



## NARFE Chapter 1116 Newsletter

Vienna-Oakton Chapter 1116  
1708 Palm Springs Drive  
Vienna, VA 22182-2330

### OCTOBER 2024

**Next Chapter Meeting**  
**Tuesday, October 15, 2024**  
**Vienna Community Center (VCC)**  
**1:00 PM**  
**120 Cherry Street, SE**  
**Vienna, VA 22180**

**Next Board Meeting**  
**Thursday, October 24 – VCC**  
**1:00 PM**

#### **2024 Board** **Chapter Officers**

President  
Kathy Arpa 703-205-9041  
mkarpa@hotmail.com

1st<sup>st</sup> Vice President & Programs  
Ralph Dantine 703-938-9757

2nd Vice President &  
Membership  
Jayne Seidman 703-938-2274

Secretary  
Nancy Burke-Sanow  
703-869-4799

Treasurer  
David Graf 703-938-2962

**Board Members**  
Alzheimer's & Photographer  
Mark Arpa 703-205-9041

Hostess Jayne Seidman  
703-938-2274

National Legislation  
Jim Hathaway 703-255-7135

State Legislation  
Chris Gieseler 703-849-0008

Newsletter Team  
Kathy Arpa, Dave Graf

Public Relations  
Pec Chan 703-930-3596

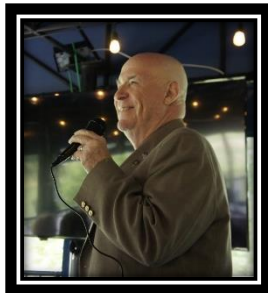
Service Officer  
Susan Larson 703-915-2566

Sunshine  
Harriet Epstein 703-560-4137

#### **PRESIDENT'S MESSAGE – KATHY ARPA**

So many people have been affected by Hurricane Helene and we are keeping them in our thoughts and prayers.

The September 14<sup>th</sup> Northern Virginia NARFE event was an immense success. There were 70 attendees, including U.S. Representative Gerry Connolly (D-11), NARFE National President William Shackelford and NARFE VP for Policy & Programs John Hatton. Refreshments were served and Dave Graf did a fantastic job coordinating last minute logistics as members continued to sign up, even the day before the event. Six members from our chapter attended.



The results of the 2024 NARFE National Election are in. NARFE National President William "Bill" Shackelford (pictured here) was re-elected for a second term beginning January 1, 2025.



Cindy Renee' Blythe (pictured here) will become NARFE's national secretary-treasurer on January 1, 2025.



Also elected to the NARFE National Executive Board for 2025-26 was Robert Allen, (pictured here) regional vice president of Region X, representing Kentucky, North Carolina, Tennessee, **Virginia**, and West Virginia.

Our next meeting on **October 15<sup>th</sup>** will feature our Virginia State Legislative Chair Deborah Brown.

Fall is here and we are already making plans for our Holiday Party on December 10 at Mulligans' where we had our 55<sup>th</sup> anniversary celebration back in June.

*Kathy*

## COMING UP

**Tuesday, October 15** -- Chapter Meeting – 1 PM - VCC – Guest speaker Deborah Brown, Virginia State Legislative Chair, (pictured here) will discuss the 2025 Virginia State Legislative Plan. NOTE: this is the third Tuesday in October.



**Friday, October 25** – NOVA NARFE Caucus Meeting – 11:30 AM - American Legion Post #177, 3939 Oak Street, in Fairfax, VA. Speaker: State Director SMP Shawn L. Smith. Topic: Avoiding Common Healthcare Scams. All are welcome. Cost is \$17 for buffet luncheon. RSVP wolfepatriciam@aol.com or (703) 449-1582 by October 21.

**Tuesday, November 12** – Chapter Meeting - 1 PM - VCC – A representative from Blue Cross/Blue Shield will provide health insurance changes for 2025, including the separation of Postal employees and retirees to the new Postal-only plans. There will also be the election of Chapter Officers for 2025.

**Saturday, November 16** -- 10:00 AM – 1:00 PM -- Congressman Gerry Connolly (VA-11) 15th Annual Open Season Workshop for Federal Employees and Retirees - Fairfax County Government Center, 12000 Government Center Parkway Fairfax, VA 22035. With an average increase for the 2025 FEHB premiums of 11.2%, you may want to consider another health plan in 2025. This Workshop is an excellent resource with many FEHB and PSHB representatives on site.

**Tuesday, December 10** – Chapter Annual Holiday Party – 12 noon – Mulligan’s Pub on the Green in Fairfax, VA. Hear more about it at our October 15<sup>th</sup> meeting or look for details in the November newsletter.

### REPORT OF SEPTEMBER 10<sup>TH</sup> CHAPTER MEETING – DAVE GRAF

President Kathy Arpa called the Chapter Meeting to order at 1:07 PM on September 10, 2024, at the Vienna Community Center (VCC). Kathy welcomed back chapter member Doug Smith and recognized several guests. Following the Pledge of Allegiance, there was a Moment of Silence for September 11th.



Kay Dellinger introduced the guest speaker, Jennifer Gittins-Harfst (pictured on the left). After a lengthy career in the technology field, she earned the Professional Organizer Certification and two years ago founded her company, No Frills Organizing, LLC. Her presentation was entitled “Organizing for Seniors” and was focused on how to bring order to your home and included tips for getting organized and for maintaining order. Jennifer also provided extensive lists for disposing of various items. The presentation ended with a Q&A session. [A summary of her presentation immediately follows this report.]

Following the presentation, Happy Birthday was sung for everyone who had a birthday during the summer and in September. This was followed by a break during which members enjoyed an array of goodies provided by Hostess Jayne Seidman.

The business meeting was convened at 2:44 PM. Dave Graf read the Secretary’s Report from the last membership meeting on May 14th and gave the Treasurer’s Report, including a summary of the receipts and expenses for the Chapter’s 55th Anniversary Celebration that was held on June 11, 2024. Membership Chair Jayne Seidman reported that the Chapter has 159 members.

The State Legislation report was presented by Chris Gieseler. He stated that the state legislators have begun to “pre-file” legislation for next January’s Regular Session of the Virginia General Assembly. Chris also gave an update on the drafting of the 2025 Virginia Federation of NARFE (VFN) Legislative Plan.

The National Legislation Report was presented by Jim Hathaway. His report focused on the progress toward getting a floor vote in each house of Congress to eliminate the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws that reduce the Social Security benefits for certain retirees. Jim also reported on actions by the Office of Personnel Management (OPM) and Congress regarding the future of remote work for Feds.

Programs Chair Ralph Dantine announced the upcoming Chapter meetings and a special Northern Virginia NARFE event to be held the end of the week in our VCC meeting room. The meeting was for current and prospective NARFE members.

Kathy presented Margaret Murphy (pictured here) with a Certificate of Appreciation for her support of the Chapter at our monthly meetings. The certificate was signed by VFN President Frances Boatman.



(photos by Mark Arpa)

In new business, Kathy announced that Bill Inch and Mark Arpa volunteered for the Nominating Committee. They are to announce a slate of nominees at the October Chapter meeting for each of the five Chapter officer positions. Voting will occur at our November Chapter meeting. Kathy reminded everyone to vote in the National NARFE election of officers and by-laws changes that ends on September 30, 2024. (See results on page 1.)

Margaret Murphy conducted a drawing for the 50/50 raffle to benefit the Alzheimer's Research Fund. The meeting adjourned at 3:17 PM.

### **Some Tips from the “Organizing for Seniors” Presentation by Jennifer Gittins-Harfst Professional Organizer – [www.NoFrillsOrganizing.com](http://www.NoFrillsOrganizing.com)**

**What is Organizing?** • Having an orderly home: – Clean and free of random piles – Items in boxes/bins are known and labeled – Stored items are visible • Having orderly records: – Centralized listing of all household/personal accounts – All paperwork/records are organized, and updated regularly • Organizing can be an emotional process: – Parting with possessions can trigger anxiety, frustration, anger, or depression – Acknowledge the emotions, work through them, and the results will be worth it!

**Can You Get to 10?** • How long would it take you right now to find the following 10 items? – Birth certificate – Tax return from three years ago – Car title – Marriage license – Social security card – Will (and other end-of-life legal documents) – Spare car key – Spare house key – Passport – Mortgage pay-off documentation.

**Senior-Specific Suggestions** • Clear clutter from steps/entry; mount “holding” basket to the wall. • Do not store items too high (risk of falls) or too low (difficulty bending over). • Get rid of broken/unused items that could be dangerous - mugs/glasses, electronics/wires, appliances, chairs/couches, old medications. • Keep valuables out of sight when home repair contractors come over. • “If you haven’t by now, you probably never will” (those ‘someday’ projects) • Do I need it? Do I have something similar? Can I afford it? What emotions am I feeling when I make the purchase? • To help minimize accumulation of ‘stuff’, encourage friends and loved ones to buy you non-tangible gifts, for example: • Tickets to theater, sporting events, movies • Registration fees for rec/senior center, classes at OLLI/LLI • Professional services for cooking, cleaning, transportation, errands, organizing • Car care, such as oil change, car wash, car maintenance • Flowers or plants • Self-care experiences such as beauty salon or spa • Gift cards for restaurants, drug store, coffee house, department/big box store • Treats, such as specialty teas/coffee, gourmet gift basket, unique wine/beer, subscription to fruit/cheese/cookie-of-the-month, and Edible Arrangements.

### **SUNSHINE REPORT – HARRIET EPSTEIN**

We are thinking about our family and friends who were affected by Hurricane Helene. If you know of someone who needs a little sunshine, please call me on 703-560-4137.

## **MEMBERSHIP REPORT – JAYNE SEIDMAN**

As of October 1, 2024, the membership for Chapter 1116 was as follows: Total Chapter members 161, Total National Members in Chapter Area 136, Grand Total = 297. We welcome our new chapter members Charles Hume and Heidi Schoepflin and welcome back to Cindy Stewart and Gloria Pando-Terrill who were reinstated.

NARFE kicked off the annual Fall Membership Drive on September 1. The program will run through December 31, 2024. Current members can earn \$10 for each new member they recruit, as well as other prizes. Be sure to include your member number (found on your NARFE magazine mailing label) on the application form. An application form is in each issue of the NARFE magazine. You can also contact me for application forms.

## **TREASURER’S REPORT - DAVE GRAF**

Since the September Newsletter, the Chapter received \$263.68 for membership dues collected by NARFE’s National Headquarters for July and August. There have not been any expenses. \$50.00 was received from the raffle for the Alzheimer’s Research Fund at the September 10<sup>th</sup> Chapter meeting. This donation will be sent to the VFN Coordinator for the NARFE Alzheimer’s Research Fund. The total contribution for this year is \$790.00.

## **LEGISLATION REPORTS**

### **NATIONAL LEGISLATION REPORT– JIM HATHAWAY**

#### **2025 Health, Dental, and Vision Insurance Premiums**

The Office of Personnel Management (OPM) has released the 2025 premiums for the Federal Employee Health Benefits Program (FEHB) and the Federal Employees Dental and Vision Insurance Program (FEDVIP).

For 2025, the average increase in premiums for current non-postal federal employees and retirees (“employee share”) will be 13.5%. The increase was 7.7% in 2024 and 8.7% in 2023.

Overall, the average increase for the total 2025 FEHB premiums will be 11.2%, compared to 5.8% in 2024 and 7.2% in 2023. The Federal Government still covers approximately 70% of the total cost, making it a valuable benefit for federal employees and retirees.

Per OPM, the cause of these premium hikes is mainly due to price increases by providers and suppliers, higher utilization of certain prescription drugs, and more spending on behavioral health. OPM also stated that these increases are similar to those in the commercial market. The historical average FEHB premium increases works out to 5.2 percent per year since 2009.

#### **A to-do list for the Federal Benefits Open Season**

- Mark your calendar: Open Season runs from November 11 to December 9, 2024.
- Review your options: Check out your FEHB and FEDVIP plan options.
- Attend the Congressman Gerry Connolly (VA-11) 15th Annual Open Season Workshop for Federal Employees and Retirees at the Fairfax County Government Center, on November 16.
- Make changes: Decide if you need to make any changes to your current plans.
- Enroll: Sign up for the plans you want for the benefit year starting January 1, 2025.



## **Status of the 2025 COLA and 2025 Federal Pay Raise**

For current federal employees, it looks like you are in for an average pay raise of about 2% in 2025. This figure became likely when the President issued his alternative pay plan letter for the 2025 raise. However, it will not be set in stone until he finalizes it with an executive order, which usually happens in December.

For federal retirees, the 2025 COLA has not yet been announced. We will know more in mid-October when the latest inflation data comes out. The August 2024 inflation report suggests that the COLA could be around 2.6%.

It is important to remember that the annual federal pay raise and the COLA are different. The COLA is for federal retirees, while the pay raise is for current federal employees. They are calculated differently, which can be somewhat confusing.

## **Status of Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) in Congress**

There has been a lot of speculation lately about the potential repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) in Congress. Here are the latest updates:

1. The Social Security Fairness Act, which aims to repeal both WEP and GPO, has achieved a major milestone. It reached the 218-signature threshold needed to force a floor vote through a discharge petition. This means the bill is closer than ever to being voted on in the House. However, due to procedural rules and other legislative priorities, the vote probably will not happen until at least November.
2. Over in the Senate, the companion bill has gained support from 62 bipartisan cosponsors but has not yet moved towards a floor vote. Advocates are now focusing on pushing the Senate to take action.
3. The Congressional Budget Office (CBO) estimates that repealing WEP and GPO would cost approximately \$196 billion over ten years. This hefty price tag could complicate the bill's implementation, as it would increase the cost of the Social Security trust funds by approximately six months.

These provisions have long affected the retirement benefits of nearly three million public servants, including federal retirees, as well as state and local employees.



## ***Election Day, November 5***

Election Day is approaching for 2024. Virginia voters are beginning to cast their ballots in a contentious presidential election year, with several competitive congressional races on the ballot. There are Virginia election guidelines that must be followed for your vote to count. These are subject to change periodically. The current guidelines and important dates can be found in an easy-to-read form on <https://www.elections.virginia.gov/voter-pocket-guide>. Successful elections are important and are dependent on your vote. Some of our members have voted early and avoided the potential long lines.

## **VIRGINIA STATE LEGISLATION REPORT – CHRIS GIESELER**

### **VFN Virginia 2025 State Legislative Plan**

According to State Legislative Chair Deborah Brown of the Virginia Federation of NARFE (VFN), the VFN's Virginia 2025 State Legislative Plan (the Plan) is being printed in its customary "trifold" form and will be presented at the October 2024 meeting of the VFN Board of Directors. The Plan lists four legislative priorities that VFN would like the Virginia General Assembly to enact during the legislature's January 2025 Regular Session. There issues include:

1. Retain the current standard deduction for the Virginia state income tax;
2. Expand the age-based, state income deduction (the Age 65+ Deduction);

3. Exempt from state income tax a portion of CSRS pensions, in an amount equivalent to Social Security benefits; and
4. Address several nursing home issues (e.g., nursing home staffing levels, and pay & benefits of nursing home staff).

I had the privilege of collaborating with the Legislative Team that put the Plan together. As discussed elsewhere in this Newsletter, Ms. Brown is scheduled to be the speaker at our Chapter’s October 15, 2024 Chapter meeting.

### **SERVICE OFFICER REPORT**



For the 25th year in a row, *The Beacon*, a free monthly newspaper dedicated to serving the interests and needs of the 50+ community in the Metro Washington, D.C. area, will host 50+ Expos in Maryland and Virginia. Older adults and their families are invited to attend these free, in-person events to learn about a range of services and resources, listen to informative speakers, participate in health screenings, and more. Dates and locations

of the two 50+ Expos are as follows:

**Sunday, October 20, Noon-4 p.m. - Silver Spring Civic Building**, 1 Veterans Place, Silver Spring, MD. This 50+Expo features a “Keynote Conversation” between *The Beacon's* publisher and popular writer Laura Stassi, author of “Romance Redux: Finding Love in Your Later Years” and host of the “Dating While Gray” podcast.

**Sunday, November 3, Noon-4 p.m. - Springfield Town Center**, 6500 Springfield Mall, Springfield, VA. Exhibitors include government agencies, nonprofit organizations, and local businesses offering information on housing options, home remodeling, home care, financial planning, insurance, healthcare, fitness, travel, senior resources and more. Collette Tours will also give a travel presentation showcasing special trips to Hawaii and Iceland for Beacon readers.

Free health screenings will include blood pressure, glaucoma, blood glucose and cholesterol tests. Vaccines will also be available, including the latest COVID-19 and RSV vaccines, regular and high-dose flu shots, Shingrix (shingles), and tetanus vaccines. Please bring your Medicare and/or insurance card, if applicable.

### **REPORT OF NORTHERN VIRGINIA NARFE EVENT – SATURDAY, SEPTEMBER 14, 2024**

Approximately 70 people attended this event including six members of our chapter. One of our members who attended shared her thoughts. “I am so pleased I attended on Saturday. I learned a lot, especially from the talk by John Hatton about how closely and expertly NARFE monitors relevant legislation and how effective the lobbying is. I have been retired for several years and was grateful for the opportunity to learn about pending bills that are so consequential. When President Shackelford spoke, I was struck by the interesting discussion of the decline in membership, (although the decline being less than it had been), and the barriers to reaching active federal employees. Getting the foot in the door to inform active employees about the benefits of NARFE sounds very challenging for a whole host of reasons. I was impressed with Congressman Connolly's knowledge about, and advocacy related to pending bills. I am in his district! And how wonderful that NARFE members give so much to Alzheimer's Research. I think the amount quoted by Doris was over 16 million dollars. My goodness, what an impact. My father was affected, so it is a cause close to my heart. I look forward to my next NARFE experience.”

These events are a great opportunity for our members to network with members of NARFE chapters in Northern Virginia.

Among those attending this event were: (standing left to right) - NARFE VP for Policy & Programs John Hatton. U.S. Representative Gerry Connolly (D-11), NARFE National President William Shackelford and Area X Vice President Ted Pasek.

