



Hot Flashes

Fairfax County Retired Employees Association

January 2025

Chairman's Message

We had an excellent turnout for our Holiday Luncheon on December 20 at the International Country Club in Fairfax—more than 80 attendees! The facility is lovely, the location is convenient, and the food was delicious.

Yes, we've reserved it for our 2025 Holiday Luncheon next December 17, 2025!



As you know, the members of NextMark Credit Union voted overwhelmingly to merge with Apple Credit Union as of January 1, 2025. We are grateful to everyone at NextMark for the service and support they showed us retirees (and all the other credit union members) through the years. As they merge with Apple, we know everyone will continue to give us the same responsive service! We were delighted to have not only NextMark CEO Joe Thomas join us at our holiday luncheon this year but also Apple Credit Union CEO Andy Grimm, accompanied by Cindy McAree and Katie Knight. Apple provided a "cool" tote bag for each attendee and some goody-filled tote bags for door prizes! Thank you, Apple Credit Union!

A BIG thank you to all who brought food items and/or toiletries for Fairfax F.I.S.H.'s food pantry at the Fairfax Presbyterian Church on Main Street in Fairfax City. A special thanks to NextMark for a very generous financial donation to F.I.S.H., as well! As you know, F.I.S.H. is a volunteer community-based organization that has been helping others for more than 50 years. The staff were very appreciative to receive our donations.

You should receive your 1099-R tax form from the Retirement Office by January 31. **If you moved during 2024, contact the Retirement Office at [703-279-8200](tel:703-279-8200) to ensure they have your correct address!**

Sincerely,
Pam Martin, Chairman
Fairfax County Retired Employees Association

Pay Advice Information



Did you receive your pay advice for December? If not, do we have your correct address?

You can verify your address by logging in to your retirement account using [Web Member Services](#) (WMS). If you need to change your address, please submit a [Change of Address Form](#) by fax ([703-653-9543](tel:703-653-9543)) or e-mail (addresses below). The December pay advice may include year-end helpful information to prepare your taxes. For tax questions, you should consult a tax professional. We also mail pay advices in July, but you can print any month's pay advice from your WMS account.

Did your benefit payment amount change?

In December, there might be changes due to insurance premium changes. You pay for coverage the month before, so any increase or decrease in your monthly premium would affect your December benefit payment for coverage in January.

In January, there might be changes due to changes to the tax withholding schedules. Remember, we can't withhold tax for any state other than Virginia, and we withhold Virginia tax only if you live in Virginia.

Information about your pay advice can also be found on our website [Pay Advice Mail Out](#) page.

Tax Documents: Form 1099-R

Remember that as a retiree, you receive a 1099-R instead of a W-2 with information to file your taxes. Watch for it toward the end of January or early February. You can also print the form from your online account accessed from our website and at this link: [Web Member Services](#).

If you have questions, contact your payroll specialist:

Last Name	Specialist	Email Address	Phone Number
A-G	Nydia Rivera	nydia.rivera@fairfaxcounty.gov	703-279-8211
H-O	Dayle Bartholow	dayle.bartholow@fairfaxcounty.gov	703-279-8211
P-Z	Yvonne Ta	yvonne.ta@fairfaxcounty.gov	703-324-8230

2025 Social Security COLA

The Social Security Administration (SSA) announced that Social Security benefits and Supplemental Security Income (SSI) payments will increase by **2.5%** in 2025

2.5%

The SSA bases the cost-of-living adjustment (COLA) on changes in the Consumer Price Index (CPI). The 2025 COLA is based on the CPI numbers for July, August, and September.

For more information, go to [SSA](#).

Beware of Misinformation about shredding events

What Happened? Residents have recently reported arriving at Fairfax County facilities for shredding events falsely advertised on a suspicious website. These events are not associated with the County, and we urge you to avoid misinformation and scams.

Here are some tips to avoid shredding scams

- **On-Site and Off-site Shredding:** Verify if shredding will happen on-site, *in front of you*, or at another location. Reputable companies will take the documents in locked boxes and then provide a certificate of destruction or allow you to watch your documents being shredded. Stay vigilant and check the County's [website](#) or confirm with county facilities to ensure an event is legitimate before attending.
- **Verify Community Events:** Occasionally, a community group may hold an event at a county facility, so contact the group to confirm.
- **Verify the Shredding Company:** If it's a private company, check with the Better Business Bureau to ensure its reputation.



NextMark's Upcoming Merger with Apple Federal Credit Union

NextMark Credit Union is excited to announce that, following the recent December vote by the NextMark CU membership, 93% of members overwhelmingly voted to merge with

Apple Federal Credit Union. We are thrilled to share that our dedicated employees will join the Apple team, combining our strengths to serve you better.

Effective January 1, 2025, this merger will combine the expertise and commitment of both credit unions, providing you with access to a broader range of products, services, and additional locations.

Though we are officially Apple FCU now, our **systems will merge on February 1, 2025**. This is the date our internal systems will be fully integrated with Apple FCU's systems, and you will officially bank as an Apple member.

What to Expect:

Before February 1: Members will continue to access their accounts and use our services as usual through your existing NextMark CU online banking, mobile banking app, and ATM/debit cards. There will be no disruption to your daily banking activities.

On February 1, There will be a period of downtime as we transition to the new

system. Apple will notify members in advance with a timeframe. During this time, members will experience temporary limitations on accessing their accounts online and possibly using their debit cards.

After February 1: Once the systems are fully integrated, you can access your accounts and use all the services offered by Apple FCU through its online banking platform, mobile banking app, and ATM network. For more information and details, visit the merger page: AppleFCU.org/Merger.

Future Communication: Apple FCU will provide all upcoming communication and updates about the merger directly. It's important to stay informed about these updates to ensure accurate knowledge of account and service changes. We appreciate your patience as we navigate this exciting transition.

We are confident that this merger will provide you with a more comprehensive and convenient banking experience.

Please keep up to date with our progress at NextMarkCU.org/Merger.

Sad News



Sandra A. Ludwig, of Alexandria, Va., passed away on August 24, 2024. Sandra retired from FCPS in 2013.

[Obituary](#)

Margaret "Marge" Price Quick, 82, passed away on November 28, 2024. After 30 years of service, Margaret retired from the Department of Human Resources in 1999.



[Obituary](#)

Nancy Grace Long (Boswell) passed away on August 30, 2024. She was a Fairfax County employee of both the Office of Human Rights and Equity Programs and the Department of Housing and Community Development (HCD). She retired from the County in 2013.



Friends and colleagues can share a memory on her Tribute Wall by going to the following website [goinghomecares](https://www.goinghomecares.com)

FCREA

Members we have lost track of...

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

- James Maglione retired from DPWES in 2004
- Rick Moriarty retired from DPSM in 2016
- Sharon Bulova retired from the Board of Supervisors in 2019
- Sushma Kohli retired from DFS/OFC in 2012
- Linda Gifford retired from the Library in 2012

2025 FCREA Events

FCREA Annual Zoom Meeting, May 7 at 10 am.

FCREA Picnic mid-September DTBD

FCREA Holiday Luncheon, December 17 at 11:30

2024 Holiday Luncheon

The 2024 FCREA Holiday Luncheon was held on December 18 at the International Country Club in Fairfax was well attended - over 80 retirees, family members, and guests. The food and the camaraderie made for a delightful afternoon. We thank Apple Federal Credit Union for the gift bags.

If you did not attend, we hope you will be able to join us next year. We have reserved a ballroom at the International Country Club for the 2025 Holiday Luncheon on **December 17**.



Andy Grimm, Apple Credit Union; Pam Martin, FCREA; Joe Thomas, NextMark Credit Union



For more photos, go to [FCREA Holiday Luncheon](#)

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](tel:703-560-4785) or ggerhart2@verizon.net

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

[FCREA Website](#)

[Membership Application](#)

[Membership Facts](#)

Fairfax County Websites with Retiree Information

[Retirement Systems](#)

[Retirement Web Member Services](#)

[Retirees Benefits](#)

[HR- Who to Call Contacts](#)

[Retirees Resource and Video Library](#)

Finally... Iconic Photograph



Boulevard du Temple is a photograph of a Parisian streetscape made ~1838 and is one of the earliest surviving daguerreotype plates produced by Louis Daguerre. Although the image seems to be of a deserted street, it is widely considered the first photograph to include an image of a human, a person working as a shoeshiner, and an individual having his shoes shined.

[View as Webpage](#)



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