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MANASSAS CHAPTER NEWSLETTER

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

The Benefits of Proper Waste Management and Recycling, Deborah Campbell, Communications Analyst, Prince William County Solid Waste Division

Next Meeting Date August 16

New Location

Bob Evans 10830 Promenade Ln., Manassas, VA

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

Bob Evans is located at the intersection of Sudley and Balls Ford Roads. Parking entrance is at rear of restaurant on Promenade Lane next to Sonic Drive-in.

Future Meetings:

Chapter luncheon meetings are held on the third Wednesday of each month.

Our Executive Committee is now meeting virtually on the first Tuesday of each month.

The days of tossing it out and letting someone else worry about it is so, 1960s. Today's "eco-citizen" should make a plan for their unwanted items. The trash and ultimately the landfill should be the last resort for many household items because a great deal of what we discard could be reused or recycled even repaired or repur-Prince William County Solid posed. Waste Communications Analyst Deborah Campbell will discuss proper disposal and recycling and the benefits of this behavior on our environment and community.

In her role as Communications Analyst, Deborah educates county residents about appropriate solid waste management practices and the alternatives that the county provides at its solid waste facilities. The major focus of this outreach is Reduce, Reuse and Recycle and the proper disposal of electronics and household hazardous waste. The end goal -preserve landfill space and protect the environment.

Note that county recycling does not include plastic bags and plastic film, such as: grocery bags, food wraps and plastic wrapping on many retail products. Recycling of those items was discussed at our July meeting by a speaker from Trex Company, which makes composite wood decks and fences from plastic film materials.

From The Chapter President

Please come and combat the dog days of summer by joining us for our monthly luncheon—always held on the Wednesday of the month. We are excited to announce that we are going to be moving to a different venue for our monthly chapter luncheon meetings. Starting with our next meeting on August 16, we will be having our luncheon meetings at Bob Evans, which is just a short distance from the Hibachi, located at the intersection of Sudley and Balls Ford Roads. The parking entrance is in the back of the restaurant. When entering the restaurant please tell them you are here for the NARFE lunch and wish to be seated in the meeting room area. We will be ordering off of the menu, which offers various soup, salads, sandwiches and other American luncheon fare, as well all-day breakfast service. Members will be able to pay for their meal after the meeting concludes as you exit. We will gather at 11:30 and our program will begin around 12:15. Remember--new members can enjoy their first lunch on us! Unfortunately, the Hibachi Buffet has closed off its meeting room and is under new management. Despite our best efforts, we have been unable to develop an orderly and non-disruptive process for our meetings and so bear with us as we try something different in the hopes that we can offer you a smoother operation and a more pleasant experience.

Mary M. Brandt Interim President Page 2 Manassas Chapter Newsletter

Legislation Update and News of Note

National Defense Authorization Act

The 2024 National Defense Authorization Act (NDAA), S.2226, passed the Senate on July 27 by a vote of 86-11. The amendment proposed by Senator Marco Rubio (R-FL), which would have prohibited Thrift Savings Plan (TSP) investment in a country or security of concern, as defined by the Director of National Intelligence in its Annual Threat Assessment, was defeated by a vote of 55-42. NARFE opposed the Rubio amendment, which would have prohibited investments in securities issued by Hong Kong and thus would force the TSP to close its International Stock Fund and to close its recently created Mutual Fund window. The amendment submitted by Senator Tim Kaine (D-VA) on July 14 to attach the Saving the Civil Service Act in an effort to bar the president from creating any new job classifications within the excepted service aside from the five that existed in September 2020, effectively requiring the president to seek congressional approval to add new job categories, such as Schedule F, and a similar amendment proposed by Senator Dianne Feinstein (D-CA), were not considered by the full Senate. The House passed its version of the bill on July 14 by a party-line vote of 219-210. The House bill authorizes defense programs with spending up to \$866 billion and a 5.2% military pay raise, although the budget authority for such spending is subject to passage of congressional appropriations. The two chambers will now need to work toward reconciling the two bills when they return from their August recess.

Source: Government Executive, July 14, 2023; NARFE NewsLine, July 18, July 25, and August 1, 2023

Military Construction/Department of Veterans Affairs FY 2024 Appropriations

The House on July 27 passed its first of twelve 2024 appropriations bill, the Military Construction-VA appropriations bill, by a 219-211 vote along party line. The House bill would provide \$17.5 billion for military construction projects and \$137.8 billion in

nondefense discretionary spending for veterans' medical care. Current law provides \$19 billion for military construction and \$135.2 billion in nondefense discretionary spending for veterans' health care. The legislation does not include any dedicated funding for the Defense Department to clean up chemical contamination on the more than 700 military sites throughout the country where they have been detected. The bill also targets the funding of gender-affirming care for transgender veterans, the display of LGBTQ Pride flags and diversity, equity and inclusion training and would roll back a rule sought by the VA that would allow taxpayer funding of abortions when the health of a pregnant veteran is endangered, along with other limited circumstances. The legislation would also bar the Biden administration from closing the Guantánamo Bay detention facility in Cuba.

Source: Government Executive, July 28, 2023

FY 2024 Financial Services and General Government Funding

Both the House and Senate Committees on Appropriations advanced their versions of the fiscal year 2024 Financial Services and General Government (FSGG) appropriations bills. This legislation funds the Office of Personnel Management (OPM) and plays an important role in determining the 2024 federal employee pay raise. The House FSGG bill would provide OPM with a total of \$373 million in FY 24. This represents a 12 % decrease in funding provided in FY 23. The committee -approved legislation also keeps language that would effectively force the end of the Thrift Savings Plan mutual fund window and force agencies to return to telework policies in place before the pandemic. The legislation remains silent on the 2024 federal employee pay raise, making it more likely that the President's proposed 5.2 % increase would go into effect. The accompanying House committee report maintains previously NARFE-provided language expressing congressional concern with OPM Retirement Service customer service levels and would require OPM to publicly report initial retirement claim and adjustment processing times, along with quarterly congressional briefings on processing delays and issues surrounding OPM's call center. The report language also directs OPM to

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brief the committee on its plan to monitor, identify and remove ineligible family members from Source: NARFE NewsLine, July 18, 2023 the Federal Employees Health Benefits (FEHB) program. The Senate FSGG appropriations bill would provide OPM with a total of \$457 million in FY 24, roughly \$35 million more than the total enacted for OPM in FY 23. The bill was also silent on a federal employee pay raise. The Senate appropriations committee's accompanying report recommended \$35 million for the new Postal Service Health Benefits program, improvements to Retirement Services, and IT modernization improvements, thus addressing some of NARFE'S concerns. The Senate report differed on telework policies, directing OPM, OMB and agencies analyze how telework affects agency productivity. The report language also called on OPM to work on ways to reduce hiring times and continue to report to the committee on processing retirement applications. Both the House and Senate FSGG bills await floor votes.

Source: NARFE NewsLine, July 18, 2023

New Social Security Legislation

On July 12, Ranking Member of the House Ways and Means Social Security Subcommittee, Rep. John Larson (D-CT) and Sen. Richard Blumenthal (D-CT) introduced the Social Security 2100 Act, along with nearly 200 cosponsors. The NARFEendorsed bill would repeal the windfall elimination provision (WEP) and the government pension offset (GPO), and would extend the solvency of the Social Security Trust Fund, provide a 2% across-the-board benefit increase, improve cost-of-living adjustments (COLA) by basing them on changes in the consumer price index for Americans aged 62 and older (CPI-E), and improve survivor benefits for middle-income widows and widowers from two-income households. Expanded benefits provided by the bill and extension of solvency would be financed by applying social security taxes to earnings above \$400,000 per year (with credit towards future benefits), and applying a 12.4 % net investment

income tax for taxpayers earning more than \$400,000 per vear.

The House recessed on Thursday, July 27 and will resume session on Tuesday, September 12; the Senate was scheduled to be in recess beginning July 31 and reconvening on September 5.

NARFE's Grassroots Advocacy Month

Since Congress is on recess and members return to their home districts in August, NARFE has designated August as its Grassroots Advocacy Month. Members are encouraged to engage their Representative and Senators regarding NARFE issues. NARFE is urging members to contact your lawmakers and urge them to cosponsor NARFE'S legislation priorities of repealing WEP/GPO and supporting Equal COLA.. (Click on the links to the NARFE Legislative Action Center to use NARFE'S sample letters.)

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NARFE WEBINARS

Upcoming NARFE Webinars:

Thrift Savings Plan: Should You Stay or Should You Go?

Thursday, August 31 | 2 p.m. ET

The cost of the Thrift Savings Plan's investment funds have increased, while the cost of comparable investments available outside of the TSP have decreased. Therefore, it's important for TSP participants to understand all of their options; the TSP may or may not be the best choice for the needs of all retirees, depending on their situation.

In this NARFE Federal Benefits Institute webinar, Mark Keen will help you better understand your options. He'll detail the benefits and drawbacks of the TSP system while highlighting other investment options and opportunities, allowing you to make an informed decision on what savings plan will best suit you.

This webinar will address the following questions and topics:

- Why a retiree younger than 59% should stay with the TSP
- The pros and cons of moving your money to an IRA as a retiree
- Investment options
- Withdrawal options
- Tax implications
- What to look out for/avoid when moving money out of the TSP
- The best way to transfer money from the TSP to an IRA
- How to choose an IRA custodian
- TSP withdrawals versus IRA withdrawals
- Process
- Spousal consent
- Timing
- How to utilize Qualified Charitable Distributions
- Whether a surviving spouse should maintain a TSP Beneficiary Participant account

REGISTER NOW

Recent NARFE Webinars:

Debunking Federal Retirement Myths Wednesday, July 19

Many current and retired civil servants wrongly assume that it's impossible to fully understand their federal benefits, let alone select the best options for their situations. To help you better plan for your future, NARFE federal benefits experts Tammy Flanagan and Mark Keen will highlight some of the common myths and misconceptions around the federal retirement process, giving federal employees planning to retire in the next several years an understanding of what to expect, as well as provide those who are living in retirement a more accurate picture of their benefits.

This webinar will address the following questions:

- Is there a "best date" to retire?
- Is it better to claim Social Security as soon as possible or wait until the full retirement age or even age 70?
- Is it really a good idea to pay off your mortgage with your TSP balance in the year you retire?
- Since you have health insurance that lasts a lifetime, do you really need to enroll in Medicare Part B?
- Is it better to retire before age 62 if you are eligible for the FERS Special Retirement Supplement?
- Do you need a survivor annuity from your spouse if you have your own retirement benefit?
- Do retirees need to maintain life insurance?
- Do retirees need to have long-term care insurance?

<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, July 19th

Chapter 356 held its regular monthly meeting, with 13 members and guests present. Guest speaker, Emily Whitacre, Materials Sourcing & Promotions Coordinator, Trex Company, gave a presentation on how the company uses recycled materials to produce wood decking and railing.

Ms. Whitacre noted that the Trex Company is the world's largest manufacturer of wood alternative decking and railing and the largest U.S. recycler of polyethylene film and packaging. The company, founded in 1996, was originally called Mobile 1 and traces its origins to a pig farmer who wanted to find a way of reusing the plastic food bags that he used to feed his pigs. Trex has a manufacturing plant in Winchester, Virginia and also in Nevada, with a recently announced third site to be built in Arkansas. It employs approximately 1,600 full time employees. Its products are sold all over the United States and in 43 countries overseas. Trex products are made from wood waste, such as chips and sawdust that it purchases from flooring and cabinet manufacturers, and from recycled polyethylene bags and packaging that comes from various commercial and community resources. Whitacre indicated that Trex recycles 300-400 million pounds of polyethylene every year. Trex coordinates over 3,300 school and community recycling programs, which has resulted in recycling over two million pounds of plastics in 2022 alone. The decking material itself can be recycled, ground up and reused over and over again. Trex never trademarked its products since it did not want to reveal its processing secrets and thus there are other companies that sell decking products under the Trex name. Ms. Whitacre encouraged members to become an active participant in recycling and noted that in addition to plastic bags, other items such as, newspaper sleeves, dry cleaning bags, bubble wrap (frequently used in Amazon delivered products), ziplock and other reclosable bags, cereal box liners and bread bags, can all be reused. Trex participates with a number of recycling partners that serve as collection points for all

of the products listed above. In Virginia, these include Food Lion, Giant, Goodwill, Harris Teeter, Kohl's, Kroger's, Safeway and Wegman's. Additional information can be found at https://NexTrex.com.

A short business meeting was conducted after the presentation, with officers and committee reports. The Minutes of the June 21 chapter meeting, as reported in the Newsletter, were approved and Treasurer's report presented. To date, the Chapter has donated \$521 to the Alzheimer's Fund. The current chapter membership stands at 126. Interim President Brandt referred members to the Newsletter for information on national legislation and reported on efforts by the Virginia Federation of NARFE (VFN) to develop the 2024 VA State Legislative Plan, which is focused on garnering an exemption of a portion of the Civil Service Retirement System annuitants' pension from VA State taxation and increasing the age deduction for those over 65 so that it is means tested and thus the amount of the deduction would increase beyond the current \$12,000 limit. John Bankson was introduced as the new VFN Area IX Vice President and he reported on a recent VFN meeting that stressed the need to recruit new members into NARFE. He suggested posting notices of chapter meetings on internet sites such as "next door" and "patch" The raffle for the Alzheimer's Fund netted \$24 for Alzheimer's Research. The next regular monthly meeting for Chapter 356 is scheduled for August 16. The next Executive Committee meeting will be held via Zoom at 1:00 on August 1, the first Tuesday of the month; all members are welcome to attend the committee meeting and any member wishing to do so should contact one of the chapter officers to obtain the Zoom link.

Mary M. Brandt, Secretary Page 6 Manassas Chapter Newsletter

Alzheimer's Corner Marilyn Markman, RN

Good things are happening in the Alzheimer's medicine world. Leqembi (Lecanemab) has FDA approval and Donanemab will probably be approved by the end of the year. Both of these medications are administered by IV and both are for early onset.

So, what else is happening in the Alzheimer's world? One interesting article about wildfires and Alzheimer's caught my eye. Adam Schuller, a researcher in bimolecular science at Boise State University, wrote about links between wildfires and brain health. He wrote that "wildfire smoke is a mixture of chemicals and tiny particles that are small enough to evade the body's defenses and directly affect the lungs." But damage may not stop there. "There is data that suggest wood smoke exacerbates symptoms of cognitive decline such as loss of memory to motor skills." He went on to write there are different possibilities such as: particles are inhaled and travel - lung to blood to brain; or particles stay in the lung, but send inflammatory signals through blood to the brain; or particles go directly to the brain through the nose by following nerve bundles. However this may happen, what can we do? Stay alert to wildfire smoke warnings, change filters on furnaces and air conditioners regularly, and wear an N95 mask (here we go again) outside when air quality is poor. Cloth masks will not do a

good job filtering wildfire particles. "As the planet warms and the West continues to dry, wildfire smoke is likely to become a more common feature of summer. It's important to understand the health risk so you can protect yourself."

How else can we help ourselves (besides the above suggestions)? We know hearing is a big factor, so wear hearing aids when necessary. Diet and exercise is always mentioned for self care. Brain exercise - puzzles, word games etc. are also good.

Back in December 2022, the Washington Post had an article "Why taking up a hobby might keep dementia at bay." David Merrill, an adult and geriatric psychiatrist and director of Pacific Brain Health Center in Santa Monica, Calif., suggests we use the word "pursuit" instead of "hobby" as it elevates the concept of an activity to something demanding, something requiring concentration or collaboration. "Our brains are like other parts of the body. "Use it to lose it" is not just a hypothesis. It is a basic biologic fact that holds true for our brains as well as our muscles or bones.

This December 2022 article has a lot of information so I will continue this next month. Meanwhile - while you are deciding what hobby (pursuit) you would like to pursue, continue to help NARFE contributions to Alzheimer's research with your donations.

Chapter 356 Membership Report for July 2023

1 new member 5 dropped for nonrenewal 1 passed away

> Welcome to our Chapter Nira Sheppard

> > *In Memoriam*William Brooks

Chapter 356 membership as of July 31 is 125 members.

Email Address Changes

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

CHAPTER 356 OFFICERS AND COMMITTEES

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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.