Soups, Bread & Dessert**

## **DID YOU KNOW!**

Debbie Fisk

The Virginia Federation Community of NARFE is excited to announce that all Virginia Federation members, including Midlothian Chapter 2265 members, now have access to a dedicated community on FEDHub. Through this community, you can keep up to date on everything happening with our federation, and you can join the conversation as you connect with your fellow NARFE members in Virginia.

The community is an online discussion forum where you can talk about various topics, ask questions, and share helpful information like interesting articles, events happening in your area, and so much more. To learn more about getting started, click here to visit the FEDHub Quick Start Guide. To get the most out of FEDHub, you'll want to start by completing a few easy tasks:

- Log in using the same credentials you would use for NARFE.org.
- Update your profile to include a picture and bio, if you like.
- You will automatically be subscribed to a Daily Digest email, which will advise you when new messages are posted in the community the previous day. Visit the Community Notifications page on your profile to adjust your settings or deactivate this feature.
- Post a hello in the community.

NARFE created FEDHub to support your success by bringing you the knowledge and value of our entire community, so we encourage you to participate actively in this amazing resource. Making real connections the NARFE way. I thank you for being part of the Virginia Federation Community on FEDHub.

## **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:**

Vacant

### **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



=====

NARFE Chapter 2265  
P.O. Box 565  
Midlothian, VA 23113

NON-PROFIT  
ORGANIZATION  
U.S. POSTAGE  
**PAID**  
RICHMOND, VA  
PERMIT NO. 3022

## Dated Material

---

### **SOCIAL MEDIA – FACEBOOK**

Debbie Fisk

If you have a Facebook account, you can use your ID and password to log in and view the new Federation NARFE Facebook page - <https://www.facebook.com/vanarfe>. If you do not have a Facebook page, you can create one and look at this new NARFE Federation page that will help our members stay in touch with and provide eligible persons (active and retired Federal employees and their spouses and survivors) information to know about NARFE and possibly become members. Similarly, we have a Chapter Facebook page - <https://www.facebook.com/vfn2265>.

The younger generations of federal employees have more knowledge of technology and use it on a regular basis, so this page was created to try and contact them and introduce them to NARFE. Please pass along the information about this new Facebook page for your NARFE colleagues and others who may be interested.

When you view the page click on the button labeled “Like,” so we know you were interested in the information received on the page. If you click on the 3 dots for the drop down, you can follow the page and will receive notices when new information is posted. You can also invite a friend to follow the page in this drop-down. You are encouraged to “Comment” and Share” your comments. As one of the administrators for this page I continue to post items that hopefully assist our members with current information. When people like the information that is posted it encourages others to post similar information.

---

### **DATES TO REMEMBER**

- Monthly Meeting – October 11 (*see Programs for details*)  
November 8
- Souper Bowl Fundraiser – November 8, after meeting
- Christmas Luncheon – December 13