

# Hot Flashes

May 2024

*Fairfax County Retired Employees Association*

## *Chairman's Message*

Calm, warm, cold, warm – it's springtime in the DMV! Two days are rarely alike! But I have put away my winter clothes until next year. Summer will be here soon. Don't forget to share your vacation experiences with fellow retirees in a future issue of Hot Flashes!

Our annual meeting was held on May 1 via Zoom. Distribution of this month's Hot Flashes issue was delayed a day so we wouldn't spoil Jeff Weiler's "Big Reveal" – the size of our cost-of-living increase this year. See the article below for details!

Hot Flashes Editor Chuck Higdon is always looking for material to share. Email your contribution to Chuck at [FCREA99@gmail.com](mailto:FCREA99@gmail.com), or mail it to Bobbie Deegan at 4316 Knott Street, Beltsville, MD 20705, and she will make sure that Chuck gets it.

I hope to see you soon!

Sincerely,

Pam Martin, Chairman  
Fairfax County Retired Employees Association

---

## *Live Well*

Smiling faces, innovative equipment, and classes to help you relax and stay fit—find all this and more at the Employee Fitness & Wellness Center (EFWC). The EFWC is located on the first floor of the Government Center and features specialized equipment like the SCI-FIT upper/lower body bike, NuStep recumbent bike, the 360 Surge, and SkiErg.

One of the best parts of the EFWC is the camaraderie. Many employees and retirees delight in talking about their workouts—and their lives, from grandchildren and gardening to movies and travel, there's a familiarity that you can't find at a commercial "big box" gym. The EFWC staff are also available during business hours to answer general questions or show members how to use equipment.

For a more social setting, enjoy a mid-day workout in any of our numerous Group Fitness classes, held weekly between 11 am-2 pm. Fitness classes offered include, but are not limited to, Barre, Beginner Yoga, Mat Pilates, Total Body Fitness, and Cardio Boxing.

Personal training is also available for more individualized instruction. For \$30, you will get a 30-minute session. A 60-minute session is just \$50. All trainers have nationally-recognized fitness certifications and years of experience.

Are you interested in learning more? Call to schedule a no-cost, no-commitment orientation: 703-324-5590, option 1. The EFWC is open Monday through Friday from 5 am to 7 pm. It is closed on weekends and county holidays. Membership fees are \$15 for one month, \$40 for three months, or \$3 for a daily drop-in. The EFWC is located at the Government Center, 12000 Government Center Parkway, Suite 114, Fairfax, VA 22035.



## Seniors and Falling



According to the U.S. Centers for Disease Control and Prevention (CDC) and other falls research, more than one out of four Americans aged 65+ falls annually. Falls are the leading cause of fatal and nonfatal injuries among older adults.

However, with proper precautions and awareness, these incidents can be prevented.

- The first step in preventing falls is creating a safe home environment. This includes removing clutter or tripping hazards such as loose rugs or cords. Installing handrails in hallways and staircases can provide additional support for seniors when moving around.
- Regular exercise also is crucial in maintaining strength and balance, which is essential for preventing falls. Walking, yoga, or tai chi can improve muscle tone and coordination. Additionally, wearing appropriate footwear with non-slip soles is important indoors and outdoors.
- Regular eye check-ups are vital for seniors, because vision problems can increase the risk of falling. Corrective measures such as glasses or contact lenses should be used consistently to ensure clear vision.
- Medication management is another crucial aspect of fall prevention. Seniors should consult their healthcare provider about potential side effects that may affect their balance or cause dizziness. Following prescribed dosages carefully and avoiding mixing medications without professional advice is essential.
- Lastly, maintaining a healthy diet rich in calcium and vitamin D helps strengthen bones, reducing the risk of fractures from falls.

Consistently implementing these measures can significantly reduce the incidence of falls among our senior population.

---

## ***Fairfax County Deferred Compensation Plan***

### **How the SECURE 2.0 Act Affects Required Minimum Distributions: Things to know**

Retirement savings accounts, such as our Fairfax County Deferred Compensation Plan, offer significant tax advantages to help us save during our working years. The SECURE 2.0 Act of 2022 changed the guidelines for required minimum distributions (RMDs) on specific accounts to ensure that savings are eventually withdrawn and taxed.

Required minimum distributions (RMDs) are a specific or minimum amount you must withdraw from your tax-deferred retirement accounts after reaching a certain age. RMDs must be taken annually to avoid a tax penalty.

RMDs are an essential reality when it comes to planning your retirement income. Now is an excellent time to ensure you understand the rules and update your Plan accordingly. Here are two fundamental changes to know:

#### **Increased starting age for RMDs**

For retirement accounts that offer the benefit of tax deferral, the government requires investors to make minimum withdrawals each year. If you decide to keep your savings in the Plan, you do not have to take a distribution until you reach the age for taking required minimum distributions (RMDs), known as the "required beginning date":

- If born in 1951 or later, your required beginning date is April 1, following the year you reach age 73.
- If born between July 1, 1949, and December 31, 1950, your required beginning date is age 72.
- If born before July 1, 1949, your required beginning date is age 70½.

RMDs continue for the retirement account owner's lifetime and generally affect the account's beneficiaries.

### **Some retirement accounts will no longer require RMDs**

RMDs are required for all tax-deferred retirement accounts, including Traditional IRAs, SEP-IRAs, and SIMPLE IRAs. The same RMD rules apply to workplace retirement savings accounts, including governmental 457(b) plans such as the Deferred Compensation Plan, 401(k)s, and 403(b)s. However, these accounts generally allow you to defer distributions while still working. Meanwhile, Roth IRAs do not require RMDs for the original account owner.

Starting in 2024, investors with Roth money in their workplace retirement savings accounts, including Roth 457(b), Roth 401(k), and Roth 403(b) accounts, will no longer need to take RMDs.

### **Learn more about your Plan**

If, after retiring from Fairfax County Government, you maintained a county-sponsored deferred compensation account managed by T. Rowe Price, the Help Desk is available at [Fairfax457@troweprice.com](mailto:Fairfax457@troweprice.com).

For information on other benefit plans for retirees from Fairfax County Government, like health plans and life insurance benefits, visit the [Retiree Benefits Page](#).

---

## ***Opportunities to Help***

### **Volunteer Solutions - Fairfax Area**

**Agency on Aging** is a partnership between Fairfax County's Department of Family Services and Neighborhood & Community Services.





Do you have some time to spare to help older adults, adults with disabilities, and family caregivers in the Alexandria region? Volunteer drivers, social visitors, and grocery shoppers are needed. The senior centers also need skilled fitness, languages, art, and music volunteers. Schedules are flexible.

Form new connections and help reduce social isolation.

Visit [bit.ly/FXVSVOL](http://bit.ly/FXVSVOL), email [VolunteerSolutions@FairfaxCounty.gov](mailto:VolunteerSolutions@FairfaxCounty.gov) or call 703-324-5406.

---

Bring healthy, fresh food to your neighborhood by volunteering with the **FCPA Farmers Markets!** The Fairfax County Park Authority is seeking volunteers to ensure their 10 Farmers Markets run smoothly this season. Responsibilities include setting out signs and cones, setting up and staffing the Market information tent, directing vendors to their assigned spots, enforcing Market rules, and answering customer questions.



This is a great opportunity for people who like spending time outdoors, engaging with their community, and helping support local farms and small businesses! Weekday and weekend opportunities are available at all locations: Annandale, Burke, Herndon, Kingstowne, Lorton, Mount Vernon, McLean, Oakton, and Reston. Contact [Elizabeth.moore@fairfaxcounty.gov](mailto:Elizabeth.moore@fairfaxcounty.gov) or call 703-642-0128 for more information.

---

## Make a Difference in Your Community! Become a Board of Equalization (BOE) Member

The Board of Equalization (BOE) is an independent body appointed by the Board of Supervisors to review real estate tax assessments. The BOE, which currently consists of nine members, is concerned with the fairness and equity of assessment values determined by the Department of Tax Administration (DTA). The BOE can increase, decrease, or keep the same assessment upon its review. For more information, go to [Fairfax County BOE](#)

If you are interested in serving on the BOE, please email your resume or letter of interest to the Board of Supervisors Chairman's office at [chairman@fairfaxcounty.gov](mailto:chairman@fairfaxcounty.gov).

---

## Help is needed at the polls!

The **Fairfax County Office of Elections** is seeking community members to serve as election officers for the Tuesday, June 18, 2024, election. In particular, we need bilingual officers who speak Korean or Vietnamese.

This is an excellent opportunity to know your neighbors and help your community! You will receive \$250 as a thank-you for your service.

Learn more and apply at [officers](#).



---

## Subscribe to the Golden Gazette!



The Golden Gazette is a free monthly publication published by the Fairfax County Department of Family Services. It covers local news-to-use and human-interest stories for older adults and caregivers. The publication is available in print, online, and via email.

To subscribe to the print version, call 703-324-GOLD (4653) or email [DFSGoldenGazette@FairfaxCounty.gov](mailto:DFSGoldenGazette@FairfaxCounty.gov).

Subscribe to the [email version](#).

Read the [Golden Gazette online](#)

---

## 2024 Cost-of-Living Adjustment (COLA)

Per the County Code, the COLA is calculated based on the annual increase in the Consumer Price Index (CPI-U) from March last year to March this year.

Specifically, the CPI used to calculate our COLA is for the Washington-Arlington-Alexandria area and is calculated by the Federal Bureau of Labor Statistics.

Because the CPI increased by 3.4% between March 2023 and March 2024, your **COLA will be 3.4%**. It will be reflected in your retiree pay this July.

3.4%

For more information, go to [Washington Regional Consumer Price index](#)

---



**Next  
Mark**  
CREDIT UNION

*What's happening at NextMark?*



## **Maximize your retirement earnings with a NextMark Savings Certificate**

Now is a great time to lock in high rates with a NextMark certificate. A share certificate may be a good investment if you want to earn a high-interest rate on your savings and know you won't need to access your money during the term. The NCUA federally insures your money. [Check out NextMark's top rates for 3-, 9-, and 12-month terms here.](#)

## **County Retirees Eligible for Loan Discounts**

You can enjoy a 0.25% loan discount on NextMark Auto and Personal Loans as a county retiree. Just use promo code SAVE25. [Get the details and other benefits here.](#)

## **Scout - NextMark's virtual phone assistant is here to help!**

Scout has been diligently answering member questions since she started in mid-February, and we have learned quite a bit from her interactions. Here are some helpful tips to enhance your conversation with Scout.

- Use short, simple phrases when asking for her assistance. For example, "check my balance," "make a payment," "check my transactions."
- Ensure you are not speaking to someone else during Scout's greeting. The background noise could cause her not to understand your request.
- To connect with your desired individual or department, dial an extension any time, followed by the # key. Presently, Scout is unable to facilitate transfers based solely on a name.
- Feel free to interrupt Scout at any time to ask your question or to fulfill her request. You don't have to wait for her to finish to proceed with what you need.
- If your inquiry pertains to your account, Scout will verify your identity by prompting you to enter your account number or Social Security Number, followed by the # key. *\*Pressing the # key after entering the requested number is necessary for Scout to proceed to the next step.\**
- Further authentication may be required by Scout, which could involve sending you a six-digit OTP (one-time passcode). This OTP will be sent via text message to a valid cell phone number we have on file. You may be prompted to select the cell phone number to which you want the OTP passcode sent.
- Scout may ask if you wish to receive additional information via a link to a NextMark website page. She will send a text message to the cell phone number you provide.

If Scout cannot answer your question, you can be transferred to a member of the NextMark staff. If you call during non-business hours, you can request a callback, and someone will return your call during business hours.

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

Don't forget our [Quarterly Newsletter](#) is a great resource for current promotions and other news. Get Summer Vacation savings tips in our Spring issue!

### *Sad News*

George Constantine Galanis, age 77, passed away on February 22, 2015. George retired from Fairfax County's Equipment Management Transportation Agency in 2002. [Obituary](#)

### *FCREA*

### *Events 2024*

- Picnic - September DTBD, at 11:30, at Nottoway Park, Vienna
- Holiday Luncheon - December 18, at 11:30, at the International Country Club, Fairfax

---

### *Membership*

## New Members



- Linda B. Boaz, Retired from Information Technology on 4-5-24
- Wayne Brissey, Retiring from Park Authority on 06-28-24
- Shih-Wen Hsieh, Retired from Information Technology on 1-15-24
- Ms. Shobha Jayakumar, Retiring from Circuit Court/Land Records on 12-31-24
- Deborah C. Laird, Retiring from County Attorney's Office on 6-4-24
- Myra D. Mobley, Retiring from Family Services/PAES/Employment & Training on 6-4-24
- Cordelia Niekietien-Tawari, Retiring from Community Services Board on 5-21-24

Membership [Fact Sheet](#)

[Membership Application](#)

---

## Members we have lost track of....

If anyone knows any of these members, please remind them to update their email addresses by contacting [FCREA99@gmail.com](mailto:FCREA99@gmail.com) or Bobbie Deegan: 301-937-7070 or [BobbieDeegan@aol.com](mailto:BobbieDeegan@aol.com)

- Karen Tallant, Retired from DTA in 2001
- Eric Assur, Retired from Juvenile Court in 2000
- Keith Soveno, Retired from DFS in 1999
- Sally Saucedo, Retired from DPZ in 1999
- Wayne Cottrill, Retired from Parks in 1998

---

## Members Information

### FCREA Board Members

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](mailto:ggerhart2@verizon.net)

Please send address changes to Bobbie Deegan: 301-937-7070 or [BobbieDeegan@aol.com](mailto:BobbieDeegan@aol.com)

### FCREA Website

---

### Fairfax County Websites with Retirees Information:

- [Retirement Systems](#)
- [Retirement Web Member Services](#)
- [Retirees Benefits](#)
- [HR- Who to Call Contacts](#)
- [Retirees Resource and Video Library](#)

---

## Finally...

A typical internal combustion engine has around 200 parts that need to be maintained and possibly replaced if they wear out. An electric vehicle takes that number down to around 20 parts. These figures don't even factor in the transmission, a complex and expensive system that most electric vehicles skip altogether.



Also, electric motors convert over 85 percent of electrical energy to mechanical energy, or motion, compared to 40% for a gas combustion engine.

Of course, range anxiety is an issue. The average E-vehicle gets 100-150 fewer miles than an average gas-powered vehicle, and nationwide, there are significantly fewer EV charging stations than gasoline filling stations.

©2024 Fairfax County Retired Employees Association | Fairfax, Virginia

[Web Version](#)

[Preferences](#)

[Forward](#)

[Unsubscribe](#)

Powered by **Mad Mimi**®  
A GoDaddy® company