

OFFICERS

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Chaplain: Jean Miller
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Legislation: Vacant

NARFE is the only membership organization solely dedicated to protecting and preserving the benefits of all Federal workers and retirees.

Important Upcoming Meeting Dates:

February: 5 Feb 2026 @ 1130
Green Turtle Restaurant, Dover, DE

March: 5 Mar 2026
Green Turtle Restaurant, Dover, DE

Ponderings



Dear Members,

Had a really interesting speaker at our January meeting. Tom Sutor, a retired IRS agent spoke to us about the new changes to the 2025 returns and the upcoming 2026 returns as well. Sorry, most of you missed it. Nancy is working on a speaker for February. Stay

tuned. February will also be our Memorial meeting. I have had a request for a speaker from DART. Having a problem contacting the right office for that, any suggestions? If you have an idea for a speaker, please let me know. I spoke with one who I think we would all enjoy but she will only commit if I can guarantee an audience of 15. We didn't even have 15 for our health fair. A big thank you to all our regulars. Looking forward to seeing you again in February!

Vinnie

Chapter Business

The meeting was called to order at 11:35 with 11 members in attendance. Pledge of Allegiance was started by President Vinnie Warr.

President Vinnie welcomed everyone in attendance.

President Vinnie announced the birthdays and anniversaries for the month of March.

BIRTHDAYS:



JANUARY: Ilona Gechter, Jean Miller, Clement Nettles, John Kramarck, Marcia Price

February: Vinnie Warr & Betty Miller

ANNIVERSARY:



JANUARY: Ray & Annette McCloskey

February: NONE

REPORTS OF THE OFFICERS:



SECRETARY: We had 11 members plus 1 guest in attendance.

If you noticed, there was no newsletter sent in December due to not a lot of information needed to be sent to all members. So, we celebrated with a holiday party and just spending time with each other for the season.

We currently have 10 *members currenting receiving mailed paper copy of the newsletter* and hopefully everyone else is receiving the newsletter through email without any issues. If you have any changes to your address or any important info, please let me know so I can stay in touch.

If you have moved recently, changed your email address or other pertinent information; please update the information in the NARFE membership area at <https://www.NARFE.org>.

If you don't have access to the NARFE website, please mail your updated information to me call me at the number listed or email at somaldonn@comcast.net if you don't want your email listed on the NARFE website.

If you receive an email from any chapter member requesting funds to help with getting family member or any type funds, please do not response; this is **SPAM**.

TREASURER: Rod Warr



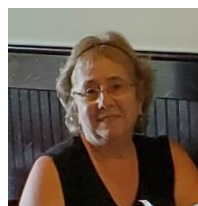
Treasurer Rod provided the monthly treasurer report.

The November monetary account has been added to this newsletter since one was not sent in December

Treasurer Report- NOVEMBER 2025			
	Deposit	Withdraw	Balance
Beginning Balance			\$5,869.78
Deposits & Credits	\$229.00		
Less Checks & Debits		\$30.98	
Ending Balance			\$6,067.80

Treasurer Report- DECEMBER 2025			
	Deposit	Withdraw	Balance
Beginning Balance			\$6,067.80
Deposits & Credits	\$236.00		
Less Checks & Debits		\$	
Ending Balance			\$6,303.80

COMMITTEE REPORTS:



MEMBERSHIP: Nancy Story

Our Dover Chapter has 76 members with 5 members renewing in November & December. One member was reinstated and one dropped for non-renewal. We also have 5 new prospective members! I reached out to each

and provided information about NARFE and our local Chapter.

Are you having problems renewing your membership? Log into <https://members.narfe.org> and click on My Account - My Invoices and pay the open

invoice on your record. If the invoice is not the one you want to pay (for example, different chapter or you want to switch to 1, 2, or 3 year membership), call 800-456-8410 x 1 M-F 8am-5pm EST or

email: memberrecords@narfe.org to have the invoice on your record changed. If you choose 2 or 3 year membership, you will receive a discount.

Another choice is to enroll in Dues Withholding from your Civil Service Annuity. You save more than 10% off the regular NARFE dues rate. Information about NARFE's Dues Withholding Program can be found in the NARFE Magazines.

See you on Thursday, 2/5, at our Chapter meeting!

Nancy

SUNSHINE OR ILLNESSES: Ilona Gechter

If you know of anyone feeling alone and in need of someone to talk to, contact Ilona and she will contact someone in the organization to give them a call. Sometime everyone needs someone to talk too just to know they are still thought of in the chapter.

Legislature: COLA Update

Federal Employees to See Modest 1% Pay Raise in 2026 After Executive Order Finalized

Federal employees will receive a 1% across-the-board pay raise beginning in 2026 after President Donald Trump signed an executive order finalizing the increase for most civilian federal workers.

The executive order, issued on December 18, implements the raise for the 2026 pay year and largely follows the "alternative pay plan" the White House submitted to Congress in August. Under that plan, the 1% increase will apply to basic pay rates across statutory pay systems, including the General Schedule (GS) and other civilian federal pay schedules, effective on the first pay period beginning on or after January 1, 2026.

This year's raise marks one of the smallest annual adjustments in recent history, reflecting a more constrained budget environment and diverging sharply from pay increases of recent years. For context, federal employees received a 2% average raise in 2025 and larger increases in earlier years.

No Locality Increase; Broader Pay Details

A significant point for many in the federal workforce is that locality pay rates — the geographic pay differentials designed to help federal salaries stay competitive with

local labor markets — will remain unchanged from 2025 levels in 2026. That means employees in high-cost areas, such as the Washington, D.C. region, New York, or California, will not see any adjustment to locality pay next year.

For most civilian employees, the 1 percent raise represents a modest boost in base salary. Because there is no increase in locality pay, employees' overall paychecks in higher-cost urban areas may see even smaller net increases than the headline figure suggests.

NARFE Response

NARFE National President William Shackelford reacted to the news, stating: "Federal workers face increased costs of daily living from higher health insurance premiums to basic goods. They face increased workloads following large-scale reductions in force and missed worktime due to a record-long, 43-day government shutdown. Yet they are offered a below-market, 1% pay increase. Is it better than nothing? Yes. Is it enough? Clearly, no."

RJ Thacker
Manager, Policy and Programs

OLD BUSINESS:

The **No bake-bake sale** will be ending in December with all money collected since September being donated to the Delaware Hospital of the Chronically Ill in Smyrna. "No Bake, Bake Sale" contributions and we raised \$300 to contribute to the Smyrna Home for the Chronically Ill. Yea us!

We will start again in January through June. Starting in January, the money will be donated to Alzheimer's organization.

Thanks to all who attended our December meeting and joined in our game playing, we had 2 winners in our

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holiday word search. Elizabeth Kramarck and Sharon Gooch. They both finished in record time.

NEW BUSINESS:

The “**No Bake-Bake Sale**” has started for the first part of year (Jan-Jun) for collection of money for the donation to Alzheimer’s disease.



Our guest speaker was Tom Sutor for the Wilmington Chapter. He is a retired IRS agent with over 40 years of experience. He discussed the changes for this tax season.

Here are some of the changes:

Major 2025 IRS tax updates stem primarily for the new OBBBA Legislation, One Big, Hideous Bill Act (OBBBA), which introduced several temporary deductions, increased standard deductions, raised the Child Tax Credit and accelerated the expiration of certain clean energy credits.

Key Individual Tax Updates for 2025

Higher Standard Deduction: The standard amounts have increased for all filers

Single or Married Filing Separately: \$15,750

Married Filing Jointly: \$31,500

Head of Household: \$23,625

New Temporary Deductions (2025-2028)

New deduction for *Seniors Eligible individuals age 65 and older* can claim an additional deduction of up to **\$6,000** per person (**\$12,000** for qualifying married couple), subject to income limits. This is addition to the standard deduction. OBBBA offers a temporary extra deduction of \$6,000 for people ages 65 and older with an adjusted gross income of \$75,000 or less for single filers and \$150,000 or less for married couples filing jointly. The deduction is reduced for higher earners, up to \$175,000 for a single filer and \$250,000 for couple. (Above those

thresholds, you don’t qualify). This extra deduction runs through 2028.

January 2026

Child Tax Credit (CTC) Increase: The maximum CTC is now \$2,200 per qualifying child, up from \$2,000. Up to \$1,700 may to refundable.

New Deduction for Tips: A new deduction allows eligible tipped workers to deduct up to \$25,000 in qualified tip income, with phase-outs for higher earners.

New Deduction for Overtime Pay: Individuals with qualified overtime pay can deduct the portion of their pay that exceeds their regular rate (e.g.: the “half” in time-and-a-half pay), up to a maximum of \$12,000 (\$25,000 for joint filers).

New Car Loan Interest Deduction: You may be able to deduct up to \$10,000 in interest paid on a loan for a new vehicle purchased in 2025 that underwent final assembly in the U.S. with income limitations.

Clean Vehicle Accelerated Expiration: The new and used clean vehicle credits are not available for any vehicle acquired after September 30, 2025.

End of Meeting: Closed by President Vinnie.

SPEAKER FOR FEBRUARY MEETING

Our speaker for the February 5 meeting will be **Alta Porterfield**, Statewide Social Innovator @ Delaware Libraries. Alta & her teams help individuals in Delaware’s libraries access social & human services using library computers & more. For example, folks who need information or help concerning their federal benefits, they will direct them to NARFE. Please attend this meeting to learn about the many programs & services they provide.

Our next meeting is scheduled for 5 February 2026 at 1130 at the Green Turtle restaurant.

MEETING ADJOURNED at 12:45 pm.

Have a good and safe for the fall. Hope to see you in November.

Donna M. Lamos

Donna M. Lamos
Secretary