

# **HOT FLASHES**

Fairfax County Retired Employees Association

November 2016



*Did the first Thanksgiving take place in Virginia, not Massachusetts? (click on image for more information from an article in the Washingtonian Magazine).*

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## Chairman's Message

It was great to see everybody at our annual picnic on September 15th at Nottoway Park in Vienna. The weather was beautiful, too – not too hot, not too chilly, and no rain! Many thanks to all who made it such a fun afternoon. A special thank you to our “master griller,” Joyce Gerhart, for those tasty hamburgers and hot dogs.

Our next function will be the Holiday Luncheon, on December 21st at 11:30. We will go back to The Waterford at Fair Oaks again this year, because everyone had such a great time last year. The Waterford is located at 12025 Lee Jackson Highway in Fairfax. For just \$25, you will dine on a delicious buffet. As you know, this is a beautiful setting and the food is delicious. Plus, there are no stairs to maneuver and Waterford staff will help those who need assistance negotiating the buffet line. To keep the cost of each meal down, we had to guarantee a minimum number of persons. If we fall below that, FCREA will have to pay Waterford for the remainder out of the retiree association treasury. So help us meet the minimum by inviting your family and friends to join us at what is always a fun event. They may win a door prize!

As usual for our holiday luncheons, we ask you to pay in advance. We've already had to make a sizeable deposit to hold the date, and The Waterford requires the balance on the day of the event based on the minimum or the final number of attendees we give them, whichever is higher. So please send payment with your reservation to help us cover the cost “up front.” You will find a reservation form elsewhere in this newsletter. Send the form and your check to Joyce Gerhart, 3358 Taleen Court, Annandale, VA 22003. The due date for reservations is December 14th, which is when we must give The Waterford a final head count. If you have questions, give Joyce a call at 703-560-4785.

During the holiday months, it is a FCREA tradition to support a local charity. This year, we will collect hats, scarves, gloves and socks for the Lamb Center to distribute to needy adults. If you would like to observe the spirit of the holiday season by donating these items, please bring them to our Keep in Touch luncheon on November 16th and/or to the Holiday Party on December 21st. If you prefer to make a monetary donation, you may give it to our treasurer, Bobbie Deegan. She will make sure the Lamb Center receives it.

Looking forward to 2017, annual dues will be due in January! If you are an annual member, please give Treasurer Bobbie Deegan \$5 to renew your membership for the coming year. We will continue to email Hot Flashes to all members free of charge, but if you prefer to receive a paper copy by mail in 2017, please send your \$5 subscription fee to Bobbie Deegan, as well. Bobbie's address is 4316 Knott St, Beltsville, MD 20705.

That's all I have for now. Don't forget to make your reservations for the Holiday Luncheon, and see you on November 16th!

Sincerely,

Pam Martin, Chairman  
Fairfax County Retired Employees Association



## Fairfax County Employees' Retirement Board Update

- John Yeatman, Vice Chairman, Fairfax County Employees' Retirement Board

Greetings to my fellow retirees and thank you again for your continued support. I am pleased to report that your retirement funds are available to pay you your well-earned benefits. As your elected Trustee to the Board, I understand that I have a fiduciary responsibility and must act solely in the interests of the beneficiaries of the Retirement System and for the exclusive benefit of the System's members. To this end, I strive to conduct myself in a manner that is in accordance with all rules and regulations that apply to fiduciaries.

You may have observed with your own personal investments that it is extremely hard to achieve the returns that we once had become accustomed to without exposing your funds to a high degree of risk. I have stated many times that near-term returns should not be our focus. We should always remember our retirement funds are long-term investments and that we need to take adequate precautions to avoid large losses. The Board of Trustees meets monthly to review the performance of the fund and to also review the individual performance of the managers in relation to their performance measures. The fund is not set up in the traditional 60/40 concept of a public pension fund, i.e., 60% stocks and 40% bonds. Our funds are invested in a manner that will achieve the highest possible returns while taking great care to minimize the degree of risk. Our strategy is known as "Risk Balancing."

Our actuary performs an "Actuarial Study" of the fund to determine if our economic assumptions are in balance with our long-term return expectations. Based on our latest study, the Board of Trustees voted to reduce the long-term return assumption from 7.5% to 7.25% net of manager fees. This decision was a reflection of the market forces affecting the available returns. The ten-year returns are 6.63%, annualized as reported by our custodian for the year ending June 30, 2016. While this return is below our goal of 7.25%, it is well above the median returns of our peer group of public pension funds.

I hope you all are enjoying retirement. I wish you all good health and hope you all enjoy the Holidays ahead.

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*John Yeatmen also served as a past Chairman of the FCREA  
-The FCREA Hot Flashes Editor*

## Retirees Benefits Focus Group

The County and the Retirees Focus Group met on September 21st.

The County presented the Retirees Focus Group with a preview of a pre-retirement video for active employees. The videos were well received by the Retirees Focus Group.



The Retirees Focus Group encouraged the County to conduct mandatory pre-retirement meetings for active employees. These meetings could include retiree representatives to speak to their experience in retirement as well as examples of a pension statement to increase awareness about subsidies and premium costs post-retirement.

The County also provided the Retirees Focus Group with an open enrollment update that includes:

- No premium increase in Cigna 80% coinsurance plan.
- No premium increase in the Kaiser Permanente HMO.
- A **6.5%** increase for both the Cigna Copay & 90% Coinsurance plan.
- Premium increase in the age-banded rates for the Optional Life Insurance

Other premium increases include, a 1.5% increase in Delta Dental and a slight increase to the Davis Vision Plan. (Please note: Medical and vision benefits are a combined premium. Kaiser participants will see a minor increase in their total premium. This is due to the increase in the Davis Vision benefit, not an increase in the medical premium).

The County also announced that all diabetic medications and supplies will be at zero cost for active employees and retirees under the age of 65, starting January 1, 2017. Retirees who are 65 and older are enrolled in Medicare and have prescription benefits through Medicare Part D.

Kaiser-Permanente, just like Cigna, will now participate in the [MotivateMe](#) program. All retirees are encouraged to become involved in the MotivateMe program. Retirees can save up to \$200 a year.

Beginning on January 1, 2017, there will be a freeze on enrollments into the Cigna Copay plan. Existing participants can remain in the plan but no new enrollments will be permitted after January 1st.

The County is actively educating all employees and retirees about all of the plan options available to them.

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As a reminder: The Retirees Focus group was created by the FC Department of Human Resources and is chaired by John Clough, Fairfax County HR Division Director, Benefits. The purpose of this focus group is to "leverage the group's experiences to increase the effectiveness of communications between the County and retirees; to help the County keep a pulse on retirees' thinking and to be a sounding board for new ideas."

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If you have any ideas about what the County's HR Department can do to improve service or communications with retirees, please send them to [FCREA](#) or mail them to Bobbie Deegan at 4316 Knott Street, Beltsville, MD 20705 and she will make sure it gets to Chuck Higdon. Your suggestions will be forwarded to the focus group.

# Safe Driving Tips

## AAA offers the following safe driving tips:

### **Adjust your mirrors properly:**

Ensure that your side mirrors are pushed out enough that you see the lane NEXT to you, not the side of your vehicle. With more efficient mirror adjustment, you will eliminate "blind spots", make lane changes and merging easier, and see a more complete picture of what surrounds you.

### **Sit properly in your vehicle:**

Adjust your seat so that you are close enough to the pedals to have a slight bend in your leg while depressing the brake pedal. Adjust your seat upright so you can hold yourself up naturally without a need to use the steering wheel or an armrest as support. Hold the steering wheel at 9 o'clock and 3 o'clock.

### **Keep your vision aimed high:**

Instead of looking down at the road ahead of you, keep your vision focused near the horizon. By keeping your sight higher and farther ahead, you will gather more information with your peripheral vision and increase your awareness.

### **Look and steer where you want to go:**

In a skid, forget all you have learned (such as "steer into the skid") and keep it simple. Look and steer where you want the car to go. This technique will ensure that you use just enough steering to correct the skid while not further upsetting the imbalance of the vehicle.

### **Drive Right – Pass Left:**

When driving with the flow of traffic, stay as far right as you can. Leave the left lanes for overtaking vehicles. When overtaking a vehicle, expedite the process and get back to the "driving" lane as quickly as possible. If you are being passed on the right hand side, YOU are in the wrong lane. Helping to ensure passing occurs only on one side in a multi-lane roadway makes traffic safer and more predictable.

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*AAA is a participant in the FCREA Annual Senior Information Fair.  
- The FCREA Hot Flashes Editor*



## Give the Gift of a Lift to a Non-Driving Senior in Your Community

Seniors aren't always able to take public transportation or it may not be available in their community. Taxis can be expensive.

What options do non-driving seniors have if they don't have family members to drive them to the grocery store or to medical appointments? NV Rides supports volunteer driver programs for non-driving seniors. NV Rides provides Ride Scheduling software that lets you select your driving assignments, thereby offering volunteers a flexible schedule. You may drive once or twice each month or as often as you like. Your time will help older adults stay active once they stop driving.

If you would like to learn more about NV Rides and volunteer driver opportunities, please visit [NV Rides](#) or call 703 537-3070. If you are on Facebook, please "Like" us so that you can receive the latest news and updates from the program.

Gina Cocomello  
NV Rides -Marketing and Outreach  
703 537-3070  
[GinaC@NVRides.org](mailto:GinaC@NVRides.org)



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*NV Rides is a participant in the FCREA Annual Senior Information Fair. We want to thank Ms. Cocomello and encourage any retiree with an interest in volunteering to contact NV Rides.  
- The FCREA Hot Flashes Editor*



## Shred Day

The [Fairfax County credit union](#) is hosting a Community Shred Day on Saturday, November 5 from 9 a.m. until noon at the Fairfax Branch, 4201 Members Way, Fairfax. This is a great way to get up to five boxes of unwanted documents shredded for free! The event is open to everyone in the community, so come take advantage of this opportunity.

## FCREA Membership

Your FCREA has lost track of some lifetime members; that is, their email and/or mailing addresses are no longer valid. If you are in contact with these members, please ask them to provide us with their current information by emailing it to [FCREA](#) or [Bobbie Deegan](#).



Betty Lou Wilson, retired from Food Services in 1988  
Freda S. Oliver, retired from Human Services in 2003  
Helen Gilbert, retired from DPWES - WWTD in 2001  
Leslie Roach, retired from Circuit Court in 2007  
Judith A. Cronauer, retired from DPWES in 2013

Anything you can do to help will be appreciated.

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As you know, we use Hot Flashes to provide retirees with County benefits information, news about other retirees and other information we believe may be of interest. Prospective members should contact [Bobbie Deegan](#). An annual membership is \$5, while the cost of a lifetime membership is minimal, \$50.

### Please help expand our membership

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### New Members

- Anne S. Heising, retires from the Library on January 10, 2017
- Kathy Somer, retired from CSB- ID Services on Sept. 5, 2015
- Phyllis A. Wilson, retired from DPWES/Urban Forestry in 2011

## Retirees Share A Moment

In this section, we ask retirees to share any stories, anecdotes, anniversaries, travel tips, photos, health issues, etc., that you think may be of interest to other retirees. *If you send photos, please identify each person in the photo, from what agency and when they retired.* Please email your contributions to [FCREA](#) and as space is available and relevant they will be published.

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RETIREE



Share a Moment



*We are standing in Red Square, with Saint Basil's Cathedral in the background.*

In late September, we traveled to Finland and Russia. After four days of touring the beautiful and very walkable city of Helsinki, Finland, we went by train to St. Petersburg, Russia. There we spent another four days of touring, which included the Hermitage, Catherine's Palace and the Fabergé Museum. We next boarded a Viking river boat for a cruise that traveled down the Neva, Svir and Volga rivers, and crossed several large lakes, ending in Moscow. Along the way we make many interesting stops. In Moscow, we visited the Kremlin, Red Square, and took a late night canal cruise through the well-lit beautiful city. We also were treated to a performance by a symphony orchestra that used traditional Russian musical instruments.

-Chuck Higdon & Marilyn Tanner

## FCREA Events.....

### Keep In Touch Luncheon

The FCREA *Keep in Touch Luncheons* meet at the Pam Am Restaurant located in the [Pam Am Shopping Center](#) at 3051 Nutley St, Fairfax VA 22031. The restaurant provides a room for FCREA attendees. We order from a menu and each person is responsible for his/her own meal, drinks and a tip.

The *Keep In Touch Luncheon* meets the third Wednesday of every month (except May) at 11:30.

***Please call Dorris Medlin at 703-256-6379 if you plan to attend.***



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### Lamb Center Donations

At the November Keep in Touch Luncheon and the annual December Holiday luncheon, the FCREA will collect adult -size winter hats, scarves, socks and gloves for the Lamb Center.

[The Lamb Center](#) serves both the poor and homeless and helps transforms lives.

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## FCREA Holiday Luncheon

The annual FCREA holiday luncheon is scheduled for December 21st, from 11:30 am to 1 pm, at the:

[Waterford near Fair Oaks Mail.](#)

12025 Lee Jackson Memorial Highway

Fairfax, VA 22033

Phone: (703) 352-3200



Cost: \$25

Make checks payable to: FCREA. Mail check and full names of attendees to:

Joyce Gerhart

3358 Taleen Ct

Annandale, Va. 22003

For more information, phone 703 560 4785 or [email Joyce.](#)

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## FCREA Board Meetings

All FCREA members are invited to attend.

The FCREA Board of Directors meets at the Fairfax County Credit Union ([Fairfax Branch](#)) on the third Wednesday of every other month starting in January at 9:30 am. The only exception is May when we hold our annual meeting at the Government Center. Come check us out!



## Get Well messages for:

Stan Miller - had an operation because he broke a bone in his hip

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## Condolences

Kenneth Ruttenberg, the husband of Ruth Ruttenberg, passed away on August 4th 2016. He died peacefully after a long illness surrounded by his family. Ruth retired from the Mclean Community Center in 2008.

Millie Holdaway's husband, Joe James Holdaway, passed away on September 13th. Millie retired in from Fairfax County in 1990.

Ruth Dotson's husband, Ernest "Grant" Dotson, passed away on July 21st after a long battle with cancer. Ruth retired from DPW-ES in 1995.

## **FCREA Officers**

Chairman:

Pam Martin  
703-323-4929

Past Chairman:

Joe Blackwell

Vice Chairman:

Joyce Gerhart

Secretary & Hot Flashes Editor:

Chuck Higdon  
FCREA99@gmail.com

Treasurer & Membership Chair:

(& send dues payments/address changes to):

Bobbie Deegan  
4316 Knott Street  
Beltsville, MD 20705  
301-937-7070  
[BobbieDeegan@aol.com](mailto:BobbieDeegan@aol.com)

Board Members:

Dorris Medlin  
Kay Wintermoyer

Retirement Board:

John Yeatman

Travel Coordinator:

Betty Powell

Sunshine:

Dolores Testerman  
703-273-1295

### **Fairfax County Retirement**

10680 Main St., Suite 280, Fairfax, VA 22030  
1-800-333-1633 or 703-279-8200

**[FCREA Website](#)**

**And Finally..**

*On optimism*



"How wonderful it is that nobody need wait a single moment before starting to improve the world."  
Anne Frank



"Don't cry because it's over, smile because it happened."  
Dr. Seuss



"There is some good in this world, and it's worth fighting for."  
J.R.R. Tolkien, The Two Towers



"The longest way must have its close - the gloomiest night will wear on to a morning."  
Harriet Beecher Stowe, Uncle Tom's Cabin



"Some people grumble that roses have thorns; I am grateful that thorns have roses."  
Alphonse Karr, A Tour Round My Garden

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**Feeling any older this morning? Few people realize it but our favorite cartoon characters are also now seniors ... .**

ROAD RUNNER & WILE E. COYOTE - 66  
(1949 - ...)



BUGGS & LOLA BUNNY - 77  
(1938 - ...)



DONALD DUCK - 81  
(1934 - ...)



TWEETY & SYLVESTER - 73  
(1942 - ...)





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