

# NARFE

## FEDERAL BENEFITS EXPERTS

Michael P. Palazzotto Chapter 1264 Suffolk County, L.I.  
 PO Box 552, Ridge, NY 11961-0552  
 Chartered December 18, 1972

General Meetings 1<sup>st</sup> Wednesday (except January, February, July & August)  
 10:30 AM at the Longwood Public Library Auditorium  
 800 Middle Country Road, Middle Island, New York 11953

President / Editor Emeritus: Vincent Nasta

October 2025

President  
 Newsletter Editor  
 Joanne Smith

1<sup>st</sup> Vice President  
 PAC Chair  
 John Eget

2<sup>nd</sup> Vice President  
 Membership Chair  
 Retention Chair  
 Dorothy Owens

Treasurer  
 Theresa Perrino

Secretary  
 Alzheimer's Chair  
 Bob Irish

Advocacy Leader  
 Carl Schroder

Helen Orlando  
 Network Coordinator

Hospitality: Vacancies (2)

**INCLEMENT WEATHER - call the Longwood Library at (631) 924-6400 to determine if the building is open or not. Our meeting is canceled if the building is closed.**

**CHANGE OF ADDRESS, Email, or Renewals**  
 Please call NARFE Membership Services at (800) 456-8410, press 2 (Monday to Friday, 8 AM to 5 PM), or by emailing [memberrecords@narfe.org](mailto:memberrecords@narfe.org) so you can continue to receive your NARFE Magazine and Chapter Newsletters.

*Did you know that your NARFE membership ID# is on the second line of the mailing label on your monthly NARFE Magazine? It's all you need to access all your benefits on <https://www.narfe.org> <https://fedhub.narfe.org/home>.*

### Our next meeting is scheduled for Wednesday, October 1, 2025, at 10:30 a.m. in the Longwood Public Library Auditorium

Directions: <https://www.yelp.com/map/longwood-public-library-middle-island>

Officer Tyanna Kurz from the Suffolk County Community Relations Bureau will be our guest speaker for October. This presentation highlights protecting personal information, various social media issues, dangers around us that we may not be aware of, and how to protect oneself. It also deals with common scams that have targeted so many.

At last month's meeting, we had the New York State National Guard present Citizen Preparedness Corps training, which was a well-attended event. Everyone left with a backpack. Photos below.



### OPEN SEASON HEALTH FAIR EVENT

NARFE Chapter 1264 is sponsoring a FEHB and PSHB Open Season Event for 2026. This year it will run from Monday, November 10, 2025, through Monday, December 8, 2025. This is the annual opportunity for eligible active federal and postal employees and annuitants to change their health plan enrollments, which will take effect on January 1, 2026.

**Mark your calendars!**

**Wednesday, December 3, 2025**  
**10:00 am – 12:00 pm and 6:00 pm – 8:45 pm**

### NARFE Recruiting Incentives

NARFE has announced two new membership recruiting incentives: Get a \$10.00 rebate for those who recruit a new member between September and December 2025. NARFE's strength is in our numbers.

The more members we have, the better we can continue to defend the benefits that we all have worked so hard to earn. Talk to your postal carrier. We need everyone's help to recruit new members!

## Election of Chapter Officers

Nominations are open for all of our elected Chapter positions. To date, none have been submitted. The current officers (see the left columns on the front page) have already been nominated. Any member can nominate additional candidates who are Chapter members. The nomination needs to be submitted to the chapter president by our October 1st meeting so that voting can occur at our November meeting. Additionally, the Chapter has non-elected positions that could benefit from some assistance. Please consider volunteering to help your Chapter run efficiently.

## Dues Withholding Incentive

Sign up for dues withholding and get a cool \$25 rebate. Only \$4.25 will be deducted each month from your annuity check. One-twelfth of your total dues is automatically deducted from your monthly annuity. Your monthly deduction is determined by the following formula:

$(\$42 \text{ NARFE dues} \div 12) + (\text{Chapter dues } \$9) \div 12 = \text{total monthly deduction of } \$4.25).$

Find the application at: <https://www.narfe.org/wp-content/uploads/2021/01/dw-2.pdf>.

## 50/50 Raffle

The drawings are at each meeting (in 2025, it is: October 1 and November 5th) and next year (March 4, April 1, May 6, and June 3, 2026). Please help support our chapter's 50/50 raffle by sending in the tickets below with your check to Treasurer, Theresa Perrino. Feel free to make copies. All support is greatly appreciated. Thanks!

NARFE Chapter 1264	NARFE Chapter 1264	NARFE Chapter 1264
Name _____	Name _____	Name _____
Address _____	Address _____	Address _____
City _____	City _____	City _____
State _____	State _____	State _____
Phone _____	Phone _____	Phone _____
Drawing Month _____	Drawing Month _____	Drawing Month _____
Amount \$ _____	Amount \$ _____	Amount \$ _____
Drawings are at each meeting. Winner need not be present to win \$1.00 each chance	Drawings are at each meeting. Winner need not be present to win \$1.00 each chance	Drawings are at each meeting. Winner need not be present to win \$1.00 each chance.

## NYS INFLATION REFUND CHECKS

The 2025-2026 New York State budget provides for the state's first-ever inflation refund checks. These one-time payments offer relief to New Yorkers who have incurred increased sales tax costs due to inflation. If you qualify for a payment, you do not need to take any action; you will receive a check automatically. Checks will be mailed over several weeks beginning in mid-October of 2025.

You qualify for a refund check for the tax year 2023 if you:

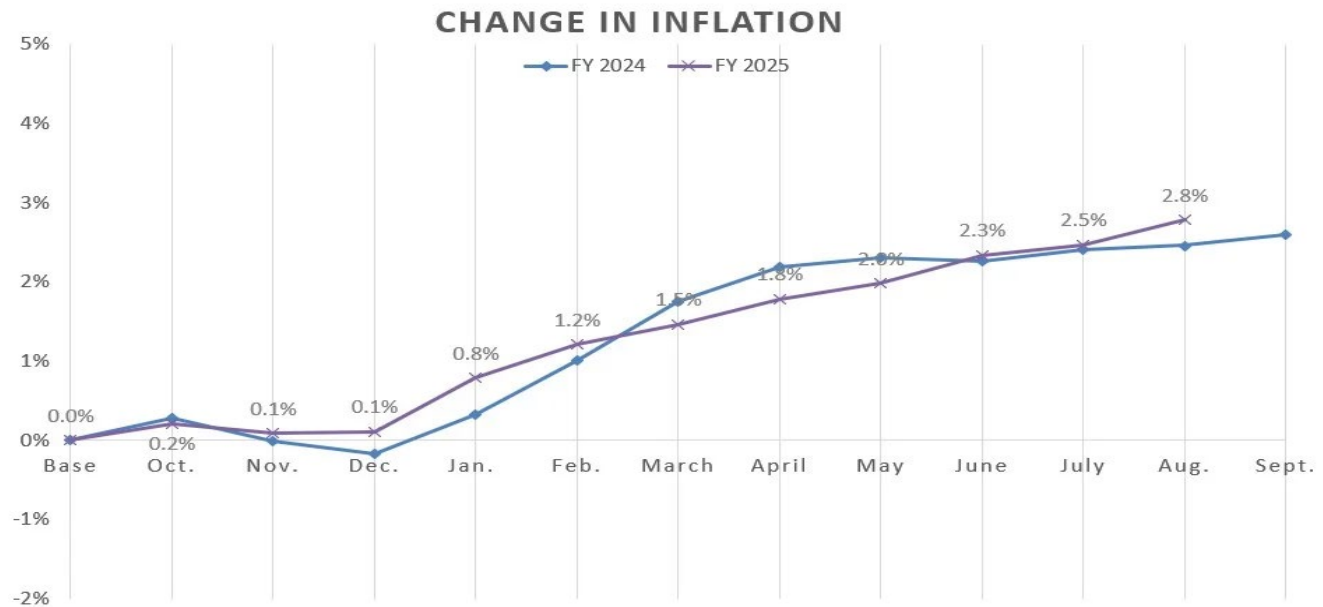
- filed Form IT-201, *New York State Resident Income Tax Return*;
- reported income within the qualifying thresholds below; and
- were not claimed as a dependent on another taxpayer's return.

### How much of a refund will I receive?

The amount of your refund check depends on your NYS filing status, NYS adjusted gross income for the 2023 tax year. For more information, visit: <https://www.tax.ny.gov/pit/inflation-refund-checks.htm>

## Current COLA Status

The current COLA is running at 2.8% as depicted in the chart below. The final Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) will be released on October 15<sup>th</sup>.



## NARFE WEBINAR Investing Strategy / Education for Feds Thursday, October 9, 2025, 2:00 p.m. ET

Ever wonder how the pros decide where to put their money? Most Federal Employees never pictured themselves as portfolio managers. Yet, with the Thrift Savings Plan (TSP) now representing such a large share of their wealth, that role has become a reality. This session, presented by NARFE federal benefits expert Wes Battle, CFP®, ChFEBC<sup>SM</sup>, AIF®, RICP®, will highlight the same principles professional advisors use in investment management that balance growth, manage risk, and create reliable income streams, and show how they translate inside the TSP, along with the areas where the plan sets clear limits. Attendees will leave with a clearer understanding of both the opportunities and the constraints that shape their long-term retirement income security.

Members MUST register for this Webinar to attend  
Sign in to your NARFE account at [www.narfe.org](http://www.narfe.org) and  
Then, on the top line, click on "Members Quick Links"  
Then click on "Register for upcoming Webinars"

## **Message from Chapter President**

I am thrilled to announce that our new webmaster, Helen Orlando, and I are both currently training to learn how to manage our new Chapter website. Stay tuned as our site will go live very soon!



Save the date! Our next meeting will be on Wednesday, November 5th, at 10:30 a.m. and will feature a guest speaker from the Long Island Alzheimer's for the National Alzheimer's Disease Awareness Month.

*Joanne Smith*

Joanne Smith  
President, Chapter 1264