



NARFE
 National Active & Retired Federal Employees Association
Dulles Chapter 1241
 Serving Current, Former & Retired Federal Employees,
 Spouses and Survivor Annuitants
 in the Dulles Area of Northern Virginia.
October 2011

Visit Dulles Chapter website: www.vanarfe.org/1241/1241.htm

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PRESIDENT'S GREETING

We are all concerned about future changes in our earned benefits, especially in light of the current discussions on Capital Hill and the news about the



federal deficit. The Federal Deficit Reduction Commission will not publish their recommendations until the Thanksgiving time-frame; however, at this point, it appears that serious consideration is being given to changing the method of calculating Cost of Living Adjustments (COLA) and the percentage of health care insurance that federal employees and retirees pay. Additionally, current federal employees are in jeopardy of potential:

- Reductions in force resulting from program reductions;
- Extensions of the current salary freeze;
- Changes to the way retirement benefits are calculated;
- Increases in deductions for Social Security withholding; and
- Increases in the minimum retirement age.

However, notwithstanding the discussions of reductions resulting from federal deficit proposals, most of us will see increased health coverage costs, either as a result of increases in FEHBP premiums or out-of-pocket costs for medical treatment and prescriptions.

The Office of Personnel Management (OPM) has announced that the open season for the 2012 FEHBP plans will run from Nov. 14 thru Dec. 12, 2011, and a listing of the new premiums is available at <http://www.opm.gov/onsure/health/rates>. The average premium increase is 3.8%, with some premiums going up and others going down. Also, some of the U.S. Postal Service plans may no longer be available if the U.S. Postal Service gets approval from Capital Hill to not participate in FEHBP. Some of the increased premiums will be at least partially offset by the 2011 COLA, currently projected to be 3.85%, unless the method for calculating the COLA is changed on Capital Hill as part of the federal deficit reduction plan. Retirees who also receive Social Security retirement payments should also expect to see an increase in Medicare Part B premiums, which have been frozen for the last several years when the no COLA was paid.

The following are the 2012 premiums for the two more popular plans:

FEHBP Plan	2012 Employee Monthly Premium	Premium Change
Blue Cross/Blue Shield		
Standard-Self (104)	\$185.42	-\$1.76
Standard-Family (105)	\$430.04	-\$1.56
Basic-Self (111)	\$121.88	+\$8.51
Basic-Family (112)	\$307.34	+\$19.93
GEHA Benefit Plan		
High-Self (311)	\$185.03	+\$8.84
High-Family (312)	\$438.38	+\$22.70
Standard-Self (314)	\$92.72	+\$6.07
Standard-Family (315)	\$210.86	+\$13.79

It is now more important than ever to “Stay the Course” and support the NARFE mission and the Heartbeat of America campaign. We all must continue to contact our Congressmen; but we must also recruit more NARFE members and support NARFE’s work by contributing to the NARFE PAC.

However, we must also maintain an active and vibrant organization at the local level, the NARFE Dulles Chapter 1241. New faces and fresh ideas are needed. Be a part of the team and lend your expertise. Contact the Chapter Nominating Committee and offer to run for one of the Chapter elected positions or one of the many other appointed Chapter positions. Dulles Chapter 1241 will celebrate its 40th Anniversary in the Spring of 2012; but the Chapter can only continue to exist and be successful with your help.


Bill Schmidt, Dulles Chapter President

The Program for October 24th



Our speaker will be:

John Frey, Clerk of Court (Circuit Court), Fairfax County. He will discuss what the Clerk of Court does. As Clerk of Court for Fairfax County, the largest circuit in the Commonwealth of Virginia, Mr. Frey is accountable for filing and tracking over 22,000 new court cases a year, issuing marriage licenses, processing notary public applications, and overseeing fiduciary matters before the court.

 Please call your reservation and choice of entree to **Louise Rooney** at **(703) 435-3523** by **Thursday, October 20th.**

OUR LUNCHEON BEGINS AT 11:30 am!

The luncheon entrée cost is **\$17**. Make checks to **NARFE Dulles Chapter 1241**, or have exact cash ready.

Luncheon Entree Choices

- Philly Cheese Steak Sub with sautéed mushrooms and onions, and served with fries and coleslaw (No Salad).
- Sautéed Chicken with Marsala wine sauce, and served with rice pilaf and vegetables.
- Fire Roasted Ginger Soy Marinated Salmon, and served with roasted potatoes and vegetables

You may also order from the standard menu at the current menu prices..

DIRECTIONS TO AMPHORA DINER

The Amphora Diner Deluxe is located at 1151 Eldon St., in Herndon, Va., several blocks north of the Dulles Toll Road, and one block north of the Elden St. Giant Store. From either location go north on Elden St., turn right immediately after the PNC Bank on the drive leading back to the Amphora. There is also access to the Amphora from Alabama Drive.

Remember!

If Fairfax Co. schools are closed because of inclement weather, Dulles Chapter 1241 luncheon meetings are cancelled.

Future Luncheon Topics

November 21: “Open Season for the FEHBP Health Insurance Programs,” presented by Walt Francis of Consumer Checkbook.

December 12: Chapter Holiday Party (1–4 pm): with installation of new officers and committee chairs by Kathy Arpa, VFC Area X Vice President; entertainment by Ernest Smith on the keyboard, and by Chris Edwards singing and playing hits of the 20’s through the 60’ on the guitar; and door prizes.

Note

If you cannot attend the Chapter luncheon meeting on November 12th, Congressman Connolly will be hosting an FHBP Open Season workshop from 10:00 am to 2:00 pm on Saturday, November 19th, at the Fairfax Government Center auditorium. All are invited.

Greetings from the Sunshine Chair

Thanks to all who contacted me during the last few weeks. Cards were sent as follows:

- Sympathy card to the family of Robert M. Beall, NARFE Dulles Chapter 1241 member;
- Thinking of You card to Shirley Vaughn, NARFE Dulles Chapter 1241 member;
- Sympathy card to Mr. & Mrs. Steve Dansker for the loss of their son, VFC Region VII; and
- Get Well/Thinking of You card to Mr. Oscar Honeycutt, VFC Board past member.

Do you know of a Dulles Chapter member who is ill, facing surgery, or who may not be able to get out of the house as often as they used to? Do you know of a Dulles Chapter member who has passed away or who may have lost a close family member? Do you need a ride or know of someone who may need a ride to a Dulles Chapter luncheon meeting? Do you know a Dulles Chapter member who has made a major contribution to his or her community and deserves our thanks or congratulations?

If the answer is "YES" to any of the above questions, please contact me, "Your" Chapter Sunshine Committee Chair, at wolfepatriciam@aol.com or (703) 449-1582.

Patricia (Pat) Wolfe, Chapter Sunshine Chair

LEGISLATIVE REPORT

National Legislation

The Deficit Reduction Commission is currently working to identify methods to reduce the federal budget \$1.5 trillion over the next 10 years. Their plan is not scheduled to be released until the Thanksgiving time period. However, their work may be made much more difficult, as President Obama has presented a jobs proposal to Congress that is estimated to cost an additional \$488 billion and another group of Congressmen are discussing a federal budget deficit reduction of \$3 to \$4 trillion over this same 10-year period.

The biggest cost drivers identified in the federal budget for the future are Medicare and Medicaid. Projections suggest that, as a result of the recently passed Health Reform Law and the increasing number of eligible seniors, these two items will come to dominate all federal spending within a decade.

Federal employees' salaries and benefits have been mentioned by politicians and by the media as an easy source for decreasing the federal budget deficit.

However, reducing these salaries and benefits will only make it more difficult to hire and keep federal employees to perform the required work and does not address the increases in Medicare and Medicaid.

The current federal debt is about \$14 trillion, with an annual federal budget shortfall of \$1.2 trillion. A failure to address the deficit issue now will cause a greater disruption in the future.

A recent news article on the possibility for a balanced federal budget painted a bleak picture for the future of the United States of America. However, at this time we need not panic, as there appears little chance of it being passed anytime soon. A balanced federal budget will require a two-thirds vote of both the House of Representatives and the Senate, a signature by the President, and ratification by three-quarters of the State Legislatures. In the meantime, Congress is likely to use continuing resolutions to fund and control expenditures of the federal government. During 2012, the leadership in each house of Congress will want to make philosophical changes in policy, which will be fought by the leadership in the other house of Congress. Partisan brinkmanship will continue for 2012 and, hopefully, the 2012 federal elections will make it clear which policies will be followed.

In the media, there is a general disdain for politicians. However, you need to be aware of the valuable service that a constituent can receive from a political representative. The federal bureaucracy is a big, impartial operation that you may, inadvertently, run afoul of and you may periodically need help to set things right. I recently had a personal encounter with the Medicare bureaucracy; and it was only through the intercession of Congressman Wolf's office that I am beginning to see a solution.

State Legislation

The NARFE Virginia Federation (VFC) has adopted a 2012 State Legislative Plan to inform candidates and new members of the Commonwealth General Assembly of issues of concern for the 2012 session. The five main issues that the VFC would like the General Assembly to address are:

- Passage of the same property rights bill approved at the 2011 session so the constitution of Virginia can be amended to protect private property from seizure for private use;
- Modification of the State Tax Code so health insurance premiums will not be included in the calculation of adjusted gross income;



- Study the merits of legislation to authorize the transfer of major assets such as deeds, upon death, similar to the current policy for spouses;
- Address aging issues identified in the JLARC 10 study, as well as other issues not dealt with in previous sessions of the General Assembly; and
- Encourage VDOT to alter transportation policies to accommodate the needs of the rapidly increasing senior population.

Copies of the 2012 State Legislation Plan will be available at the October 2011 Chapter luncheon meeting and from the Chapter officers. The upcoming State election period is an excellent time to bend the ears of candidates on these issues. They will all listen intently up until November 8th. It will be up to you to get the message across. **Politics is a contact sport! Get in the game!**

Bill Schmidt, Dulles Chapter Legislative Chair

TREASURER'S REPORT

Year-To-Date

Income	\$10,565.01
Expense	\$10,335.18
Gain/(Loss)	\$229.83

Since Last Report

Sept. 1 Account Balance	\$9,373.75
Income during September	\$1,083.38
Expenses paid during September	\$1,076.46
Sept 30 th Balance	\$9,380.87

Richard Giangerelli, Dulles Chapter Treasurer

Recent New & Returning Members Welcome !

Retired Federal Employees & Spouses

Peter E. Nitchie Patricia H. Nitchie
Pamela Haerberer

Active Federal Employees & Spouses

Pandu Soprey

Returning Members

Lynda Chamowitz

**We look forward to meeting you at a future
NARFE Dulles Chapter Luncheon meeting!**

Membership Retention

Membership retention and keeping track of the approximately 825 members of Dulles Chapter 1241 is the function of the Membership Committee. This work takes time and effort; and involves writing letters, making

telephone calls, and updating the data in the Membership Database. Each month, new members arrive, memberships expire, members' information changes, and members transfer. Current Committee members handling this work are:

- Dave LeRoy, Membership Chair
- Shirley Carpenter, Data Base Manager
- Robert Finkelstein, Membership Committee Member.

One area of concern is the lack of contact, other than by this Newsletter, with many of the Dulles Chapter 1241 members. One option considered is a "Calling Tree" for Chapter members not attending the monthly membership luncheons. Recently, one person volunteered to make these types of telephone calls; however, this job is bigger than one person can handle. **We need your help!** Please consider volunteering to form and join a "Calling Tree." Contact Dave LeRoy, Membership Chair, at dhlleroy@aol.com or 703-450-6028.

Membership Recruitment

NARFE members are recruiters for new NARFE members!

Your NARFE membership is about more than a magazine subscription. It's about keeping the earned benefits that you were told you would receive as a federal employee and that you contributed to. No matter how hard NARFE works for us, without the membership numbers to give us clout on Capital Hill, these endeavors would be useless.

NARFE membership provides both current and retired employees a voice to speak out about our earned benefits. Our voice becomes louder when our numbers are higher.

Let's continue to increase our numbers by telling current and retired federal employees about NARFE! Sign up a friend or coworker for NARFE membership either with the form in the NARFE magazine or on the internet at <http://www.narfe.org/home/member>. Membership applications are also available at the Dulles Chapter 1241 monthly luncheon meetings.

Remember, YOU are a recruiter for NARFE!

Membership Contest

The Virginia Federation of NARFE (VFC) is sponsoring a membership contest. The contest began on August 1, 2010, and will end on March 31, 2012. For every new member you enroll in NARFE, a ticket with

your name will be entered into a drawing to be conducted at the 2012 VFC Convention.

The **grand prize** is the use of a time-share for one week during a one-year period following the drawing. The time and location of the time-share will be negotiated between the winner and Ann Collins, who contributed the time-share. The location of the time-share will be limited to the Continental U.S. and must be within the RCI System. Transportation and other expenses will be the responsibility of the winner; however, a stipend of \$200 will be provided by the VFC to help defray expenses.

The **second place prize** is \$100 from the VFC.

The **third place prize** is \$25 from the VFC.

For more information, contact Dennis Martin at 703-451-9481 or dkmartin101@aol.com, or see the contest information on the VFC website at <http://www.vanarfe.org>.

Dave LeRoy, Chapter Membership Chair

Get Involved!

The Dulles Chapter 1241 Nominating Committee has been hard at work and has identified several individuals who indicated a willingness to run for elected Chapter office. **However, you still have a chance to step forward for consideration!** Nominations remain open for the following:

- **President**
- **1st Vice President**
- **2nd Vice President**
- **Treasurer**
- **Secretary**

Preliminary nominations will be presented to the Chapter Executive Committee on October 12, 2011, and will be announced in the November newsletter. The election will be held on November 21, 2011, and the installation of elected officers will be held on December 12, 2011. Elected officers will assume their duties at the close of the December Luncheon meeting.

If you are interested in running for any of these positions, or would like more information about the duties and responsibilities, please contact one of the members of the Nominating Committee. Members of the Nominating Committee are:

- Ellie Fusaro, at e.fusaro@verizon.net or 703-437-3477,
- Louise Rooney, at nana492@aol.com or 703-435-3523,
- Bob Simons, at simons1667@aol.com or 703-439-9666, and

- Patricia Wolfe, at wolfepatricia@aol.com or 703-449-1582

Patricia Wolfe, Chapter Nominating Chair

New England Tour

Want to see the fall colors of New England? Bill Boning will have information at the October luncheon meeting about an 8-day "Colors of New England" tour sponsored by Dulles Chapter 1241. It is scheduled from October 8th through 15th, 2012, and will start at the Washington-Dulles Airport.

Need Help?

If a NARFE member incurred property damage during the recent rash of storms in many areas of the U.S.A., the member may be eligible to receive a maximum of \$500 per family from the NARFE-FEEA Disaster Relief Fund. In addition, low interest disaster relief loans are available to all federal employees and retirees. Contact the fund at 800-338-0755, rmartillaro@feca.org, or write to NARFE-FEEA Disaster Fund, c/o FEEA, 3333 S. Wadsworth Blvd, Suite 300, Lakewood, CO 80227. A disaster relief application can also be downloaded at www.feca.org/programs/narfe.

FEEA is a private, nonprofit 501(c)(3) agency, primarily funded through contributions to the FEEA CFC Pledge #11185 but also receives funding from NARFE and individual NARFE members, and companies such as GIECO and Blue Cross/Blue Shield. Since 1986, the FEEA Emergency Assistance Program has provided more than \$8 million in financial assistance to federal families experiencing natural disasters such as floods, fires, and hurricanes, and to those experiencing unforeseen personal emergencies such as illness or death in the family. With emergency assistance need already topping \$250,000 since May 1st, donations to FEEA's Natural Disaster Fund are urgently needed. This is a way of making a contribution to an internal charity; one that stands ready to only help federal employees and retirees.

Dick Giangerelli, VFC FEEA Coordinator

A \$3 OFFER

Would you like to receive the NARFE Chapter 1241 Newsletter a week earlier than the paper copy that you currently receive in the mail? And get a \$3 discount on one Dulles Chapter 1241 luncheons?

Here are two easy steps you need to take to do that:

1. Update your records on the NARFE National website (<http://www.narfe.org>);
2. Contact Dave LeRoy, the Dulles Chapter Membership Chair, at dhllero@aol.com, and request to have your e-mail address added to the Newsletter e-mail list.

"Go Green" and save the Dulles Chapter money!

National Active & Retired Federal Employees Association
Dulles Chapter 1241
P. O. Box 294
Herndon, VA 20172-0294

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**IMPORTANT NUMBERS: Virginia Federation of Chapters (VFC) Website -- www.vanarfe.org;
NARFE National Website -- www.narfe.org; Dulles Chapter Website -- www.vanarfe.org/1241/1241.htm
OPM Retirement Information 703-838-7760, or 1-888-767-6738 -- email: retire@opm.gov, or retbenefits@narfe.org;
NARFE Legislative Hotline 703-838-7780; NARFE Membership Services: 1-800-456-8410.**

✂ - - - - - **CLIP THIS SECTION BELOW AND SAVE FOR FUTURE REFERENCE!** - - - - -

CALL OR WRITE YOUR LEGISLATORS!

Virginia General Assembly

32nd Senator Janet D. Howell (D)
P.O. Box 2608
Reston, VA 20195-0608
(703) 709-8283;
Richmond Ofc: (804) 698-7532
FAX (703) 435-1995
SenHowell@aol.com

33rd Senator Mark R. Herring (D)
P.O. Box 6246
Leesburg, VA 20178
(703) 729-3300
Richmond Ofc: (804) 698-7533
senator@markherring.org

37th Senator David W. Marsden (D)
9322 Jackson St.
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Richmond Ofc: (804) 698-7537;
District37@senate.virginia.gov

32nd Delegate Thomas A. Greason (R)
P.O. Box 651293
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Richmond Ofc: (804) 698-1032
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36th Delegate Kenneth R. Plum (D)
2073 Cobblestone Ln.
Reston, VA 20191
(703) 758-9733;
Richmond Ofc: (804) 698-1036
FAX (703) 391-0865
DelKPlum@house.virginia.gov

67th Delegate James M. LeMunyon (R)
P.O. Box 229062.
Chantilly, VA 20153
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Richmond Ofc: (804) 698-1067
DelJLeMunyon@house.virginia.gov

86th Delegate Thomas Davis Rust (R)
730 Elden Street,
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FAX (703) 435-6655
Richmond Ofc: (804) 698-1086
DelTRust@house.virginia.gov

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US Senate, Washington, DC 20510

VA Senator Mark Warner (D)
475 Russell Senate Office Bldg.
Washington, DC 20510
(202) 224-2023; FAX (202) 224-6295
www.warner.senate.gov

VA Senator Jim Webb (D)
248 Russell Senate Office Bldg.
Washington, DC 20510
(202) 224-4024; FAX (202) 228-6363
www.webb.senate.gov

US House of Representatives, Washington DC 20515

8th Representative James P. Moran (D)
333 N. Fairfax St., Ste, 200
Alexandria, VA 22314-2632
(703) 971-4700, FAX (703) 922-9436
(202) 225-4376, FAX (202) 225-0017
www.moran.house.gov

10th Representative Frank R. Wolf (R)
13873 Park Center Rd., #130
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(703) 709-5800; FAX (703) 709-5802
(202) 225-5136; FAX (202) 225-0437
www.wolf.house.gov

11th Representative Gerry E. Connolly (D)
4115 Annandale Rd., #103
Annandale, VA 22003
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(202) 225-1492; FAX (202) 225-3071
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