
Chairman's Message

So how has your summer been so far? I hope everyone is having fun!



This month, Hot Flashes Editor Chuck Higdon begins a new feature – “Ask the County.....” Our first question arose during our Annual Meeting on May 4. Read the question and Board of Supervisors Chairman Jeff McKay’s response later in this issue. Do you have a question pertaining to the County Government that may be of interest to your fellow retirees? Send it to [FCREA](#) and we will follow up!

Some members have asked why an article from NextMark Credit Union is included in each issue of Hot Flashes. The Retiree Association’s relationship with the credit union goes back to when the retiree association was first formed and the credit union consisted of just Fairfax County employees and their families. The credit union covered the cost of our annual picnic for many years, and allows us to use their Board Room for our board meetings and their meeting room for our annual meetings, graciously providing refreshments until our annual meeting had to “go virtual.” Even more prized was their permission to leave our cars in their parking lot when we went on bus trips, “back in the good old days” before COVID! While the credit union’s membership now includes people living in northern Virginia (not just Fairfax County), the credit union continues to honor its association with the original members who got the credit union started. A monthly donation covers our administrative expenses, such as our subscription to Mad Mimi (which powers this newsletter). A donation each December helps us keep the cost of our Holiday Party affordable. To show our appreciation for the credit union’s financial support, FCREA maintains our checking and savings accounts in NextMark. We also invited the credit union to provide articles for Hot Flashes that share information that may be of interest to our members.

In the past, the Board has considered opening Hot Flashes up to include paid advertising. This would provide additional funds for retiree activities. But it also would make FCREA a profit-making organization, which would have tax implications. For this reason, the Board has decided not to accept paid

advertisements at this time.

We still plan to have our annual picnic in September! It will be outdoors, so it will be safe for everyone. We also hope to have our Holiday Party in December, although we are still looking for a venue. If you have any suggestions, please pass them on to me or [Joyce Gerhart](#)! Our goal is to keep it affordable and accessible for all of you, which limits our choices. But we are optimistic that it will all come together. Won't it be great to get together with all our buddies again!

I'm hearing from various folks that many are starting to get out in the world again, taking trips and enjoying life. COVID is here to stay, they say, so we need to learn to live with it. Have you had any special outings this summer? Share your "adventure" with your fellow retirees through Hot Flashes. Just email it to our newsletter editor, Chuck Higdon, at FCREA99@gmail.com, and he'll take it from there. It doesn't have to be a long story; a paragraph will do. We need to celebrate our happy times together!

That's my news for this issue. Enjoy the rest of the summer!
Sincerely,

Pam Martin, Chairman
Fairfax County Retired Employees Association

Retirement Systems

Premium Holidays for Eligible County Retirees:

Retirees enrolled in Cigna 90% and 80% Co-insurance health plans or the Cigna MyChoice CDHP plan will be receiving a Premium Holiday refund in their July 2022 pension payment. The Premium Holiday refund will be equal to half of the monthly premium amount for the month designated. Not all county-sponsored medical plans qualify for a participant Premium Holiday. For specific details, visit the [DHR Retiree Benefits website](#).

Cost-of-Living Adjustment

Remember that your cost-of-living adjustment (COLA) is effective with your July 31 benefit payment. It is the maximum allowed by the ordinance: 4%. We will mail a pay advice to your address of record, so please remember to update your address if you've moved. For more information, go to [COLA](#).



Tax Relief for Residents

15% Tax Relief on Personal Property Taxes for Vehicles

To help vehicle owners, the Fairfax County Board of Supervisors approved 15% tax relief for personal property taxes as part of their FY 2023 budget.

Vehicle owners will see the 15% reduction automatically incorporated into their personal property tax bills that will be mailed in July. Because this relief will already be applied, taxpayers won't see a separate line on their bill that shows the reduction.

For more information go to: [Tax Relief FAQs](#)

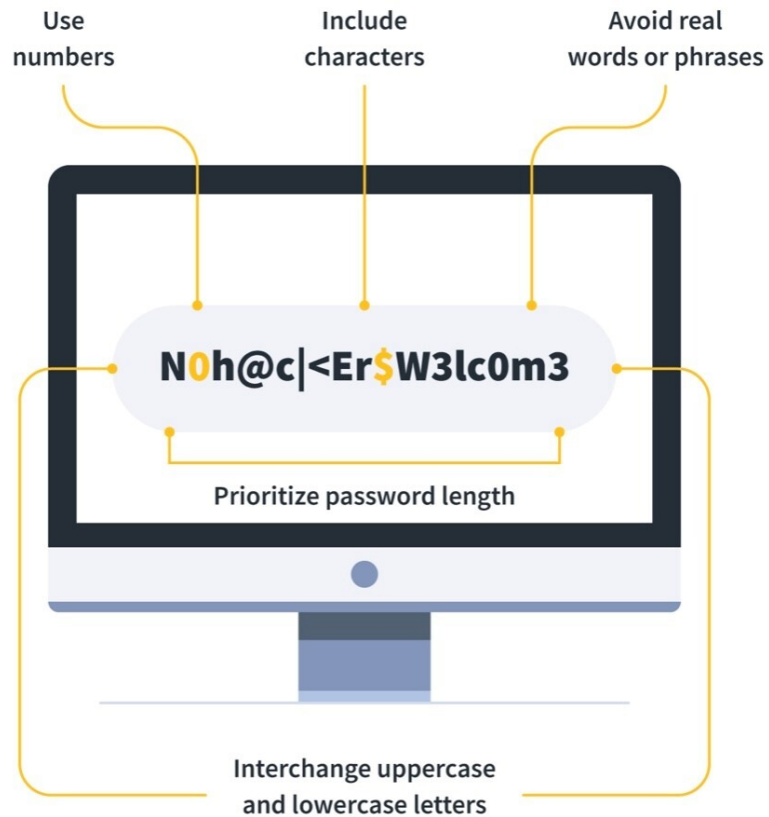
Password Security

If you look back on the first time you created a password, you were probably told to think of a unique and complex password to help protect your information. Password security has always been relevant, but it has become even more so today as cybercriminals continue to think of new and innovative ways to hack accounts and get hold of your personal data.

In order to keep your accounts, information, and devices Cyber Safe, you'll need to know how to create a strong password.

5 Steps to Create a Strong Password

Dreaming up a strong password begins with thinking beyond just creative phrases. You need to incorporate numbers, symbols, and punctuation, too.



For more information, go to: [Strong Password Tips](#)

Volunteer

Do you have skills you'd like to share or teach others? Fairfax County senior centers rely on volunteers to help support and enrich their programming.

They're looking for volunteers with a passion for: Fitness, Dance, Cooking, History, Spanish, Italian, American Sign Language, Music, Arts & Crafts (including, but not limited to painting, knitting, crochet, ceramics, jewelry), and more.

Grocery shoppers and social visitors are needed, too.

Go to bit.ly/SeniorCtrOpps or bit.ly/FXVSVOL for more details. Email VolunteerSolutions@FairfaxCounty.gov or call 703-324-5406 with questions.

Ask the County

The Fairfax County Retired Employees Association held its annual meeting on May 4th, via Zoom.

During the meeting, a question that came up several times was: "Is the County considering increasing the monthly health care subsidy for retirees? If not, will it be considered in the next few years?" Obviously, it is a concern for retirees because of increased cost for healthcare and the current inflation rates. This question was emailed to Jeff McKay, Chairman of the Board of Supervisors.

Reply to the question

Any changes to the monthly health care subsidy must be considered as part of the full budget process, as changes in the health care subsidy can impact the County's OPEB (other post-employment benefits) liability.

As you may know, the County regularly examines our benefits offerings in terms of affordability and market competitiveness and will continue to do so in future years to determine if changes are appropriate.

Sincerely,

Jeffrey C. McKay
Chairman

For information in the FY2023 Adopted Budget pertaining to retirees' pension and benefits go to: [FY2023 Adopted Budget Plan Vol 2](#)

The three most relevant sections are:

Internal Service Funds:

Health Benefits - Fund 60040: Page 354

Custodial and Trust Funds

Employee Retirement Systems Overview: Page 405

OPEB Trust - Fund 73030: 419

Link to full [FY2023 Adopted Budget](#)

FCREA members that have questions for any Fairfax County Government Department that may be of interest to other retirees should send it to [FCREA](#). We will forward the question to the appropriate County Agency and publish the answer in the next FCREA newsletter.

Retired Benefits Academy

The Benefits and LiveWell Team continues to offer the Retiree Benefits Academy. This virtual educational workshop series combines benefits education, financial programs, and total wellbeing seminars.

Visit our Retiree Benefits Page under the Department of Human Resources to see a description of learning opportunities and to view the schedule of summer classes, including Zumba Gold with LiveWell, Your Vision Care Program hosted by EyeMed, and Wellbeing Rewards for Medicare-Eligible Retirees.

The full quarterly schedule can be found on the Retiree Benefits Page in the Announcements section. It is listed as "Retiree Benefits Academy." Use this web link: [Retiree Benefits Academy](#).

Office of Elections

Vietnamese and Korean Speakers Needed as Election Officers for the November General Election.

The Fairfax County Office of Elections needs additional bilingual election officers to assist voters in the General Election, Tuesday November 8, 2022 and in future elections.

Specifically, individuals who speak Vietnamese and English fluently or Korean and English fluently are needed to serve in Annandale, Centreville, Chantilly, and Falls Church.

You will perform all regular election officer duties, including assisting most voters in English, but will be assigned to precincts with a significant number of voters who may primarily speak Vietnamese or Korean. To serve as a designated bilingual election officer, you must also complete a short oral language skills assessment.

Fairfax County is the largest voting jurisdiction in Virginia with 264 precincts countywide. It takes thousands of enthusiastic and trained election officers to ensure that we have efficient and well-run elections. Compensation begins at \$175 and training is provided online for new officers.

Apply: [Elections Officers](#) (be sure to indicate if you speak Vietnamese or Korean)

More information: [Office of Elections](#)



Living your best life.

As you navigate 2022, please know that NextMark continues to be your financial partner – no matter what your future may be. We are here to guide you on your financial journey, and help you accelerate NEXT.

Protect yourself from Summer Fraud.

As you embark on summer adventures with family and friends, please remember to be extra vigilant when it comes to protecting your personal information. We'd like to offer you some tips for protecting yourself from fraud.

* Notify your NextMark and other financial institutions of your travel plans. That way, if unusual activity is noted, it will be easier to verify.

* Have someone retrieve your incoming mail and packages when out of town. Package bandits are lurking in neighborhoods and looking for an opportunity to strike. Speaking of bandits, be wary of fraudulent delivery package attempts. If you are not expecting a package, then don't accept it, and do not provide any personal information to the delivery personnel, even if they indicate it's required.

* Enroll in [Online and Mobile Banking](#). This will provide you with 24/7 access to your accounts, from anywhere at any time, so you can monitor your transaction history, balances, and any other activity to ensure it is as expected. Setting transaction alerts also can provide you with real time notifications so you are aware of fund transfers as they occur.

* Monitor your accounts closely and immediately report any unusual transactions to NextMark by calling 703-218-9900. Credit card fraud is known to spike during summer, when folks travel more, so please consider activating the Fraud Alert feature for all your credit cards. For NextMark credit cards, you can get started [here](#).

For additional fraud protection tips, we invite you to visit our [fraud protection page](#). We wish you a safe and enjoyable summer.

To obtain more information, call us at 703-218-9900 ext. 1219, and leave us a message with your name and contact information. We look forward to hearing from you.

Referrals help us thrive.

Word-of-mouth referrals are the biggest and most impactful compliments you can give us. Share the benefits of NextMark with your children and grandchildren and teach them the value of cooperative banking. The future of NextMark relies on educating our younger generations that banking with us is easy, accessible, and rewarding.

From college to retirement, we're your financial partner and we are here to help you live a more awesome life. Learn more at [NextMark](#)

Your feedback matters.

Member feedback is very important to us and we use it as an opportunity to continue improving the way we serve you. Please take a moment to submit a Google Review. Visit [Review](#).

[Click here for Branch Locations and ATMs](#)

Online and Mobile Banking are the way to go

Our Online and Mobile Banking options are available 24/7. If you have not done so already, we encourage you to enroll today by clicking on the "Log in" button on our website (NextMarkCU.org). To access mobile banking, we invite you to download our NextMark Mobile Banking App from your App Store.

Deposit a check from the comfort & safety of your home

Get started by downloading the NextMark Mobile Banking App from your App Store, then go to Transactions>Deposit Check and follow the instructions to take a picture and deposit your check right into your account. It's that easy.

Check out our latest newsletter [here](#)

Sad News

Virginia Daire Kidwell of Warrenton, Virginia, formerly of Herndon Virginia, went to be with her Saviour on June 10, 2022. Virginia "Ginny K" retired from the Department of Finance in 1989. [Obituary](#)



Stan Miller passed on Thursday, June 23rd. A graveside service will be held at [Fairfax Memorial Park](#) on July 5th at 10:00 am. Stan worked for Public Works and retired in 1995.

FCREA Events 2022

September - FCREA Picnic
December 21 - FCREA Holiday Luncheon

FCREA Membership

New Members

* Ronald N. Kirkpatrick, Retired from the Dept. of Public Works & Environmental Services on December 21, 2021

* Jennifer Neet Koenig, Retired from Fairfax County Public Library on January 1, 2021

* Terry Reardon, Retired from Management and Budget on June 30, 2022

* Rosalyn Sevilla, Retired from Facilities Management Dept. on June 2, 2022

* E. Scott Sizemore, Retired from Dept. of Tax Administration on September 1, 2020

* William M. Walker, Jr., Retired from the Police Dept. on April 17, 2015



To Join FCREA: [membership](#)

FCREA Members Information.

For a list of FCREA Board Members: [Board](#)

FCREA retirees are asked to forward any news concerning retirees or their family members who are ill or have passed away to Joyce Gerhart: 703-560-4785 or ggerhart2@verizon.net

Please send address changes to Bobbie Deegan: 301-937-7070 or BobbieDeegan@aol.com

[FCREA Website](#)

[Fairfax County Retirement](#)

12015 Lee Jackson Memorial Hwy, Suite 350, Fairfax, VA 22033-3300
1-800-333-1633 or 703-279-8200

Fairfax County Retirement Web Member Services: [website](#)

Fairfax County Benefits Summary - [Retirees](#)

Department of Human Resources Retiree Benefits list of [Who to Call Contacts](#)

Finally... more on Passwords*

TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD IN 2022

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	2 secs	7 secs	31 secs
8	Instantly	Instantly	2 mins	7 mins	39 mins
9	Instantly	10 secs	1 hour	7 hours	2 days
10	Instantly	4 mins	3 days	3 weeks	5 months
11	Instantly	2 hours	5 months	3 years	34 years
12	2 secs	2 days	24 years	200 years	3k years
13	19 secs	2 months	1k years	12k years	202k years
14	3 mins	4 years	64k years	750k years	16m years
15	32 mins	100 years	3m years	46m years	1bn years
16	5 hours	3k years	173m years	3bn years	92bn years
17	2 days	69k years	9bn years	179bn years	7tn years
18	3 weeks	2m years	467bn years	11tn years	438tn years

*Chart is from an article on hacking in Newsweek magazine. A suggestion from a reader was that any password that takes over 100 years to hack should be in green, as for most of us if it takes that long to hack they can have it!



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