

PRESIDENT'S CORNER

Debbie Fisk

Think outside the Cornucopia

Nothing sparks the senses like fall. There is something beautiful about Fall. The golden trees and falling leaves, orange pumpkins and holiday gatherings make us feel all warm and fuzzy inside. It is only natural that we are often inspired to invite the sights and scents of the season into our homes this time of year.

As the crisp air and vibrant colors of fall begin to set in, it is the perfect time to embrace the season and start preparing your home for the warmth and beauty that autumn brings. Whether you are decorating your front porch with pumpkins or cozying up your living space with seasonal accents, here are a few tips to get you started.

Try to take care of any light seasonal maintenance before you dust off the fall decorations to display this year. Plus, crossing odd jobs off your list now will put you and your home in good shape for the colder months that are just around the corner. Outside you might sweep up, repair or install, mow, and particularly important to clean out gutters should be on your to-do list. Inside clean out clutter, stow away unused items, give a special wipe down to high-traffic areas, inspect fireplaces, and replace air filters.

With all the heavy lifting done, finally time to decorate.

- **Decorate with Nature:** Bring outdoors indoors with natural elements like pinecones, colorful leaves, and rustic wood pieces.
- **Cozy Up Your Space:** Swap out summer throws and cushions for warm-toned chunky, textures.

Think plaids, deep oranges, and earthy tones for that ultimate fall vibe.

- **Add Scent and Light:** Fall is all about cozy scents and warm lighting. Fill your home with candles, diffuser, or simmer pots that evoke the essence of cinnamon, apple, and pumpkin spice.
- **Prepare for Relaxation:** Whether it is sitting by the fire or enjoying your favorite drink, take time to slow down and enjoy a slower pace of the season. This is the perfect time for self-care and relaxation.

As we welcome fall, take a moment to savor the season's special moments. Whether you are crafting decoration or simply enjoying the cooler weather, make sure to make this fall one to remember.

Happy Fall and enjoy this incredibly special time with family and friends.

NATIONAL LEGISLATION

Debbie Fisk

We are closer than ever before with the WEP/GPO legislation. Let us all hold our breath and wait for the November return for Congress. The discharge petition to bring the Social Security Fairness Act, H.R. 82 to the House floor for a vote reached the required 218 signatures on September 19! As we await a floor vote after congressional elections in the lame duck period, it is crucial that we still act to help secure YES votes for H.R. 82. That is why it is imperative to urge your representative to vote YES on H.R. 82 and thank them if they did sign the discharge petition for the bill.

Urge Senate Leadership to bring S. 597 to a Floor Vote. With the discharge petition in the House successfully reaching the required 218 signatures, and as we await a House floor vote to be scheduled for the

bill, it is time to ramp up efforts on its Senate companion bill, S. 597.

Congress passed a continuing resolution (CR) on Wednesday, September 25, to extend government funding through December 20, avoiding a government shutdown. The House passed the bill with a 341-82 vote, followed by the Senate 78-18 vote. It was then sent to President Biden's desk to be signed into law.

NARFE has compiled its scorecard for the 118th Congress, allowing members to see how their legislators voted on key NARFE issues! The scorecard provides a comprehensive overview of how your elected officials have supported – or not supported – the issues that matter most to the federal community. Members can view the voting records of their representatives and senators, including their lifetime voting records on NARFE-related issues.

Control Click here to check out the **SCORECARD!**

STATE LEGISLATION

Deborah Fisk

The 2025 Virginia State Legislation Plan has been approved and printed. Deborah Brown, the State Legislative Officer will distribute them at the October Board of Directors Meeting and each Area Vice President will get them to the Chapters. Remember, when you get your brochure, we encourage you to share it with your state legislative Senators and Delegates. We need to convert these ideas into Bills so we can get behind them and get legislation passed.

1. Repeal Sunset Provision for Virginia's Current Standard Deduction Amounts

For many years (2005-2018) the allowable standard deduction for Virginia's individual income tax was a modest \$3,000 for singles and \$6,000 for married persons filing jointly. Then, between 2019 and 2024, the General Assembly approved several increases, such that the current amounts (i.e., for 2024-2025) are \$8,500/\$17,000. However, these most recent amounts are subject to a sunset provision, whereby they will revert to the pre-2019 levels (i.e., \$3,000/\$6,000) after January

1, 2026, unless reauthorized by the General Assembly.

2. Age 65+ Deduction

We urge the General Assembly to amend the current tax law for the Age 65+ Deduction by either:

- a. eliminating all income limits in determining qualification for the Age 65+ Deduction, or
- b. change the current formula for "Adjusted Federal Adjusted Gross Income" (AFAGI) and increasing the "Income Limits" to more fairly focus on the amount of income received without regard to source of such income.

Currently, while all CSRS/FERS annuity and Wage/employment income are included in AFAGI, no Social Security benefits received are included. Our proposal will change (and simplify) the current AFAGI formula to more fairly calculate "qualifying income:" Adjusted Federal Adjusted Gross Income (AFAGI) = Federal Adjusted Gross Income (FAGI) + VA Conformity Additions - VA Conformity Subtractions. Our proposed new Income Limits are comprised of the maximum Social Security Benefit(s) payable in the tax year at issue, e.g. 2024 plus, the current Income Limit(s) of \$50,000 or \$75,000: Single Filers: \$108,476 (\$58,476 + \$50,000) and Married/Joint Filers: \$191,952 (\$116,952 + \$75,000). While the resulting AFAGI as proposed above would now include Taxable Social Security benefits received, those benefits would be offset by the increase to the existing Income Limit(s). With this proposal, "Income" qualifying for the Age 65+ Deduction would be more fairly based on **income received** rather than dependent on the **income source** as it is today, and no Single or Married/Joint tax filer currently eligible for the deduction would be excluded.

3. Exempting a Segment of CSRS Pensions Equivalent to Social Security Retirement

Under Virginia law, the federal Civil Service Retirement System (CSRS) retirees are treated

unfairly because of the retirement system to which they belong.

Specifically, CSRS retirees pay more in Virginia income taxes than their counterparts in the Federal Employees' Retirement System (FERS) pay because CSRS pensions/annuities are fully taxed at the state level, while Social Security benefits-the major portion of FERS benefits-are not taxed at all by Virginia. Thus, as a result, CSRS retirees pay more in Virginia income taxes than their similarly situated FERS counterparts. This situation is unfair against CSRS retirees.

To eliminate the unfairness, we recommend that for CSRS retirees (and survivor annuitants) aged 62 and older, the General Assembly enact a subtraction of 60% of CSRS benefits. (The General Assembly could set a maximum for such subtraction, if it should choose to do so.) Alternatively, tax relief for CSRS retirees could be structured like the military benefit subtraction that Virginia enacted in 2022, which is currently being phased in.

We note that several income-tax relief bills were carried over to the 2025 General Assembly. We ask that tax relief for CSRS retirees be considered as well.

4. Nursing Home Priorities

Virginia needs to be proactive in addressing the growing needs of our elderly population. Each of these proposals is lifesaving and/or life-enhancing legislation:

- (i) Enact minimum hourly nursing home staffing levels per resident per day for nurses and nurses' aides.
- (ii) Fund the Virginia Center on the Aging Geriatric Education Center Initiative, to develop the skills and capacities of the gerontological and geriatric work force.
- (iii) Provide living wages, overtime pay and training for direct care workers to build a cost-effective work force.

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

October 9 will be our annual BCBS FEHB update with Kathy Bass beginning at 10 am. Kathy will bring us the latest information on 2025 premiums and any changes affecting the Federal community.

November 13 is the annual Alzheimer's Fund Raiser, "Souper Bowl." The meeting will begin at 10 am with lunch being served at 11 am. 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 research for a cure. None goes to administration cost!

December 11 will be the annual Christmas luncheon. Brocks BBQ will again cater a traditional Christmas luncheon for us. The plan is to eat at noon, so try to come a little early so you can get your seat and be ready to enjoy the meal.

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!



HAPPY BIRTHDAY

OCTOBER

1 Genevieve Hite; **6** Sheila Hecker; **8** Mary Gross, Joyce Burton; **9** Norman Wilson; **14** George Reynolds; **15** Cliff Myers; **22** Virginia Helmick

NOVEMBER

1 Joanne Bagley; **7** Marietha Hoffman; **15** Frances Harrison; **17** Cliff Wolfe; **24** John Clark

DECEMBER

3 Gerald Guerrein, Virginia Bozarth, Patsy Dockery; **12** Michael Kerwin; **18** Bob Schaefer; **25** James Hall; **27** Norma Smith

MEMBERSHIP – You Can Help

Cindy Graunke, Vice President

NARFE nationwide has been losing membership, mostly because of our aging members. Our recruitment focus needs to be on the active federal employees and the newly retired. These public servants have more energy and new ideas on moving NARFE forward into the future. Let's work together on getting the word out to prospective members. The more our membership grows the better we protect our federal benefits for all of us!!

Below are multiple groups that work with federal employees. Open Season is our time to shine for NARFE. If you know people at any of these agencies, make a personal contact. Current NARFE members are our best ambassadors. Young Government Leaders will, if we ask, allow us to be on the agenda for an update.

- The Association of Government Accountants

- The Association of IRS Managers
- The Association of Budget and Program Analysts
- Social Security Union team
- Postal Service Unions, including:
 - Rural Letter Carriers
 - National Association of Letter Carriers
 - American Postal Workers Union
 - National Postal Mail Handlers
- Blacks in Government
- National Grants Management Association
- American Federation of Government Employees

If you need membership applications, let me know.

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.

We should certainly count our blessings, but we should also make our blessings count.

- Neal A. Maxwell

ALZHEIMER'S

Faye McKay, Chairman

The Alzheimer's Association has information about Caregiver Health that is helpful to persons caring for someone with Alzheimer's Disease. **Early-Stage** Caregiving for Alzheimer's and related dementia symptoms are mild, and the job of a caregiver is support... **Middle Stage** Caregiving for Alzheimer's patients is typically the longest and can last for many years.

As dementia progresses, the person with Alzheimer's will require a greater level of care. During this time, it's important to get the support you need as a caregiver. **Late-Stage** Caregiving usually requires intensive care. As a caregiver, your role focuses on preserving quality of life and dignity for the patient.

Some behaviors that may develop in persons that have been diagnosed with Alzheimer's are Aggressive behaviors which can occur suddenly, with no apparent reason, or from a frustrating situation. A person with dementia may become restless or upset in certain places when focused on specific details. Other behaviors include depression, hallucinations, memory loss and confusion. These are all signs of the behavior changes that can occur in the lives of persons with Alzheimer's.

Take care of your health, even as you serve as caregiver for someone with Alzheimer's and other dementia related diseases

SCAMMERS

Be ready. Smart people of all ages are getting scammed.

Anytime someone says you need to pay with a gift card, it's most likely a scam. Be aware that if you buy gift cards with your credit card and give the scammer the gift card codes, it's very unlikely you'll get your money back.

- **For sale, hot deal** - Scammers post on social media marketplaces pretending to have great deals. You pay and the item never arrives.

Be cautious of great "deals." Once you send money, you may not get it back.

- **Hire us, special offer** - Scammers advertise deep discounts on services like house repairs and cleaners using social media. You pay, they never show.

Research the company and only hire licensed contractors before you book.

- **Bank impersonation** - Scammers text, email or call pretending to be from your bank saying there's an issue with your card, tricking you into sharing account information.

If you're not 100% sure it's your bank, call the number on the back of your card.

- **Pay a fine, or else** - Scammers imitate government institutions like the police or IRS to induce fear and urgency, threatening you to pay a fine to avoid being arrested.

Be cautious of threatening messages. Contact the institution directly yourself before you pay anything.

- **Cute puppies for sale** - Scammers advertise adorable pets and ask for a deposit. You pay and the pet never existed.

Don't send your personal information or payment without seeing the pet in-person first.

- **Problems with your order** - Scammers act as reps from companies you trust, getting you to send money to resolve an "issue" that doesn't exist.

Be suspicious of companies reaching out, saying there's a problem. Call the company directly to confirm.

- **A loan you didn't apply for** - After stealing an identity, scammers take out loans, rent apartments, even empty bank accounts.

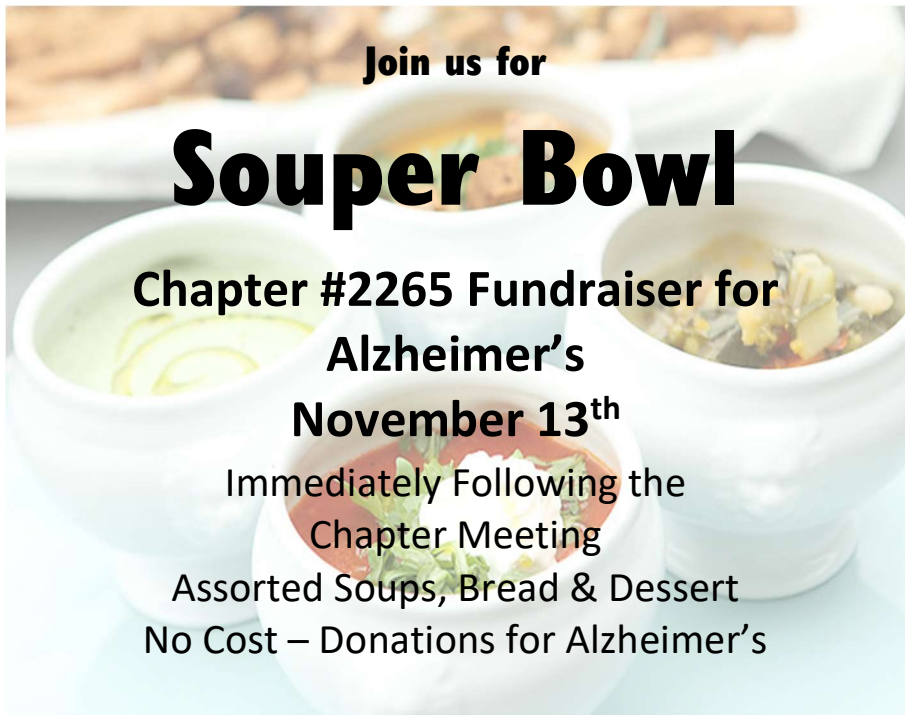
VFN Conference

April 6-9, 2025

The Hotel Madison

710 S. Main Street

Harrisonburg, VA 22801



Join us for

Souper Bowl

Chapter #2265 Fundraiser for
Alzheimer's
November 13th

Immediately Following the
Chapter Meeting

Assorted Soups, Bread & Dessert

No Cost – Donations for Alzheimer's

Traveling for the Holidays? Be Prepared

If you're traveling this year, be sure your vehicle is in good running condition, get plenty of rest and be prepared for any emergency. Traveling by car during the holidays has the highest fatality rate of any major form of transportation based on fatalities per passenger mile. Hundreds of people die every year in crashes on New Year's Day, Thanksgiving Day and Christmas Day, according to Injury Facts. Alcohol impairment is involved in about a third of these fatalities.

Stay safe on the roads over the holidays — and every day:

- Prepare your car for winter and keep an emergency kit with you
- Get a good night's sleep before departing and avoid drowsy driving
- Leave early, planning ahead for heavy traffic
- Make sure every person in the vehicle is properly buckled up no matter how long or short the distance traveled
- Put that cell phone away; many distractions occur while driving, but cell phones are the main culprit
- Practice defensive driving
- Designate a sober driver to ensure guests make it home safely after a holiday party; alcohol or over-the-counter, prescription and illegal drugs can cause impairment

For more holiday safety tips visit the National Safety Council website, www.nsc.org

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

Chapter 2265

Holiday — Party —

Reservations by December 1, 2024

\$20.00 by Check or Cash

Checks payable to NARFE Chapter 2265

Bring to the November meeting or mail to:

Lynn Osborne, 8201 Indian Springs Road

N. Chesterfield, VA 23237

804-275-2102

MENU: Turkey, Ham, Mashed Potatoes, Gravy, Dressing, Green Beans,
Sweet Potatoes, Beverages & Pie

WHEN

DECEMBER 11, 2024

11:00 am

WHERE

Hopewell Church
6200 Courthouse Road
Chesterfield, VA 23832

=====

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

Dated Material

DATES TO REMEMBER

October 9

Monthly Meeting/Program
Kathy Bass, BCBS FEHB

November 5

Presidential Election Day

November 13

“Souper Bowl”
Lunch/Alzheimer’s Fundraiser

November 28 - Thanksgiving

December 11

Annual Christmas Luncheon – 11:30am

December 25 - Christmas

January 1, 2025 - New Years Day

All monthly meetings begin at 10 am.

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>