

Email: narfe356@hotmail.com

MANASSAS CHAPTER NEWSLETTER

NARFE Chapter 356, Manassas, VA - Organized September 9, 1953

Next Meeting Date April 19

Hibachi Buffet & Sushi Grill at 8121 Sudley Road, Manassas, VA

> Buffet Lunch -11:30 AM Program at 12:15 PM

Hibachi Buffet is located in the Westgate Shopping Center, next door to the Barnes and Noble Book Store.

Future Meetings:

Chapter luncheon meetings have resumed on the third Wednesday of each month.

Our Executive Committee is now meeting virtually on the first Tuesday

Freedom Museum, Captain Jim Porter (USN Retired), President, Freedom Museum Board of Directors

The Freedom Museum is a local museum honoring local war heroes from World War I to the present. Located in historic Downtown Manassas, at the corner of West Street and Center Street, the Freedom Museum provides visitors with the opportunity to experience history and become active participants in the drama and patriotic spirit that unfold in the Museum's exhibits and programs. A visit to the Freedom Museum is evocative and interactive. The Museum has been at this location since July 2021, and was previously at the Manassas Regional Airport since July 1999.

Captain Jim Porter (USN Retired) served in the Navy for 26 years. During his career, he accumulated more than 5000 flight hours and thousands of carrier landings on several aircraft carriers. He finished his Naval Career at the Pentagon serving on the Joint Staff and retired from the Navy in 1993. He started the Naval Junior Reserve Officer Training Corps (NJROTC) at Osbourn Park High School in 1993 and taught at Osbourn Park for 18 years, retiring from Prince William Schools in 2010. Since his retirement, he has kept working to educate people about those who served our country in time of need volunteering as a docent giving tours to visitors and VIPs at the Museum. He also volunteers at Osbourn Park to teach classes for the NJROTC program.

From The Chapter President

It's April and Spring has sprung! I hope you are able to get out and about—perhaps toured the tidal basin and took in the cherry blossoms or perhaps you are able to just get out and take a walk in your neighborhood and enjoy the emerging spring blooms. We have resumed our in-person monthly luncheon meetings at the Hibachi and have enjoyed renewing acquaintances with some of our members and welcoming several new

I would love to see some members. additional new faces at our meetings. Please come and join us! Even if you do not want to eat lunch, you can still come to hear our speaker, meet our members and get an update on what is currently going on in NARFE. We have had some great speakers on a variety of topics so far this year updates from a Blue Cross/Blue Shield representative on our federal health benefits, a briefing on the data center planned for Gainesville from a Virginia House of Delegates member, and have learned things we may not have not known about Prince William County history, Ben Lomond Historic Site and Bristoe Station Battlefield Heritage Park, as well as weather forecasting. Please let us know if you have any topics you would like us to explore or speakers you might recommend.

We continue to have a need for Chapter Officers and Committee members. Please contact me (phone number is on p. 6) if you have any interest. As I noted in the past, our officers and committee chairs are serving in multiple positions and we could use your help and some new blood to invigorate our chapter. Our immediate needs include: Second Vice President, Chaplain, Program Committee, National Legislation, Secretary. Even if you do not want to take on the full responsibility of an Officer or Committee Chair position, we can use your help as a committee member or assistant to an officer. The responsibilities and time commitment are not that onerous, particularly if we have a number of members helping out. Please consider helping the chapter by volunteering even if you can only help in a limited fashion.

Mary M. Brandt Interim President Page 2 Manassas Chapter Newsletter

Legislation Update and News of Note

Changes Proposed to Treatment of Federal Fire- fighters' Overtime Pay

On February 28, Rep. Gerald Connolly (D-VA) introduced The Federal Firefighter Pay Equity Act (H.R. 1235) that would require the government to treat time federal firefighters spend on mandatory overtime as overtime for the purposes of making their annuity calculations, which are based on an average of the highest three years of a retiring worker's salary. That change would put the federal government's benefits for federal firefighters more in line with those offered by state and local governments. Currently, the federal government's firefighters work a 72-hour week, of which 19 hours are considered mandatory overtime. While they are paid time-and-a-half for their overtime service, when the government calculates their retirement, it treats all 72 hours as regular work time. The bill also includes a provision that would tasks the Office of Personnel Management with developing regulations within a year to establish that firefighters' "regularly reoccurring" workweeks max out at 60 hours, rather than the current 72 hours. Previous legislation targeted at bringing the federal government's retirement benefits for firefighters in line with state and local employers has been unsuccessful in each of the last three sessions of Congress. Source: Government Executive, March 2, 2023

OPM Director Testifies before Congress

On March 9, the Office of Personnel Management (OPM) Director, Kiran Ahuja, testified before the House Committee on Oversight and Accountability. NARFE submitted a statement for the record outlining NARFE's concerns with OPM and federal benefit programs, along with the association's support of a merit-based civil service. NARFE urged the committee to increase oversight of OPM's Retirement Services Division, highlighting concerns with lengthy delays in receiving retirement and survivor benefits, updating health benefits and making other changes that require the agency's involvement. Additional mention was made about the expected premium increases for the Federal Long Term Care Insurance Program (FLTCIP) and

equitable solutions for enrollees. Those solutions include a partial refund of premiums and tax relief for those who wish to continue their FLTCIP coverage. NARFE's statement also mentioned safeguarding and improving the Federal Employees Health Benefit (FEHB) program, including a call to provide some or additional reimbursement for Medicare premiums and greater integration with Medicare Part D through Employer Group Waiver Plans. These efforts could help lower overall FEHB premiums. Finally, NARFE highlighted the committees' bipartisan effort to advance the Chance to Compete Act, H.R. 159, and warned the committee of attempts to politicize federal service through the reintroduction of Schedule F.

Source: NARFE NewsLine, March 14, 2023

President Biden's 2024 Budget Proposal

President Joe Biden's \$6.9 trillion Fiscal Year 2024 budget proposal, introduced on March 9, would give almost every major federal agency an increase in discretionary spending over this year's enacted levels. Budget boosts in the 2024 plan ranged from 1.6% for the Housing and Urban Development Department to 19.2% for the Environmental Protection Agency. Overall, non-defense base discretionary spending would rise 7.3% over the enacted levels this year, while defense spending would grow 3.3%. The Homeland Security (DHS) and Transportation departments would be the only Cabinet-level agencies to see decreases over 2023 enacted spending levels, with DHS losing 1% and Transportation, 2.9%. The Army Corps of Engineers would see a decrease of 14.4% and the Small Business Administration, 8.2%. The numbers in the budget proposal will change as congressional appropriators set the final spending levels. President Biden also proposed a 5.2% average pay raise for both civilian federal employees and military service members for next year. The figure marks an increase over the 4.6% pay hike federal workers received in 2023, and would be the highest proposed pay hike federal employees have seen since the Carter administration implemented a 9.1% average pay increase in 1980. The budget documents do not specify what portion of the raise will be dedicated to across-the-board increases in basic pay, although traditionally presidents have set aside 0.5% of an overall pay raise figure for average boosts in locality

Source: Government Executive, March 9, 2023

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dent Biden's 2024 Budget Proposal

Act and the bipartisan infrastructure measure security of federal employees and retirees. Congress approved in 2021.

Source: Government Executive, March 15, 2023

WEP/GPO Repeal Update

The Social Security Fairness Act of 2023, H.R. 82/S. 597, which would repeal the windfall elimination provision (WEP) and the government pension offset (GPO), has received bipartisan support early in this Congress. The House bill, H.R. 82, has already garnered 200 cosponsors, just 18 shy of a majority, and 90 shy of the 290 cosponsors needed to trigger the House Consensus Calendar rule process that would require either committee advancement or a floor vote. The Senate companion bill, S. 597, has now reached 35 cosponsors. NARFE is urging members to send a message to their lawmakers urging their support.

Source: NARFE NewsLine, March 21, 2023

Potential Impacts on Federal Benefits from **Debt Limit Talks**

With upcoming debt limit and budget negotiations on the horizon, one of the most conservative House Republican caucuses outlined its policy priorities to reduce spending, including cuts to earned federal retirement and health benefits. Specifically, they are proposing: basing annuities on an employee's highest five years of earnings rather than the current three; increasing the employee share of employee contributions to the

Federal Employees Retirement System (FERS); reducing or eliminating cost-of-living adjustments (COLAs) Government Workforce to Grow Under Presi- for the FERS and Civil Service Retirement System; eliminating the FERS Annuity Supplement; and reduc-The Biden administration is looking to add ing the rate of return of the Thrift Savings Plan (TSP) G 82,000 employees in Fiscal Year (FY) 2024, a fund. Additional proposals would raise the employee 3.6% increase that would bring civilian federal share of FERS contributions to the highest current perrolls to their highest levels since World War II. centage for all current FERS employees, create a TSP-Nearly every federal agency would receive a only retirement system, voucherize the government funding boost in President Biden's FY 2024 share of Federal Employee Health Benefit program prebudget, and all but one major agency is anticipat- miums, and implement Chained-CPI for all government ing adding staff as a result. Some of the hiring is COLAs. The caucus is calling on Congress to codify still aimed at making up for losses sustained dur- procedures to prioritize certain payments before others ing Obama-era budget caps and Trump-era tar- in the event of default, which would most likely delay geted reductions, though much of it is for imple- federal annuity payments. NARFE will continue to menting major new initiatives President Biden monitor the debt ceiling debate and is committed to has ushered into law like the Inflation Reduction pushing back on any proposals that harm the retirement

Source: NARFE NewsLine, March 28, 2023

Note: Congress will take its first extended recess **April 3-17**

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NARFE WEBINARS

Upcoming NARFE Webinars:

Tax Planning for Federal Retirees: It's What You Keep That Counts

Thursday, April 6, 2023 | 2 P.M. EST

As Ben Franklin once said, nothing is certain except death and taxes. Although true, proactive tax planning can help retirees increase their after-tax income and improve quality of life. Unfortunately, many retirees fail to implement any tax planning strategies and needlessly give up hundreds, if not thousands, of dollars each year to unnecessary taxes.

In this webinar, Mark Keen, CFP®, will provide a brief overview of the U.S. tax system, how retiree income sources are taxed, and examples of how income taxes and stealth taxes can erode spending power and the value of retirement accounts. The webinar will introduce participants to commonsense strategies they may use to maximize after-tax income.

This presentation will help you understand:

- How the U.S. tax system works
- How federal benefits are taxed:
- CSRS annuity
- FERS annuity
- Social Security
- TSP withdrawals
- Strategies to minimize taxes on TSP withdrawals
- Why delaying TSP withdrawals may be a bad idea
- How investments held outside of a retirement plan are taxed
- Stealth taxes:
- Medicare Part B premiums and IRMAA
- Social Security tax torpedo
- Net Investment Income Tax
- How to use Qualified Charitable Donations to reduce taxes
- The TSP's mandatory withholding rules and why it's not your actual tax liability.

It's vital to incorporate tax planning into your overall financial strategy. Knowing how to maximize the after-tax value of your hard-earned savings can turn a good retirement into a great retirement.

REGISTER TODAY

Recent NARFE Webinars:

How to Prepare for Long-Term Care: Aging Gracefully While Financially Secure

Tuesday, March 14

Long-term care can include not only financial burdens, but emotional costs: to an adult who no longer can do the normal daily activities without help, and to a spouse, parent or other loved one who must bear the physical burden of becoming a caregiver, which can involve lifting, bathing a helping a family member with dressing or other personal care needs. In this webinar, NARFE federal benefits experts Tammy Flanagan and Mark Keen, CFP, will guide you through how to plan and prepare – emotionally and financially – for the prospect of future long-term care costs.

<u>Click here</u> to find links to dozens of valuable, expert-led presentations that you can watch on demand, anytime, anywhere. And remember, this is just one of many exclusive NARFE resources available to help you get the most out of your federal benefits, and one of the many reasons it pays to be a NARFE member.

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Previous Chapter Meeting, March 15th

Chapter 356 held its regular monthly meeting, with 12 members and guests present. Guest speaker, Kevin Pawlak, Historic Site Manager, Prince William County, gave a presentation on Ben Lomond Plantation and Bristoe Station Battlefield.

Mr. Pawlak indicated that he is responsible for Ben Lomond and Bristoe Station, two of the 15 historical sites that are owned and operated by Prince Willian County. Ben Lomond was one of a number of plantations that were owned by Robert Carter III in Colonial Virginia. His grandson, Benjamin Tasker Chinn, inherited the 6,000 acre property in 1830 and by 1832 had built a two -story main farm house, along with a dairy, smokehouse and slave quarters. Chinn leased the property to the Pringle family prior to the Civil War. The farm house was requisitioned by the Confederate forces and used as a hospital following the 1861 First Battle of Manassas, due to its proximity to the battlefield. Signatures of Federal soldiers who occupied the property in 1862 are still visible today in the house. Today Ben Lomond, now comprising only six acres, houses the Pringle House Hospital exhibit and an on-site slave quarters, which is the only surviving of three slave quarters built on the property and the only slave quarters open to the public in Prince William County. The Ben Lomond Historic Site can be toured Friday through Monday from 10 a.m. to 4 p.m., with guided tours offered at 11 a.m. and 2 p.m., and by appointment. The grounds are open daily from dawn until dusk.

Bristoe Station Battlefield Heritage Park is a 140-acre historic site in western Prince William County where Federal and Confederate soldiers fought the Battle of Kettle Run on August 27, 1862, a precursor to the Second Battle of Manassas, and the Battle of Bristoe Station on October 14, 1863, which effectively ended the Army of Northern Virginia's last major offensive campaign of the Civil War. Confederate soldiers encamped here after the First Battle of Manassas and many of those soldiers who died primarily from disease are buried there. Of five cemeteries known to exist at Bristoe Station only one has been located so far and, although there are very few headstones, one can see the indenta-Guided tours are offered May tion of grave sites. through October on the second and fourth weekends at 11 a.m., 1 p.m. and 3 p.m. and year-round by appointment. The 3-mile walking trail and grounds are open daily from dawn until dusk for self-guided tours. Additional information can be found at www.pwcgov.org/ history. Mr. Pawlak can be contacted directly at KPaw-lak@pwcgov.org or by phone at 703-367-7872.

A short business meeting was conducted after the presentation, with officer and committee reports. The Minutes of the February 15 chapter meeting, as reported in the Newsletter, were approved, and the Treasurer's Re-The current chapter membership port was adopted. stands at 129. Interim President Brandt referred members to the Chapter Newsletter for national legislation updates and noted that President Biden had introduced his FY 2024 budget proposal that includes a 5.2% pay increase for federal workers. She also referenced new legislation that has been introduced in the House which would require the government to treat time federal firefighters spend on mandatory overtime as overtime for the purposes of making their annuity calculations (see p. 2 for additional information). Brandt also encouraged members to attend the upcoming Virginia Federation of NARFE's annual conference in Hampton Roads. The raffle for the Alzheimer's Fund collected \$49, with the winner donating her share.

The next regular monthly meeting for Chapter 356 is scheduled for April 19 at the Hibachi Buffet. Our Executive Committee meetings are held via Zoom at 1:00 on the first Tuesday of each month. All members are welcome to attend the committee meetings and any member wishing to do so should contact one of the chapter officers to obtain the Zoom link.

Mary M. Brandt, Secretary



Guest speaker, Kevin Pawlak, Historic Site Manager, Prince William County

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Alzheimer's Corner Marilyn Markman, RN

Blood test update

Hot off the press - almost. NIH news 2/10/2023 - NIH researchers have developed a new blood test that can detect Alzheimer's disease promoting compounds in the blood before symptoms emerge. Great, this should be an easy article to write. Not so fast - you know, anything involving science and research gets involved.

Let's start with the new test. One of the first stages of Alzheimer's involves the formation of toxic aggregates called "oligomers" of the protein amyloid beta (AB) - we have heard of this protein. These oligomers can start to form more than a decade before symptoms appear. Early diagnosis would allow for strategies to intervene before irreparable brain damage occurs.

Aside from NIH, researchers at Mayo Clinic, University of Pittsburgh and numerous other colleges, universities and countries are working on early detection. You can go to my friend Google for more information and all the scientific facts on all the research.

So, can we get tested? As of 2022, there are 3 commercially available Alzheimer blood tests for U.S. citizens but only one may be covered by insurance companies. As of 10/2022, none of them are covered by the Centers for Medicare and Medicaid Services.

1. Precivity ADTM by C2N Diagnostics - tests for 2

forms of beta amyloid proteins called AB42/40 in the blood as well as determine what form of APOE gene you carry. Carrying the APOE4 gene increases the risk of Alzheimer's. APOE2 may provide protection against developing Alzheimer's. On the market since 2020, not covered by insurance, cost \$1,200.

- 2. Simoa pTau 181 test by Quantris available since July 2022, measures the level of protein called p-181. Not covered by insurance, no cost mentioned.
- 3. Quest-AD Detect by Quest Diagnostics like Precivity this test measures AB42/40 ratio in blood. Available since May 2022, cost \$500, covered by certain innetwork health providers.

There is a wealth of information available and it can get very technical and confusing. Thank goodness through our NARFE contributions, we are supporting knowledgeable researchers who are working hard to treat, and eventually cure, this awful disease!

Our chapter helps to support Alzheimer's research through fund-raising activities at our monthly chapter meetings. You can help to support our chapter's fundraising goal with your donations. Checks should be written out to "NARFE Alzheimer's Research" and in memo write "NARFE Chapter 356". Send checks to:

NARFE Chapter 356 8818 Cather Ave. Manassas, VA 20110-6104

Your checks will be forwarded to the Alzheimer's Association through NARFE. You will receive confirmation from us as well as the Alzheimer's Association.

Chapter 356 Membership Report for March 2023

1 new member 1 reinstatement

Welcome to our Chapter
Buenos Walker

Chapter 356 membership as of March 31 is 130 members.

CHAPTER 356 OFFICERS AND COMMITTEES

President (Interim)	Mary Brandt	703-753-3954
Vice President	Priscilla Saboe	703-361-1150
Secretary	Mary Brandt	703-753-3954
Treasurer	Richard Horte	703-368-8767
Membership Comm.	Helen Brooks	703-791-6737
National Legislation	Vacant	
Program Comm.	Vacant	
Public Relations Comm.	Vacant	
Service Officer	Priscilla Saboe	703-361-1150
Sunshine Comm.	Priscilla Saboe	703-361-1150
Alzheimer's Comm.	Marilyn Markman, RN	703-791-4329
Chapter Chaplain	Vacant	
Newsletter Editor	Richard Horte	703-368-8767

Email Address Changes

Notify NARFE or our chapter whenever you change your email address to continue to receive this newsletter.

Manassas Chapter Newsletter Online

We are using the NARFE email system to distribute our newsletter to members. If you are not receiving NARFE email, please contact us or NARFE Headquarters at Member Services (703-838-7760).

The latest newsletter is also available at the Virginia Federation website at www.vanarfe.org/newsletters/. Scroll down to Current Chapter Newsletters, Area IX, Chapter 356.