



Midlothian Chapter 2265 **NEWSLETTER**

Serving Current and Retired Federal Employees Since 1921

Chapter e-mail: narfe2265df@gmail.com

July - September 2024

PRESIDENT'S CORNER

Debbie Fisk

I wanted to ask if everyone was enjoying our spring season. When our days are short and cold, we don't think much about how much effort it takes to keep the lawn cut, the hedges and bushes trimmed and the weeds out of the flower garden. I don't know about you, but for me it seemed to rain every day, making everything green but grow like crazy. Perhaps you pay someone to do those pesky little chores. We like to think we can sit back and enjoy the beauty. And THEN the heat wave came. Just that quick it feels like an oven when we leave the comfort of our homes.

Have you heard about FEDcon24? Summer 2024 will bring NARFE's biennial national training conference to St. Louis, Missouri on August 18 – 20, 2024. There are a variety of interesting and motivational speakers as well as informative sessions to guide federal employees and retirees and their spouses. Go to the NARFE website (<https://narfe.org>) or the NARFE Magazine for more information.

Have you been to the doctor this year for your annual mandated Medicare Wellness check? I am always a bit exasperated when the nurse or PA goes down the list of required Medicare questions. You know, things like "do you feel safe at home: "do you need extra assistance"; but when they get to the one where they ask about socialization, "who do you communicate with, how often, etc." I stop and think what a weird conversation. Hopefully we all have family members who check in on us, but we rely on our church and association families for a different type of socialization. We come together as like-minded people with similar ages and shared experiences. I hope each of you continue to find a home within our VFN

Chapter 2265 family. We are here for you and together we maneuver this bumpy road together, that place we call LIFE.

Your Board of Directors has begun a campaign to update all member profile records. If you are contacted by phone or email, know that the call is legitimate, and we are trying to assist NARFE in making sure AMS records are complete and that we can contact all members.

Sadly, we lost two-chapter members in the last month or so. It is with heavy heart that I share the death of cherished members, Bob Boyd and Judith Zombron. As we pause to reflect on special moments and the indelible impact they have made on our lives, let us unite in support and remembrance.

Know that we are here for you. We continue to meet in person once a month, on the second Wednesday. SAVE THE DATE and come out for our picnic on July 10 beginning at 10:30 am with a little socialization and eating at 11 am. You won't be disappointed.

NATIONAL LEGISLATION

Debbie Fisk

Budget Reductions aimed at Federal Employees

On March 25, 2024, the Republican Study Committee led by Rep. Kevin Hern, R-OK, unveiled its fiscal 2025 budget plan, titled "Fiscal Sanity to Save America." The proposal aims to balance the budget within seven years by slashing \$17.1 trillion in spending, which includes substantial reductions to federal workers' retirement and health care benefits and the elimination of the President's authority to provide annual pay raises to federal employees.

The committee recommends reducing or elimination of the cost-of-living adjustments (COLAs) for FERS and Civil Service Retirement System (CSRS) annuities, eliminating the Federal Employee Retirement System (FERS) annuity for new hires, computing retirement benefits based on the highest five years of salary rather than the highest three, increasing the share of employee contributions to FERS, eliminating the FERS annuity supplement, and reducing the rate of return on the Thrift Savings Plan's G Fund to near zero. This budget proposal also calls for using the chained Consumer Price Index to calculate COLAs for federal annuities and Social Security benefits and requiring federal employees and retirees to pay a greater share of health benefit premiums.

NARFE strongly opposes this plan as it threatens the federal workforce's stability and effectiveness. This budget plan represents a stark vision for the future of federal employment, sparking a debate over the value and treatment of public servants in the quest for fiscal responsibility.

OPM announced in April that stricter requirements for federal agencies and carriers regarding new enrollment measures that will ensure comprehensive verification and review of family member eligibility are currently in effect. Noncompliance regarding improper enrollments will include fines and possible imprisonment.

The 2024 Senior Citizens League Survey

This Senior Survey showed that 71% of respondents say that an increase in household costs is exceeding the 3.2% COLA they received this year. The survey also indicates that 43% of those asked experienced a continuing increase in household expenses. Additionally, 53% said that they have spent their emergency savings. 61% indicated that food is their most increased expense. "If the COLA increase by 2.6% (in 2025), that will be an approximately \$45 increase," said Shannon Benton, a director who oversees estimates of Social Security Cost-of-Living Adjustment for TSC. "What can you buy for that? Not much." From long-term dwindling purchase power to heightened financial uncertainty, the trouble of seniors not being able to make ends meet remains a pressing

concern of The Senior Citizens League and it should be a pressing concern of Congress as well.

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) increased 3.419 percent over the last 12 months to an index level of 307.811 (1982-84=100), according to the Bureau of Labor Statistics (BLS). For the month of April, the index increased by 0.4 percent prior to the seasonal adjustment. As of April 2024, the trend toward a 2025 COLA is 2.2%. The official 2025 COLA will be released by the Social Security Administration (SSA) in mid-October 2024. NARFE continues to support equity for FERS employees who receive a COLA lower than CSRS and Social Security recipients.

The **Equal COLA Act, H.R.866/S.3194**, seeks to provide full COLAs to FERS retirees, ensuring that the value of their retirement annuities is preserved. By bringing the FERS COLA in line with the Civil Service Retirement System (CSRS) and Social Security beneficiary's annual COLA adjustments, this bill would guarantee fair treatment for federal retirees who have dedicated their careers to public service. With a Senate companion bill introduced as of November 1, 2023, your support can make a significant difference in accelerating the legislative process and garnering bipartisan backing in both chambers. NARFE needs your voice to amplify our message and rally support for this important piece of legislation. To send a message to your Congressional representatives go to the following link:

<https://www.narfe.org/adocacy/legislative-action-center/>

The CPI-E

This version of the CPI is meant to track expenses specifically for Americans who are 62 years of age or older. COLAs are based on the CPI-W as indicated in the above paragraph. While both indexes measure the same categories of goods and services, they have different weightings to the categories. For example, the CPI-E factors in around 11% of its index to healthcare cost. The CPI-W, however, only counts 5.6% of the overall index as healthcare expenses. Since statistically, seniors spend more of their money on

healthcare, an index that assigns a higher weighting should be more accurate to the way seniors spend their money and experience inflation.

On March 21, 2024, Senator Bob Casey, D-PA, Chair of the U.S. Senate Special Committee on Aging, introduced the Boosting Benefits and Cost-of-Living Adjustments (COLAs) for Seniors Act, **S.3874**. The legislation aims to aid seniors with rising living costs by proposing a significant adjustment in the calculation of COLAs to better reflect the expenses faced by older adults. NARFE supports S.3874 and similar legislation that seeks to align benefits more closely with the actual costs encountered by seniors, thereby offering a more robust financial safety net for federal retirees.

WEP/GPO Repeal

On June 7, the Senate Finance Subcommittee on Social Security, chaired by Senator Sherrod Brown (D-OH), held a crucial field hearing in Columbus, Ohio, focusing on the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This field hearing marks a significant stride on the Senate side for the repeal bill, **S. 597**, aiming to restore full Social Security benefits to nearly 3 million Americans, including approximately 250,000 Ohioans. This also follows considerable progress made with the companion House bill, **H.R. 82**, which has 321 cosponsors as of June 6 and a second House Ways and Means Committee hearing in April.

Senator Brown who is the lead sponsor of S. 597 shared: “These public servants dedicate their lives to keeping us safe, educating our children, and serving our communities, and they pay into Social Security just like everyone else... Social Security is the cornerstone of middle-class retirement security and should be available to everyone, including those who serve our communities...they should not be penalized for their service.”

During the hearing, the subcommittee heard compelling testimony from two panels of witnesses, including a retired teacher, a special needs bus driver, and more. These witnesses shared powerful stories about the harm caused by WEP and GPO and

highlighted the urgent need for repeal. Their testimonies underscored the call to repeal is not only shown by the substantial amount of bipartisan support for this issue, but by the widespread demand from millions of Americans for Congress to act, and to act now.

Keep sending messages to legislators. H.R. 82 has 322 cosponsors and S. 597 has 59 cosponsors. There are less than 50 legislative days left in the 118th Congress. We are hoping for a vote. We are told Rep. Graves has a plan, HQs stopped short of saying they would use exercise a discharge petition, so we wait.

Don't forget, you can now contribute to **NARFE-PAC** monthly through your annuity or by credit card. NARFE-PAC defends your benefits. Support those who support YOU!

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

PROGRAM NEWS

Verona McLeod/Lynn Osborne

We are at the half-way mark of this year. The programs have been very informative and interesting.

For July and August we are planning some fun times for members. **July 10** will be the annual picnic

beginning at 10:30 with time to socialize and eating at 11 am. The chapter will provide fried chicken, beverages and paper products. No charge! We ask those attending to bring a side dish to share. We will play a little trivia after eating for everyone to enjoy.

On **August 14** we will have a meeting dedicated to playing Bingo! Of course we'll have prizes. Some of which you'll be able to "take to the bank." Not really the bank but to the store/restaurant/etc. The Bingo starts at 10 am; so come out and try your luck.

On **September 11** we are planning to have a representative from the Attorney General's office. They will bring updates on safety, scams, fraud, etc.

October 9 will be our annual BCBS FEHB update with Kathy Bass. Kathy will bring us the latest information on 2025 premiums and any changes affecting the Federal community.

On **November 13** the annual Alzheimer's Fund Raiser, "Souper Bowl" will be held. We plan a variety of soups, homemade by members, bread/crackers, desserts and beverages. There will be no charge, but please consider a donation to Alzheimer's Research to continue the plight to find a cure. NARFE has partnered with the Alzheimer's Association for over 25 years and recently reached a donation goal of \$16M over the years. The new goal is \$17M and we plan to reach that. These donations ALL go to the research for a cure. None goes to administration!

December 11 will be the annual Christmas luncheon. More information on this event will be out later.

Mark all of these dates on your calendar, planner or phone so you won't forget. The **second Wednesday** of **each month** is the day to remember!

WE HOPE TO SEE YOU ALL THERE!

MEMBERSHIP

Debbie Fisk

"For less than the cost of a Big Mac a month you have a team of federal benefits experts available for both active and retired employees, and a tireless advocacy group to voice your concerns with Congress on pay and

benefits. Plus, some great discounts and offers from "NARFE Perks Partners." Dorothy Creswell, TX

I had a Big Mac yesterday and just the sandwich came to \$5.08, that's equal to \$61/yr. At that rate, it's **less than National dues plus chapter dues** for all, but less than 1% of all NARFE members nationwide.

Value your membership and encourage others to join. I also hope everyone will engage in investigating everything you can find out about **Project 2025**. The Heritage Foundation is talking about some very radical stuff that could put the country back but significantly impact government service workers. So be aware and take advantage of the information we all share.



HAPPY BIRTHDAY

MAY

1 David Wagner; **11** James Smith; **13** Ruth B. Scott, Janice Wilson; **16** Mary Lou Gorman; **21** Cathy Dorsett; **28** Dianne Diana

JUNE

1 Kathleen Kelton; **2** Russell Van Allen; **3** Don Utton; **7** Mary Fenner; **11** Brenda Cordle; **16** Gladys Werts; **23** Barbara Dance

JULY

2 John Hewlett, Jr.; **9** Helen Willis; **17** Nancy Price; **19** Shirley Alexander; **22** John Donahue; **23** Robert Warren

AUGUST

9 Carol Lipinski; **10** Sarah Boettger; **16** Russell Melroy; **19** Carolyn Hardman; **20** Brenda McCormac; **21** Pat Sowers; **22** Ann Simpkins; **24** Lois Thomas; **28** Joanne Montague; **29** Tony Michalek; **30** Joseph Rein

SEPTEMBER

3 Thang Pham; **15** John Gamble; **22** Roy McLeod; **27** Sylvia Coleman; **29** Judy Archer

Congratulations!

Midlothian Chapter 2265 sends congratulations out to Debbie Fisk on being elected the First Vice President of the Virginia Federation of NARFE.

We are so proud of all you have done for Chapter 2265 and the members of VFN! We wish you much success in your new position!

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 REPORT

Faye Mckay

Here are some interesting discoveries on ways to lower your Alzheimer's risk. The results came from an interview with Kristine Yaffe, MD. She is a neurologist and psychiatrist by training and a professor at the University of California, San Francisco. She is

an expert on modifiable risk factors for Alzheimer's disease and other forms of dementia.

Question: We've been hearing about ways to reduce our risk of Alzheimer's-is this being hyped up, or is the evidence for real?

Answer: I do think the evidence for lifestyle changes is more than just hype. Although there are more observational studies and clinical trials needed, the data has been consistent for a number of modifiable risk factors.

Question: Some evidence points to a 25%-50% reduction in cognitive decline or Alzheimer's risk from things like exercise, diet, and multiple lifestyle changes. Would these results be convincing in a drug trial?

Answer: Such response rates are convincing, particularly because currently approved drugs for Alzheimer's are very modestly effective. And more importantly, lifestyle changes are something that can be done right now while we are waiting for the development of more effective drugs.

Also, from this interview with Dr. Yaffe, it was found that the prevention of Alzheimer's and other adverse cognitive outcomes will be similar to the model for heart disease prevention, and lifestyle changes and will be coupled with effective drug therapies. Lifestyle changes are so important. They are not expensive, and they don't have side effects, and they are good for the body too."

ARE YOU UP FOR THE CHALLENGE?

Cindy Graunke, Vice President

I am challenging each of you to send a communication to your Senators, supporting the Social Security Fairness Act, S 597.

It is EASY! – You don't even have to lick a stamp.

STEP 1 – Log onto the NARFE Website (narfe.org). You will need your email and password.

STEP 2 – Scroll to “Advocacy” and click “Learn More.” You will then be at the *Legislative Action Center (Look for the Red box)*. Click “Take Action”

STEP 3 – Scroll down. You will have a choice of several issues. For purposes of this challenge, choose *Support the Social Security Fairness Act, S 597*.

STEP 4 – You will be directed to enter your name, address and email. Click “Review Your Message”. A screen will pop up that shows you who your message is going to. The system has a standard letter with optional space for you to write a few sentences in the first paragraph.

STEP 5 – Hit “send” and your communication is on the way. You should receive an email stating that your communication was sent.

While you are in the Advocacy section, you can access fact sheets on important NARFE issues.

I would LOVE to hear that we had at least 20 people sending communications to our Senators. Once you have received an email stating that your email to the Senators was sent, email me at cgraunke14001@comcast.net. The first three people to complete the challenge will get a surprise from me at our October meeting.

SCAMS

What are some top scams targeting older adults?

Here are some scams that often target older adults – and tips from Chase and USAA on how to help prevent them:

- **Artificial intelligence scams.** Scammers are using AI to clone voices, posing as friends or family. A phone call will sound like a loved one in trouble, requesting money urgently. Kingsley suggests having a code word with your friends and family to verify their identity. Also, hang up and call back a known number for the person.
- **Romance scams.** Be wary of any romantic interests or new friends asking you to send them money, especially if you’ve never met in person. Never send money to anyone you don’t know well, met online or have never met in person.

- **Tech support scams.** Don't fall for pop-up messages on your computer or phone saying there's a problem. Don't give remote access to your computer or pay any fees. Also, beware of fake emails that seem to be an invoice for something you didn't order or a fake receipt for something you didn't pay for, meant to get you to click for more information.
- **Familiar bank or company impersonations.** Scammers will pretend to be from a reputable company to warn you about problems with your account or order. They'll try to trick the consumer into sharing personal or financial information. Don't pick up phone calls from numbers you don't recognize or answer unsolicited texts, Bashore said.
- **Government or law-enforcement impersonations.** Scammers will pose as representatives from the IRS, Social Security or law enforcement, demanding immediate payments or threatening law-enforcement action. The government will not call you to demand urgent action or threaten you. In most instances, government officials will contact you by mail if there is a problem.
- **Investment scams.** If something sounds too good to be true, it probably is.

Tips to avoid being scammed.

Use these tips from Chase to identify potential scams or fraud:

- **Demands for urgent action and sharing of personal information.** Scammers will usually have a sense of urgency, and you may be threatened with losing money or access to your accounts or even arrest if you don't comply.
- **New, sudden relationships that take an interest in your money.** Financial abuse often happens from a person known to the victim. It might be a caretaker or a newly found friendship. Be careful of any new friends who approach you with investment opportunities or take an interest in your finances.

- **Unusual financial activity.** If you see withdrawals or changes to your accounts, or if you see your loved one suddenly making changes to financial accounts, contact the financial institution.
- **Wrong number.** Some scammers will text or call someone, hoping you'll answer saying it's the wrong number, Kingsley said. Then they'll try to get friendly with you to get your defenses down.

NARFE Midlothian Chapter 2265 Meeting

Wednesday, July 10, 2024

11 am – 1 pm

Inside Picnic Potluck

**Chapter will provide fried chicken,
beverages and paper products.
Please bring a dish to share.
And invite a friend!**



There will be games and prizes!

**Hopewell UMC
6200 Courthouse Road
North Chesterfield, VA**

FREE

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

Dated Material

DATES TO REMEMBER

July 10

Annual Picnic, 11am – 1pm

August 14

BINGO

September 11

Monthly Meeting

October 9

Monthly Meeting

November 13

“Souper Bowl” Alzheimer’s Fund Raiser

December 11

Annual Christmas Luncheon

All monthly meetings begin at 10am

Need additional resources or content? Check out the links below:



<https://www.narfe.org/>



www.VANARFE.org



<https://www.fedhub.narfe.org>

Chapter Facebook page

<https://www.facebook.com/vfn2265>