

November 2023



MANASSAS CHAPTER NEWSLETTER

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

Chapter email:
narfe356@hotmail.com

Next Meeting Date

November 15

Bob Evans
10830 Promenade Ln.,
Manassas, VA

Lunch
11:30 AM

Program
12:30 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.



Senior Scams and Personal Safety, Master Police Officer Raleigh Harris, Community Liaison Officer, Prince William County Police Dept.

We have scheduled an update of a presentation we had several years ago on an issue of particular concern to seniors. With advancements in technology, scammers seem to always be one step ahead of us. Officer Harris will give an overview on recent senior scams, as well as the resources available if an incident occurs. He will also discuss ways to keep your financial accounts and identity safe from fraud. Come to our meeting to learn how to protect yourself from these intrusions as well as how to secure your personal safety in your daily activities.

Officer Harris has 23 years of service in numerous sections of the Prince William County Police Department including 8 years serving as a detective.

From The Chapter President

As we turn the monthly calendar to November, let us take a moment to thank our Veterans for their service to our country. I also send warm wishes to all of our members for a Happy Thanksgiving. It has always been one of my favorite holidays—one that I associate with family, friends, food and football! Just a reminder that Open Season for changing or enrolling in the Federal Employees Health Benefit Plans, including the Federal Employees Dental and Vision Programs, begins **November 13** and ends **December 11**. See the Minutes of the October Chapter meeting on page 5 for information on the Anthem Blue Cross/Blue Shield plans. Additional benefit information and plan brochures are avail-

able on www.opm.gov. Congressman Gerry Connolly (D-VA) will hold his annual Open Season Workshop for federal employees and retirees on Saturday, November 18 from 10 AM to 1 PM at the Fairfax County Government Center: 1200 Government Center Parkway, Fairfax, VA 22035.

I am pleased to announce that we held the chapter annual meeting last month and elected the following officers for the coming year: President, Mary Brandt; Vice President, Priscilla Saboe; Treasurer, Richard Horte; and Secretary, Carol Campbell. Thanks to all of our members who attended and helped us achieve the necessary quorum and thanks to Priscilla, Richard and Carol for volunteering to serve as Chapter Officers. And thanks also to Helen Brooks and Marilyn Markham for agreeing to continue as our Membership and Alzheimer's Committee Chairs.

We are pleased to continue to see new faces and some additional familiar faces at our meetings. If you haven't joined us yet for our chapter luncheon at our new location, Bob Evans, please consider doing so. You will find good fellowship and good food—breakfast is served all day or you can order off of the lunch menu—and this month we look forward to hearing about how to protect ourselves from senior scams

Mary M. Brandt,
President

Legislation Update and News of Note

2024 COLA

On October 11, the Social Security Administration announced a 3.2% cost of living adjustment (COLA) for Social Security recipients in 2024. Federal annuitants in the Civil Service Retirement System (CSRS) will also receive a 3.2% COLA, while those federal retirees in the Federal Employees Retirement System (FERS) will receive a 2.2% COLA. When CSRS sees an increase of under 2%, FERS retirees receive the full COLA, while if the adjustment is between 2% and 3%, FERS enrollees only receive a 2% increase. If the CSRS COLA is 3% or more, FERS retirees receive the same COLA as CSRS retirees, minus 1 percentage point. As was the case for the last two years, the 1 percentage point difference between CSRS and FERS COLAs for 2024 has revived calls for Congress to pass the Equal COLA Act, legislation most recently introduced last February to ensure retirees in both systems receive the same annuity increase each year. NARFE President William Shackelford stated that “while NARFE celebrates the COLA announcement, not all in the federal community will reap its full benefits. This inequitable policy, enacted in the 1980s with the creation of FERS, fails to fully protect the earned value of FERS annuities.”

Source: Government Executive, October 12, 2023

2024 Federal Employees Health Benefit (FEHB) Premiums

OPM has announced that Federal employees and annuitants will, on average, pay 7.7% more in FEHB premiums next year. OPM cites increased cost and use of prescription drugs, emergency room care, and outpatient care as the primary reasons for the increase in premiums. For the 156 FEHB plans available in 2023 and 2024, premiums will decrease in 28 plans, stay the same in 15 plans, increase below the 7.7% average in 64 plans, and increase above the 7.7% average in 49 plans. Almost two-thirds of federal employees are enrolled in one of the Blue Cross Blue Shield plans—Standard, Basic, or FEP Blue Focus. Basic increased above the all-plan average, Standard increased just below the average, and FEP Blue Focus increased well below the average. For 2024, FEDVIP dental plan premiums will increase 1.4% on average and FEDVIP vision plan premiums will increase by 1.1%.

Source: Government Executive, October 4, 2023

Medicare Premiums to Rise in 2024

Healthcare premiums will rise next year for the nearly 66 million Americans enrolled in Medicare Part B, accord-

ing to the Centers for Medicare & Medicaid Services (CMS). The standard monthly premium for enrollees who file an individual tax return with a modified adjusted gross income (AGI) of equal to or less than \$103,000 and for enrollees who file a joint return with a modified AGI equal to or less than \$206,000 will be \$174.70 for 2024, an increase of \$9.80 or 6% from the \$164.90 paid in 2023. The annual deductible for all Medicare Part B beneficiaries will be \$240 in 2024, an increase of \$14 from the annual deductible of \$226 in 2023. Since 2007, Medicare Part B beneficiaries with higher incomes pay more in monthly premiums. The 2024 Part B total premiums for high-income beneficiaries can be found on the CMS website. The increase in the 2024 Part B standard premiums and deductibles are mainly due to projected increases in health care spending that are driving prices higher and, to a lesser degree, having to repay providers for underpayment from 2018 to 2022.

Source: USA Today, October 13, 2023; www.cms.gov

Death Benefits for Federal Workers Who Lose Their Lives in the Line of Duty

On October 4, Reps. Gerald Connolly (D-VA) and Brian Fitzpatrick (R-PA) introduced in the House the Honoring Civil Servants Killed in the Line of Duty Act ([H.R. 5883](https://www.congress.gov/bills/118/5883)). The bill would provide an enhanced death gratuity payment (adjusted annually) to beneficiaries of federal employees who die in the line of duty, without any reduction due to other benefits. Companion legislation ([S. 3029](https://www.congress.gov/bills/118/3029)) was introduced in the Senate by Senator Kyrsten Sinema (I-AZ), Bill Hagerty (R-TN), Alex Padilla (D-CA), and Josh Hawley (R-MO) and on October 25, the Senate Homeland Security and Governmental Affairs Committee voted to advance the bill that would increase the amount of money the family of a federal worker who died of injuries sustained while on the job for the first time since 1997. Death gratuity payments would increase from the current \$10,000 to \$100,000, while the amount the federal government covers for funeral expenses would increase from \$800 to \$8,800. Before advancing the bill to the Senate floor for consideration, the committee accepted an amendment from Sen. Rand Paul (R-KY) to increase reporting requirements associated with the administration of the newly updated death benefits to the Comptroller General. The House bill has yet to be acted upon.

Source: NARFE NewsLine, October 17, 2023; Government Executive October 26, 2023

Telework Policy

Senator James Lankford (R-OK) introduced the Telework Reform Act of 2023 ([S.3015](https://www.congress.gov/bills/118/3015)) on October 12, which is designed to solidify current telework policies and improve the management and transparency of telework programs. The

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bill redefines telework, codifying existing rules permitting federal workers the flexibility to work from approved locations beyond their usual office, even from their homes. It enforces annual reviews of telework agreements, mandates training for managers, and focuses on improving performance management, data accuracy and cybersecurity. The legislation also opens doors to noncompetitive appointments for high-performing former federal employees, veterans, and spouses of U.S. Armed Forces members or law enforcement officers, specifically for remote work positions.

Source: NARFE NewsLine, October 17, 2023

Revamping Federal Agencies' Customer Service

Senators Gary Peters (D-MI), James Lankford (R-OK) and John Cornyn (R-TX) introduced The Improving Government Services Act ([S. 2866](#)) in September and publicized the bill on October 17. The legislation is aimed at improving and "streamlining" federal agencies' customer service across platforms, in part by adopting practices already employed in the private sector. The bill tasks federal agencies that provide services to members of the public to develop annual customer experience action plans and submit them both to the director of the Office of Management and Budget and to the Congress. Under the bill, the annual documents must propose strategies that adopt "human-centered" practices like outreach, assistance enrolling or navigating services, making forms easier to access and reducing administrative burdens.

Agencies would also be expected to come up with ways to coordinate with each other to reduce the need for members of the public to interact with multiple agencies over a single service and to look for ways to incorporate practices already adopted in the private sector, such as online services, call-back functions at call centers and better training for employees who provide customer service. The bill would also require agencies to report to Congress about the average amount of time it takes a member of the public to receive a service, such as passports, veterans' records, Social Security benefit determinations and the federal retirement process, all of which have been subject to backlogs in recent years. Plans formulated under the bill also would be expected to include information on plans to improve customer service for up to a decade. The Senate Homeland Security and Government Affairs Committee voted 10-1 on October 25 to advance the legislation to the Senate floor. The committee rejected multiple amendments offered by Senator Rand Paul (R-KY), including sunsetting the bill's provisions after two years, blocking agencies from using new appropriations to implement their customer service strategies, and requiring

agencies to fire "five senior employees" if they do not meet the goals laid out in their annual action plans and redirecting their salaries to frontline customer service workers. Paul was the sole vote in opposition to the bill.

Source: Government Executive, October 18 and 26, 2023

Retirement Credits for Temporary Federal Work

On October 19, Reps. Derek Kilmer (D-WA), Gerald Connolly (D-VA), Don Bacon (R-NE) and David Valadao (R-CA) reintroduced the Federal Retirement Fairness Act ([H.R. 5995](#)), which would allow employees enrolled in the Federal Employees Retirement System who began their careers in government as temporary workers to make catch-up contributions to their defined benefit pensions to cover for the time before they had permanent positions and were unable to contribute to their retirement accounts. The legislation was last introduced in 2021, but failed to garner support.

Source: Government Executive, October 23, 2023; NARFE NewsLine, October 24, 2023

Federal Worker Retirement Processing Backlog Hits Record Low

On October 5, the Office of Personnel Management (OPM) reported that its retirement backlog hit a six-year low as it fell to 15,852 pending cases at the end of September, the lowest it has been since the inventory briefly fell to around 14,000 claims in 2017. OPM's goal is a "steady state" of 13,000 pending retirement claims at any given time. On a monthly basis, the average processing time fell from 74 days in August to 70 in September, while the average time for fiscal 2023 was 77 days. OPM has sought to develop a plan to make the retirement process less paper-based. Between now and 2026, the agency will pilot a "digital retirement system" as well as move to electronic retirement records and an online retirement application process. In the interim, OPM is focusing on ways to make the retirement process more transparent for federal workers, as well as educate them on how to properly apply for retirement, since human error during the application process is the principal cause of delays in processing a claim. In May, OPM published a new guide for navigating the federal retirement process, including a breakdown of what agencies are responsible for which phase of the process, a checklist of steps federal workers can take to ensure their retirement claim is processed quickly, as well as an estimated timeline for each step in the process, updated on a monthly basis.

Source: Government Executive, October 6, 2023

NARFE WEBINARS

Upcoming NARFE Webinars:

Choosing the Best FEHB Plan: Medicare Edition

Thursday, November 2 | 2 p.m. ET

With hundreds of FEHB plan choices, federal retirees may feel paralyzed when choosing the best health plan to fit their needs. This webinar will assist retirees who are eligible for or enrolled in Medicare in understanding the importance of choosing a health plan that works well with Medicare. NARFE federal benefits expert Tammy Flanagan will walk you through how to choose the best health care plan to coordinate with Medicare.

[REGISTER NOW](#)

Prescription Drug Benefits for Federal Annuitants in 2024 and Beyond

Thursday, November 9 | 2 p.m. ET

For most federal retirees, Medicare Part D has been of little value; FEHB prescription drug coverage was as good an option (or better), without the need to pay an extra premium. However, with the passage of the Inflation Reduction Act, Medicare Part D benefits have strengthened considerably, becoming a more attractive option. Kevin Moss of Consumers' Checkbook will join NARFE to walk you through the process of deciding if Medicare Part D is right for you.

[REGISTER NOW](#)

Choosing the Best FEHB Plan: Retirees Without Medicare Part B

Wednesday, November 15 | 2 p.m. ET

With hundreds of FEHB plan choices, federal retirees may feel paralyzed when choosing the best health plan to fit their needs. But choosing the right plan is not only about your health—it's critical for financial security as well. This webinar will provide those without Medicare Part B some action items for Open Season to help narrow down the choices under FEHB.

[REGISTER NOW](#)

Recent NARFE Webinars:

To B or Not To B (Whether or Not To Take Medicare Part B)

Thursday, October 12

As an active or retired federal employee, you are entitled to Federal Employees Health Benefits (FEHB) coverage while working and in retirement. When you turn 65, you're also eligible for Medicare. While Medicare Part A is premium-free, Medicare Part B includes significant premium costs. What are the pros and cons to adding Part B to your FEHB coverage? What about delaying enrollment?

BlueCross BlueShield's FEP Medicare Prescription Drug Program

- Tuesday, October 24

New for 2024, the Blue Cross and Blue Shield (BCBS) Government-wide Service Benefit Plan, also known as the Federal Employee Program® (FEP®), will introduce the FEP Medicare Prescription Drug Program. FEP members with Medicare Part A and/or Part B will be eligible to enroll in a new Medicare Part D drug plan that offers additional approved prescription drugs in some tiers and lower out-of-pocket costs for high-cost drugs, with no separate premium.

Understanding the Pros and Cons of Medicare Advantage Plans -

Thursday, October 26

Retirees who are eligible for Medicare may face confusing choices when it comes to choosing the best health plan. Among the most heavily advertised choices are Medicare Advantage plans. Federal retirees have the option of adding Medicare Advantage (MA) coverage to a Federal Employees Health Benefits (FEHB) plan, or they may decide to suspend their FEHB coverage to enroll in an MA plan that is open to the public. It is important to understand the difference between these two options and the impact choosing MA has on your coverage.

[Click here](#) 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.

Previous Chapter Meeting, October 18th

Having achieved a quorum, Chapter 356 held its annual meeting and conducted elections for chapter officers, with 18 members and guests present. Guest speaker Kathy Bass, Senior Field Service Manager for the Federal Employee Program, Anthem Blue Cross/Blue Shield (BC/BS), updated members on the Federal Employee Health Benefits Program (FEHBP) and fielded questions from the floor.

Ms. Bass stated that the 2022 Inflation Reduction Act contained provisions that take effect in 2024 that attempt to close the “donut hole” and lower co-pays for prescription drug coverage. The Office of Personnel Management has asked health insurers in the FEHBP program to lower drug costs for participants. Those FEHBP participants who have a BC/BS plan and have Medicare Part A and Part B will be receiving a letter shortly (if they have not already) about a new prescription drug program (MPDP) that BS/BS is offering to members who have Medicare Parts A and Part B that will be available at no added premium cost to FEHBP members, but that will provide additional benefits. [At a subsequent briefing attended by the drafter, Bass qualified this to indicate that those high-income earners who are subject to income averaging for Medicare Part B will



Guest speaker, Kathy Bass, Senior Field Service Manager for the Federal Employee Program, Anthem Blue Cross/Blue Shield

incur a small monthly fee for the MPDP program. See chart below for the premium costs.] Participants will have 21 days to opt out of MPDP following the instructions in the notification letter; however, you can still opt out before January 1, 2024 by calling 888-338-7737 or sending a letter to BC/BS at PO Box 3539, Scranton, PA 18505. Those BC/BS participants who only have Medicare Part A or Medicare Part B must opt into the program by contacting BC/BS. Participants will be automatically enrolled each year, but have the choice to opt out of coverage during Open Season. Bass indicated that unless one has re-occurring manufacturers’ coupons for particular drugs, there would be no reason to opt out of the MPDP. Under the new program, additional prescription drugs will be available at lower cost and there will be a cap on out-of-pocket expenses. BC/BS has reduced its drug tiers from five to four: generic

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2024 Medicare Part D Income Related Adjustment Amount (IRMAA) Income Brackets			
If your filing status and yearly income in 2022 (filed in 2023) was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month for Part D (in 2024)
\$103,000 or less	\$206,000 or less	\$103,000 or less	no IRMAA, only your plan premium
above \$103,000 up to \$129,000	above \$206,000 up to \$258,000	Not applicable	\$12.90 + your plan premium
above \$129,000 up to \$161,000	above \$258,000 up to \$322,000	Not applicable	\$33.30 + your plan premium
above \$161,000 up to \$193,000	above \$322,000 up to \$386,000	Not applicable	\$53.80 + your plan premium
above \$193,000 and less than \$500,000	above \$386,000 and less than \$750,000	above \$103,000 and less than \$397,000	\$74.20 + your plan premium
\$500,000 or above	\$750,000 and above	\$397,000 and above	\$81.00 + your plan premium

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drugs; preferred brand name; non-preferred brand name; and specialty drugs. There is a drug cost tool available on-line (www.fepblue.org) to compare drug costs with and without MPDP. Those in the Standard Plan will have their co-pays capped at \$2,000 and those in the Basic Plan will have their co-pays capped at \$3,250, after which prescription drugs will be available at no cost. BC/BS participants will be receiving a new identification card in 2024 regardless of whether or not they have the MPDP coverage.

Also new for BC/BS participants in 2024 is that BC/BS will continue to cover up to \$2,500 for hearing aids, but participants will now need prior approval. Bass noted that there would be only a nominal increase in the cost of BC/BS dental and vision insurance. However, medical health insurance costs will be going up. Bass noted that last year BC/BS incurred higher costs, primarily due to the fact that many participants put off medical treatment during Covid. In 2024, the cost for the Basic Plan will be \$207.44 for Self-only and \$517.03 for Self plus One. The cost for the Standard Plan will be \$326.71 for Self-only and \$729.82 for Self plus One. The FEHPB Open Season will take place November 13 through December 11. Those wishing to make an enrollment change during the Open Season should visit www.opm.gov/healthcareinsurance. Anyone with questions about BC/BS benefits can call Bass directly at 804-516-3578 or contact her by e-mail at: kathy.bass@anthem.com.

A business meeting followed the presentation, with officers and committee reports. The Minutes of the September 20 meeting, as they appeared in the Newsletter, were approved and the Treasurer's Report was accepted. The Chapter has donated \$650 to the Alzheimer's Fund to date this Fiscal Year, including several direct donations by members that will be credited to the Chapter. Membership Chair Helen Brooks reported that the current chapter membership stands at 124. Interim President Brandt referred members to the Newsletter for information on national legislation. Brandt relayed that annuitants in the Civil Service Retirement Sys-

tem (CSRS) will receive a cost-of-living increase (COLA) of 3.2% and retirees in the Federal Employees Retirement System will receive a 2.2% COLA in 2024. In addition to a rise in FEHPB health care premiums, Medicare premiums will increase next year for those enrolled in Medicare Part B. The standard monthly premium for enrollees who file an individual tax return with a modified adjusted gross income (AGI) equal to or less than of \$103,000 and for enrollees who file a joint return with a modified AGI equal to or less than \$206,000 will be \$174.70, an increase of \$9.80 or 6%. Medicare premiums are income averaged, so those with higher AGIs can find their 2024 costs at www.cms.gov. Alzheimer's Chair Marilyn Markham reminded members that the Walk to End Alzheimer's would take place on Saturday, October 21.

A quorum having been achieved, elections were held for chapter officers. No nominations were received from the floor. There being no objection, Interim President and Secretary Mary Brandt cast a ballot in favor of the slate put forward and the following officers were elected unanimously: Mary Brandt, President; Priscilla Saboe, Vice President; Richard Horte, Treasurer; and Carol Campbell, Secretary. The 50-50 raffle netted \$53 for the Alzheimer's Fund, with the winner donating his share to the Fund. The next regular monthly meeting for Chapter 356 will be held on November 15 at 11:30 a.m. at Bob Evans. The next Executive Committee meeting will be held via Zoom at 1:00 on November 7, 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

Alzheimer's Corner
Marilyn Markman, RN

The annual Alzheimer's "Walk for the Cure" is over. Held in Manassas on October 21, 2023, the weather was beautiful and the wind was at our back most of the time - thank goodness! There was a large enthusiastic crowd but not the 500 people Manassas Patch wrote was expected. There were 5 of us representing NARFE Chapter 356, although there might have been more that I didn't see. The setup and route were different this year and the balloon arch was by the train tracks and not by the steps. So, next year we will meet at the steps - they won't move! My granddaughter and I stood at the beginning of the walk (by the balloon archway) and she held up our NARFE poster. Three people took her picture (free advertising) but I didn't see any NARFE members. Maybe next year there will be more than 5 of us.

While all the supporters walked through Manassas with their Promise Garden flowers, good things are being reported in the news regarding Alzheimer treatment.

First in the news is that Medicare will now provide additional coverage for the imaging test amyloid PET scan. This scan is more sensitive than other imaging scans and will enable an earlier, more accurate diagnosis and better care management. The old policy had a limit of 1 scan per lifetime and specifically to those participating in clinical trials! The average cost of an amyloid PET scan with no insurance is \$3,000. The policy change gives the coverage decision to MACS or Medicare Administrative Contractors. "With the recent development of treatments directed against amyloid such as Leqembi (Lecanemabi), PET amyloid scans could not only help select patients suitable for treatment

but also demonstrate treatment response (sufficient brain amyloid beta clearance) thus potentially altering the course of the treatment including when to taper, stop or restart the drug" the CMS (Centers for Medicare and Medicaid Services) wrote in its decision memo. Leqembi as of now is only used to decrease amyloid plaques and amyloid PET scans are required to determine their eligibility to treatment.

Second in the news is the drug Bryostatin. This medication has been found to slow cognitive decline in advanced Alzheimer's. "There is a huge unmet need in the Alzheimer's population for drugs oriented specifically to advanced and severe patients." Alon Tuchman MD, CEO Synaptogenis said, adding that "approved drugs do exist for slowing decline in non-demented, mild cognitive impaired (MCI) patients and possibly early Alzheimer's patients". Here, in contrast, a Bryostatin treated group of patients with severe Alzheimer's "showed no significant cognitive decline across a 10 month span" Tuchman said. Bryostatin is in Phase 2 trial.

While we watch Bryostatin progress and hopefully pass FDA testing, it is important to continue supporting research by contributing through NARFE. You can help to support our chapter's fund-raising 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 Membership Report

Welcome to our Chapter
 Everett Dowd
 Rose Fleet
 David Robison
 Timothy Rook

Chapter 356 membership as of November 6 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

President	Mary Brandt	703-753-3954
Vice President	Priscilla Saboe	703-361-1150
Secretary	Carol Campbell	703-753-3954
Treasurer	Richard Horte	703-368-8767
Membership Comm.	Helen Brooks	703-791-6737
National Legislation	Vacant	
Program 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

Manassas Chapter Newsletter Online

We distribute our newsletter to Chapter members using email addresses on file at NARFE. If you are not receiving NARFE email, please contact us or NARFE Headquarters at Member Services (703-838-7760). Our newsletters are also available at the Virginia Federation website at www.vanarfe.org/newsletters/. Scroll down to Current Chapter Newsletters, Area IX, Chapter 356.