

December 2023



MANASSAS CHAPTER NEWSLETTER

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

Chapter email:
narfe356@hotmail.com

Annual Holiday/Christmas Party Meeting

Next Meeting Date

December 20

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.

INCLEMENT WEATHER

In case of inclement weather, we will follow the plans for Prince William County schools.

- If schools are closed, the meeting will be canceled.
- If schools are opening late, we will hold our meeting as usual.

Our December luncheon meeting will feature our annual holiday celebration party. As we have in past years, we will take up a collection of gifts to be presented for the Emergency Family Care Center at SERVE. As most of you know, SERVE is a local charity, operating through volunteer efforts, which helps many persons in need around this area. Please bring to the meeting gift cards from stores that sell food to help SERVE purchase items for its food cupboard.

We will also conduct a raffle of several prize items, including a floral arrangement from Flower Gallery, to raise funds for the NARFE Alzheimer's Research Fund. Tickets for this raffle will be \$5 for each ticket.

members to reach out to potential new members to promote the benefits of NARFE membership. And be sure to provide prospects with your NARFE member ID number so you get credit when the new members join. Membership forms can be obtained from our Chapter Membership Chair Helen Brooks or can be downloaded from the NARFE website.

Did you know that you can contact me or any of the Chapter Officers or Committee Chairs by e-mail using the Chapter's e-mail address? Yes, the Chapter has an e-mail address, a fact even I wasn't aware of until last month. But here it is: narfe356@hotmail.com. We welcome your thoughts, comments and/or suggestions—particularly if you have a topic or speaker in mind for one of our luncheon meetings.

From The Chapter President

Wishing all Chapter 356 members and friends a very Merry Christmas and all best wishes for the New Year. I hope you will take a break from your holiday preparations and join us in celebrating at our annual Christmas/Holiday Party on December 20 at Bob Evans.

Just a reminder that the NARFE annual recruitment drive is underway and will run through December 31. Current members can earn \$10 for each new member they recruit, as well as other prizes. And this year, the Virginia Federation of NARFE is also offering an additional \$10 for each new member you may recruit. NARFE is encouraging

Beginning in the New Year we are going to try something new and will hold our regular luncheon meetings only on every other month—so we will not meet in January. It may be a bit confusing at first, but we will keep you posted through the Newsletter, which will be issued every month, and other e-mail notices when we have a meeting scheduled. So, we are going to take a break in January and not meet again until the third Wednesday of February 2024 at Bob Evans at 11:30.

Mary M. Brandt
President

Future Meetings:

Chapter luncheon meetings are held on the third Wednesday of the month. Beginning in 2024, we will meet bimonthly on the even numbered months.

February 21—Speaker TBD

April 17—Speaker TBD

Our Executive Committee will continue meeting virtually on the first Tuesday of each month.

Legislation Update and News of Note

Equal COLAs for all Federal Retirees

On November 1, Senator Alex Padilla (D-CA) reintroduced The Equal COLA Act ([S. 3194](#)) that would standardize the annual cost-of-living adjustment (COLA) in annuity payments that federal workers receive under both the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). The legislation would ensure that both CSRS and FERS annuitants receive the same COLA each year. The legislation, which was last introduced in the Senate in 2021, would tie COLAs to the CPI-W. Senators Bernie Sanders (I-VT), Ben Cardin (D-MD), Patty Murray (D-WA) and Elizabeth Warren (D-MA) co-sponsored the bill in the Senate. Rep. Gerald Connolly (D-VA) has introduced companion legislation in the House ([H.R. 866](#)). NARFE President William Shackelford noted that: “Unfortunately, when inflation is high, as it has been recently, FERS retirees only receive a diet COLA, reduced by as much as 1 percentage point. This may not seem like a lot at first glance, but when the reduction compounds year after year, it could cost an average FERS retiree tens of thousands of dollars over the course of their retirement—and even more for many.”

Source: Government Executive, November 8; NARFE NewsLine, November 7, 2023

FY 2024 Appropriations

On November 14, the House passed a two-tiered stopgap spending measure that would keep some agencies funded into January and others into February. The first measure funds the departments of Transportation, Housing and Urban Development, Energy, Veterans Affairs and Agriculture, the Food and Drug Administration and military construction through January 19 and the second bill funds the departments of Commerce, Justice, Defense, Homeland Security, Interior, Labor, Health and Human Services, and Education, Financial Services and General Government, the legislative branch and foreign operations until February 2. On November 15, the Senate passed the House stopgap meas-

ures, which President Joe Biden signed into law thus averting a government shutdown on November 17. There are now two separate deadlines to pass full-year fiscal 2024 appropriations bills. The House has passed seven of the 12 annual appropriations bills that Congress must approve each year. It is considering bills at far lower funding levels than those agreed to in the debt limit deal it struck with President Biden earlier this year and is passing them along party-line votes. The Senate passed a “minibus” package of three appropriations bills together on November 1 by an 82-15 vote. The bills provided spending for Military Construction, Veterans Affairs, the Departments of Agriculture, Transportation and Housing and Urban Development through the end of the 2024 fiscal year, but this legislation has not been taken up by the House.

Source: NARFE NewsLine, November 7 and 22, 2023; Government Executive, November 14, 2023

Thrift Savings Plan (TSP) International Fund

The agency responsible for administering the TSP announced on November 14 that in 2024 the TSP will transition its portfolio of international investments to a new, broader index, which officials say will improve the I Fund’s performance. Diversifying federal employees and retirees’ international investments has been a priority for the TSP for years. Earlier efforts, however, were derailed by pressure from Republican lawmakers, who argued that federal employees and military service members’ retirement accounts should not be invested in Chinese corporations. The Trump administration ultimately ordered TSP officials to cease efforts to implement the index transition, which resulted in the indefinite postponement of the effort. The newly selected benchmark index notably excludes all investments in both China and Hong Kong, but officials have defended the move arguing that conditions have changed increasing the risk profile of Chinese securities.

Source: Government Executive, November 14, 2023

Federal/Private Pay Gap Widens

New data from the Bureau of Labor Statistics indicates that the gap in wages between federal employees and their private sector counterparts is on the rise

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again. In 2023, federal workers made 27.54% less on average than their peers outside of government, marking the second straight year that the federal pay gap widened.

Source: Government Executive, November 14, 2023

Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) Update

The House Committee on Ways and Means Subcommittee on Social Security held a field hearing on November 20 to address the impact of WEP and

GPO on public servants. The subcommittee heard oral testimonies from Louisiana retirees that highlighted the real-world effects of WEP/GPO on state and municipal levels and witnesses underscored the financial hardships these provisions impose. The Social Security Fairness Act of 2023, [H.R. 82](#), currently has 300 co-sponsors in the House, and [S. 597](#) is gaining momentum in the Senate.

Source: NARFE NewsLine, November 22, 2023

Previous Chapter Meeting, October 18th

Chapter 356 held its monthly meeting with 12 members and guests present. Guest speaker Master Police Officer Raleigh Harris, Community Liaison Officer, Prince William County Police Department, conducted a presentation on “Scams That Target Seniors”.

PWC Officer Harris opened the presentation with a question that engaged the audience immediately: “What do you think is the Number One Senior Scam”? While several answers were on target, the correct answer was “Romance” via telephone or internet. Scammers are inventive and keep coming up with new ways to con people out of their money. Seniors can protect themselves by being aware of the other most common scams: charity scams; tech scams in which recordings of relatives are utilized saying they are in trouble and need money; employment scams; investment scams; fake antivirus scams; bank loan; fake shopping scams; representing Government or business scams; and phishing email scams.

Tactics that are used include: pressure to act immediately; refuse to stop calling when you tell them you are not interested; demand payment for taxes or fees for a prize; demand payment by wire, cou-

rier, gift cards, prepaid cards, etc.; claiming to be with the Government or business and payment is needed to avoid jail, canceled service, etc.; being contacted by a company out of the blue; grammatical or spelling errors. If one senses the “offer is too good to be true”, it probably is!

Officer Harris offered the following Do’s and Don’ts when one is faced with these situations: don’t provide money, personal information, or payments; don’t click links or attachments; deny access to your financials; don’t believe your caller ID (one may see their own cell phone number); do your research; do trust your instinct; and do hang up or not answer on robocalls. Be aware of “porch pirates”. Individuals have been spotted following UPS and FEDEX trucks making deliveries and after drop-off at a residence, they immediately steal the package. If one is expecting a delivery, they or another family member should be available and require a signature. Regarding charity scams, Prince William County Police Department will never solicit donations via telephone.

Officer Harris also addressed personal safety awareness. One of the most decisive factors in staying safe is taking personal responsibility for one’s own security and well-being. Be aware of danger and take proactive steps to manage your personal safety by regularly practicing these measures: **Preplan**-think

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through possible scenarios and be alert and vigilant to help you avoid being a victim or prepare you for an attack; **Avoid**-potential or known problem areas and follow your instincts; **Survive**-if you are a victim, have a goal to survive; and **Report**-call police and report the incident and if necessary, seek medical aid and support. We all have a sense of our personal boundaries of space and if someone invades this space, one should be aware by looking at their hands to see if they have a weapon; body language display aggressiveness and how do I create distance? If a police officer is following you in a vehicle or at your residence, and you believe they may not be a police officer, call 911 to see if it is an officer. An officer will be dispatched immediately.

There are excellent resources available to assist seniors to avoid being scammed: www.AARP.org; and the Police William County Civilian Police Academy, a five-week course to educate civilians in areas of law enforcement. Officer Harris fielded questions from the floor. He also advised calling Emergency 911 in a life-threatening situation and Non-emergency 703-792-6500 for other situations.



Guest speaker Master Police Officer Raleigh Harris, Community Liaison Officer, Prince William County Police Department

A short business meeting followed, with officers and committee reports. The Minutes of the October 18 Chapter meeting, as reported in the Newsletter, were approved and the Treasurer’s report was accepted. The Chapter donated \$803 to the NARFE Alzheimer’s Research Fund for the current fiscal year, which ended October 31. President Mary Brandt reported that the House voted to approve a spending bill to keep some government offices open through mid-January while others would operate through the beginning of February. The Senate is expected to approve the measure this week. Membership Chair Helen Brooks reported that the current chapter membership stands at 125 and we have lost 3 members and gained 1 new member. Thanks were extended to Alzheimer’s Committee Chair Marilyn Markman as she continues to do an excellent reporting job for the Newsletter.

The next Executive Committee meeting will be held via Zoom at 1:00 pm on Tuesday, December 5, 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. The Holiday Christmas Party will be held on Wednesday, December 20, 2023, at 11:30 am at the Bob Evans Restaurant.

The Virginia Federation of NARFE will hold its annual Conference in Harrisonburg, VA from April 7-10, 2024. Secretary Carol Campbell will attend.

Carol Campbell
Secretary



NARFE WEBINARS

Upcoming NARFE Webinars:

Estate Planning: Strategies for Feds **Wednesday, December 13 | 2 p.m. ET**

An effective estate plan specifies not only what happens upon your death, but also what happens if you're incapacitated. It helps avoid messy legal battles and ensures state law doesn't dictate who takes care of you and who gets your money. **Mark Keen, CFP**, will show you how to build an effective estate plan that specifically addresses your federal benefits.

Recent NARFE Webinars:

Choosing the Best FEHB Plan: Medicare Edition

Thursday, November 2

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.

Prescription Drug Benefits for Federal Annuitants in 2024 and Beyond

Thursday, November 9

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.

Choosing the Best FEHB Plan: Retirees Without Medicare Part B

Wednesday, November 15

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.

[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.

Alzheimer's Corner
Marilyn Markman, RN

"It's the most wonderful time of the year." Remember that song sung by Andy Williams? (I can almost hear him singing it!) Well, for some it is, but for those with Alzheimer's it could be confusing and a bit scary. I receive emails from Daily Caring and recently there was some useful information regarding this holiday season. The article gave 6 ways to adapt holiday activities to seniors with dementia/Alzheimer's:

1. Keep groups small. Too many people can lead to a lot of noise and activity which can easily over-stimulate those with dementia/Alzheimer's.
2. Schedule important activities for "their" best time of day. Each dementia/Alzheimer's person has their own good time of day.
3. Encourage "one-on-one" visits in a quiet place (again to avoid overstimulation).
4. Plan activities they enjoy, be it baking, football, music etc.
5. Be aware of diet changes. Too much change can affect the digestive tract. Having too much sugar or alcohol may cause some people with dementia /Alzheimer's to behave differently (and not in a good way).
6. Help children to spend time with those with

dementia/Alzheimer's. Explain ahead of time about dementia/Alzheimer's. Let children know that odd behavior or angry outbursts are not their fault but a normal part of the disease. Have an adult nearby in case something is said or done.

Another thing that is very important - if you are a caregiver, you see your older adult all the time so their appearance and behavior is normal to you. Relatives and friends might be surprised, even shocked, at the change in this person. Giving them a heads-up through a phone call, email or letter will prevent upset or shock at the first visit.

Hopefully all this information will help families make this holiday season "the most wonderful time of the year".

As you enjoy this time with families and friends please continue your contributions to NARFE Alzheimer's Research. So much good work is being done to someday cure this awful disease.

HAPPY HOLIDAYS TO ALL!

Chapter Membership Report

Welcome to our Chapter

Angela Israel

Chapter 356 membership as of December 4 is 127 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
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Treasurer	Richard Horte	703-368-8767
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National Legislation	Vacant	
Program Comm.	Vacant	
Service Officer	Priscilla Saboe	703-361-1150
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Newsletter Editor	Richard Horte	703-368-8767

Chapter Email Address: narfe356@hotmail.com

Use this address to contact officers and committee chairs by email

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.