



**ANNANDALE**

**April 2026**

## **CHAPTER 1159 NEWS**


**National Active and Retired Federal Employees Association Annandale**

**P.O. Box 1463, Annandale, VA 22003 Advocacy – Education – Community**

Serving Current, Former, & Retired Federal Employees. Their Spouses & Survivor Annuitants

**We meet at John Calvin Presbyterian Church, 6531 Columbia Pike, Annandale, Virginia**

**Next Meeting: Wednesday, May 6, 2026. Snacks & visiting 9A.M with the Meeting begins at 9:30 A.M.**

 Like us on Facebook at [NARFE-Annandale 1159](https://www.facebook.com/NARFE-Annandale-1159)

[Visit our website at https://www.narfe.org/chapter1159/](https://www.narfe.org/chapter1159/)

Explore what the Virginia NARFE Federation offers at: <https://www.narfe.org/va/>

### **PREZ SEZ**

**Kim Rendelson, Chapter President**

#### **Public Service Awareness Week - A Personal Journey in Federal Service.**

Public Service Awareness Week May 3-9, reminded me of an early experience at the Department of Justice. My career began in a regional office; before long, I transferred to Washington, D.C. Each morning, as I stepped off the bus at Main Justice and walked to my office, I had a stunning and impressive view of the Capitol Building. This view became a symbol of the purpose and responsibility that came with my role.

**Building Connections and Responding to Needs** - Early on, I returned a phone call from someone who was pleasantly surprised and deeply appreciative. He'd never expected anyone from Washington to call him back. Hearing this saddened me and motivated me to always return calls, demonstrating that Washington cared and was accessible to those it served.

**Commitment to Service and Collaboration** - Throughout my career, I received numerous thanks—not only for returning calls but also for quality services we provided to various agencies. The staff at the agencies I worked for were conscientious about communication and dedicated to delivering excellent service to

the field. Working alongside such committed colleagues helped make my job both enjoyable and fulfilling. Over the years, I developed strong relationships with state and local agencies, making it rewarding seeing how much they valued our assistance. Our nationwide—and sometimes international—knowledge helped many agencies save time and money. We prevented them from reinventing the wheel and supported them in compliance. I took pride in my contributions and those of colleagues, most of whom worked tirelessly, often putting in additional hours, to make meaningful changes. I was fortunate to collaborate with brilliant individuals who inspired systemic improvements that benefited countless lives.

**Considering Public Perception and Lasting Impact** - Many of us have stories about our careers and share pride in the caliber of services we provided and their impact on the country. So, it's disheartening hearing criticisms from citizens who may not understand the complexities or contributions of government employees. Most people likely have little awareness of the vast range of services the government offers and how these services affect their well-being. To be fair, the government is a complex entity that can be difficult to explain. This raises challenging questions: What can be done to bridge this gap in understanding? With so many valuable programs and services discontinued, it's uncertain how soon the effects of their loss—and the departure of talented professionals—will be recognized. Will it happen in time to make a difference?

**RAFFLE! RAFFLE! RAFFLE!**

**Reminder – We'll appreciate donations for our next raffle event. I know it's hard remembering to bring things to the meeting but please, look through your stuff. One man's junk is another man's treasure...or something like that! So put this Newsletter down – NOW – and go look through your stuff!!!!**

**April's Speaker:** Gabe Goldberg introduced our guest speaker. Heather Johnson is the Chief Economist of the Navy Federal Credit Union (NFCU). She is an award-winning columnist, editorial board member and U.S. economics correspondent. Previously, she was a senior economics reporter at CNN, a columnist/deputy editor at the Patriot-News in Harrisburg, PA, worked at a London investment firm, and a Rhodes Scholar. Educated at Wellesley College, BA in economics and English and at Oxford University, master's in financial economics and medieval literature. She is often heard on radio, television, and in podcasts. Recent video of an interview can be seen at:



<https://www.ms.now/the-last-word/watch/trump-s-iran-war-is-raising-the-prices-of-everything-from-beer-to-beef-economist-says-2495135299938>

Her presentation was titled “The War Economy”. The effects of the current military conflict with Iran have included the loss of about 15 million barrels per day from the normal 100 million per day of oil in the petroleum economy; this has caused prices spikes for oil and all the downstream products. This is most evident in the price of gasoline to the consumer. While some other sources can generate some of this loss, it is not possible to make up the 15 million a day. This has been called the largest supply shock in history; even more than the fuel embargo/energy crisis in the 1970’s. She noted that prices always go up faster than they retreat and so elevated prices should persist. While oil prices are at or above \$100 a barrel, we might expect this could (should the conflict end soon) fall back to a more palatable \$80-\$90 per barrel. This should allow gasoline to be sold between \$3.50 and \$4.00 per gallon. Current electric vehicles only make up approximately 7% of vehicles currently in service. Oil impacts other countries in the cost of aluminum, fertilizer, cooking oil, and agricultural products. There are already some countries implementing rationing to control the issue.

This imbalance and uncertainty in supply have been reflected in the stock market ‘correction’. Other factors include a rise in the price of borrowing costs and the decreased interest in US Treasury bonds. Lack of confidence in the US arrives at the time when many private investment firms are selling bonds to pay out a large redemption by investors. Another already existing issue includes the various and changing tariff rates. A recent Supreme Court decision did not provide much relief as other avenues of imposing tariffs are being pursued. The long-term impact of all

these variables is not easy to determine. The uncertainty of oil supplies makes the next two weeks in the conflict critical to a lasting effect. These price and demand issues may lower the US growth to 1.2% from an anticipated 2% earlier. The chance of a recession is at 30% for the time being.

There has been a strong labor market with layoffs to date being relatively low compared to the 160 million workers in the economy. Wages have stayed strong with an increase of about 3.8%. This could be offset quickly if inflation rises by 4%. Companies will have to find cost-savings to offset increased costs and that could increase the need to downsize the number of employees. Items that are good news include what appears to be strong retail sales, especially in February and March. The US has strong energy resources and higher petroleum prices will increase revenues for the petroleum related industry. AI spending has remained high. Housing starts seem to be good.

In response to a question, Ms. Johnson noted that more people are using AI to plan their days, meals, and research. The AI offerings continue to be more accurate. Individuals using AI can be opening up their personal and business knowledge to the firms they use. This could become invasive. Seeking a balance and assessing risk is an ongoing goal. Ms. Johnson says that she used Claude by Anthropic (<https://claude.ai/login>); she finds their adherence to ethical standards attractive.


Other economic issues include the growing unease with Artificial Intelligence (IA) data center growth. It has become much harder to build these centers. AI is not really completely new; it has been developing without fanfare since 2000. There are some areas (such as Florida) where real estate prices are decreasing. While auto sales are rebounding, the introduction of an 84-month term for loans (due to the higher prices for vehicles) is questionable. NFCU has not agreed to offer these because of the risks involved for lenders and credit union members.

Asked if there is an AI 'bubble', she notes that the current rate does seem to be unsustainable. Not all companies in the current arena will likely succeed in the long-term, but it is not possible to see a clear set of winners. She believes companies would be wise to reassess and take a more cautious investment approach. She suggested watching companies that choose to utilize AI rather than develop their own engines. Asked about NFCU's response to the current situation, she noted that the credit union has offered a high rate of interest for their certificate of deposit (CD) program and federal employees who bank with them are allowed to

apply for a zero-interest loan to offset the loss of income. Ms. Johnson expressed caution about the Federal Reserve's new chair taking office during uncertain times, noting that most new Fed chairs make mistakes early in their tenure.

She also addressed declining faith in the American dream, citing a significant drop from 75% to 25% of Americans believing it is realistic. This negatively impacts individual financial decisions. Other issues include the student debt for graduates for whom finding employment is difficult. This is not unprecedented; a similar situation resulted after the Great Recession of the 1920's. The uncertainty around the solvency of the Social Security Trust Fund continues. It adds to young people feeling uncertain and insecure about their future. She advocates that we revise the social security, disability, and unemployment systems that were put in place in a different time, different economy, and different demographic. One approach would be a comprehensive job training scheme that would apply today's economy. She suggests a new roadmap could be developed with options for defined scenarios with preplanned and predefined engagements.

Ms. Johnson noted that there is a line of demarcation in household incomes at about \$170,000. She suggested the focus on the top 1% should be shifted to the top 20%. People at lower incomes are spending less now than in 2019. Retail sales are moving to discount options for all levels. Asked about the deficit, she noted that this cannot continue forever and, at some point, will result in a breaking point if not addressed. Currently the US pays more in debt costs than in defense spending. This, like the pending 2033 Social Security benefit deadline (when benefits will be reduced) represents a need for decisions to solve the problem; there are options.

 **Alzheimer's Report** - We have received \$364 this year toward our goal of \$4,000. Checks should be made out to **NARFE Alzheimer's Research Fund** with a memo note **Chapter 1159**. All contributions are appreciated. The World Health Organization reports that over 55 to 57 million people worldwide are living with dementia; that is just short of the combined populations of New York and California. The total is expected to reach 139 million by 2050. Alzheimer's disease is the most common form, accounting for 60-70% of cases. Help the promising research needed to combat this disease. Consider participating in the June Luncheon Raffle or just contributing a donation.



**Meeting Programs for 2026** – Gabe Goldberg has outlined our meeting programs so mark your calendar for the **1st Wednesday of each month** (January to June and September to December).

- **May 6 – Mary Ann Munley** – We have the annual Report from Richmond. Delegate Vivian Watts has confirmed her attendance and she provides an excellent insight and update on what has happened and where things seem to be headed.
- **June 3 – Luncheon at Italian Café** – The restaurant room has been reserved. The price remains at \$36 and includes a full menu meal. **Complete information for individual reservations, menu choices, and raffle tickets is found further down in this Newsletter.** It is a good opportunity to socialize, eat good food, and take a chance at the Alzheimer’s mystery raffle!

### Hospitality

**Sharon Sellers, Chair**

- Sharon Sellers thanks everyone for their snack contributions we enjoy. Sharon surgery was a great success and she is progressing ahead of schedule. Joyce Price and Jenna Arvanitis are providing excellent coverage in the meantime. Items remaining are contributed to the church staff and the Mason Police.
- Sharon has achieved consensus from all partners for collection of donations in support of the ACCA Food Pantry (Annandale Giant Food and the Mason District Police). Mark your calendars for the Fridays following our Wednesday Membership Meetings, from 10:00am-1:00pm. Come for an hour or any part of that time. This Fall the dates will be:
  - Friday, September 4, 2026
  - Friday October 9th, 2026
  - Friday, November 6, 2026



Community Service in Action



**Volunteer needed:** We still need someone to step up and help as the Alzheimer’s representative for our chapter. This does not require much time and will help promote the NARFE commitment to supporting Alzheimer’s research.

## Legislation Report

Mary Ann Munley, Chair



**Federal - FY 2027 Federal Budget:** While waiting for the final FY 2026 HHS appropriation to be resolved, it is time to turn to FY 2027 Administration Federal Budget Request: submitted to Congress its 2027 Budget Request Overall in which the Administration is requesting a 10% (\$73 billion) reduction in non-defense discretionary spending while increasing defense spending to \$1.5 trillion. Notably, the budget request does not mention or suggest a pay increase for federal workers. This budget request is a blueprint of expectations that Congress will need to navigate in determining 2027 funding.

The Administration is seeking an additional \$200 B for the Defense Dept. Congress is looking to find those funds within the current budget in order to possibly proceed with funding the request through a “reconciliation” bill. Medicare is focusing on finding savings by preventing fraud in Medicare/Medicaid, and looking at the process for funding Medicare Advantage Plans – specifically what is perceived as “UPCODING” of participant health status. Both of these efforts by CMS could result in significant changes in Medicare costs and coverage. Individuals should watch this carefully.



**USPS News:** The Post Master General Steiner testified before Congress about the dire financial situation the USPS is facing. The PMG requested an increase in USPS borrowing authority, changes to the way retirement funds are invested, and changes to the Regulatory Commission that oversees USPS pricing. The financial situation is so dire that, to preserve cash, the USPS has suspended payments into the retirement fund. Due to gasoline price increases, USPS placed a temporary cost increase on packages (as did all shippers.) An increase in First Class mail is anticipated in July.



**The Virginia Governor** is reviewing many bills passed by the General Assembly. Virginia’s minimum Wage will increase in increments from the current \$12.77/hour to \$15/hour by January 1, 2028. The 2-year State budget proposed by the General Assembly is still under review. Later

in April, a Special Session of the General Assembly may be convened to review bills returned by the Governor with modifications or that were vetoed.

**Virginia Referendum on Redistricting:** April 21 is the last day to vote on a constitutional amendment for a one-time US House redistricting. PLEASE let your vote be counted. (Regardless of the outcome of the referendum, ALL House seats are on the ballot in November 2026.)



**Comment by President Kim Rendelson:**

If you missed the April meeting, you may not be aware of the presentation of the Blue Cross Blue Shield Distinguished Annuitant Award. Jennifer Malave, our region's Blue Cross representative presented the award to Ed Reniker, who was quite surprised by the recognition. Although Ed never seeks attention, it's important to highlight this honor, as it reflects his exceptional commitment and service to our chapter. Ed's nomination was extensive. Briefly, Ed consistently steps forward to support our chapter in times of need. He

volunteered to serve as chapter secretary, and, following the unfortunate loss of a long-term member, he also took on the roles of newsletter editor and membership chairperson. Ed's initiative included revising our Bylaws and securing approval in record time. His detailed minutes are invaluable, offering guidance for chapter activities. His dedication to producing a quality newsletter is evident, and his willingness to go above and beyond in every task is well-known. Ed is always ready to lend a cheerful helping hand, embodying the spirit of volunteerism that keeps our chapter thriving. I'll share the nomination's final paragraph which Jennifer Malave said really resonated with her, "As is so often seen with retired federal employees, the characteristics that made a great employee shine through in whatever they do, and it certainly shows in everything Ed does for our chapter.

**Editorial Disclaimer** - The Editor of this Newsletter objected to the inclusion of this article about **this particular awardee**. He can only assume that the award must have been an April Fool's Day prank. None the less, he intends to keep the umbrella gift from BCBS that accompanied the award.

Editor's Prerogative – Ed Reniker (aka 'this particular awardee')



**America's 250<sup>th</sup> Anniversary** – Want to keep up with all that is going on and planned this year to celebrate? Go to:

<https://america250.org/>

**Chapter 1159 Annandale Executive Board**

**Inquiring Minds Want to Know** - If you have a topic or subject you would care to see in this newsletter, please let us know.

---

*Normal Inclement Weather Policy --When Fairfax County Public Schools (FCPS) are closed or “virtual only” because of inclement weather on the day of a scheduled chapter meeting, the chapter meeting that month (both in-person and on Zoom) is **canceled**. If the FCPS is open only 2 hours late on that day, the in-person and the Zoom meeting will be held as planned.*

---

#### **NEWSLETTER INFO**

The monthly Annandale Chapter newsletter is published September through June to provide information of interest and to reflect some of the information shared at our in-person and Zoom meetings. Please keep us informed of email addresses changes. We cannot update your NARFE information, you must do that yourselves online or via a phone call to the National Office. If you wish, you may go to <https://www.narfe.org> and login to update your contact information and ensure you get all the information they provide for NARFE national business or regarding federal benefits. Whatever you share with us (addresses, email addresses, or phone numbers) will **NOT** be shared with National Office or any other organization and will only be used for Chapter 1159 communications. Newsletters are shared with via email as a means for direct and quick delivery and to minimize mailing costs. Individuals without access to email may request a mailed, printed copy.