

September 2024



FEDERAL BENEFITS EXPERTS

Chapter email:  
narfe356@hotmail.com

**Next Meeting Date**  
**October 16**

*Logan's Roadhouse*  
7731 Donegan Drive  
Manassas, VA

**Lunch**  
**11:30 AM**  
**Program**  
**12:30 PM**

Logan's is located in the Bull Run Shopping Center by the pond near Sudley Road.

**Future Meetings:**

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

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

**September 14--NARFE Special Membership Event, Vienna Community Center**

**October 1--Executive Committee**

**October 16--Federal Health Benefits Update, Kathy Bass, Anthem Blue Cross**

**October 19--Walk to End Alzheimer's, Harris Pavilion, Manassas**

**November 5--Executive Committee**

# MANASSAS CHAPTER NEWSLETTER

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

**No Chapter Luncheon Meeting in September.** We are now Meeting Bimonthly. Our Next Luncheon Meeting and Election of Officers will be held in October.

## From The Chapter President

Chapter 356 will hold its annual meeting on October 16, at which time we are scheduled to hold election of officers, per our Chapter Bylaws. The Chapter Bylaws and NARFE Standing Rules both stipulate that chapters have a President, Vice President, Secretary and Treasurer. Vice President Saboe, Treasurer Horte and I are willing to serve another one-year term. However, our Secretary, Carol Campbell, has indicated that she will be stepping down. We thank Carol for her service to the Chapter this past year. And so, in short we need a Secretary for the chapter to continue to be viable. I ask all of our members to give serious consideration to serving the chapter as its Secretary for the coming year. Anyone interested in the Secretary position (or running for any other of the Chapter Officer positions) should contact me (see p. 7 for contact info). We need new blood to reinvigorate our chapter. Chapter 356 needs you!

You should have received an e-mail last month from "Election Services Corporation" informing you that voting in the NARFE 2024 national election is now open through September 30. You can vote on-line using the pin number contained in that e-mail and your membership number at <https://vote.esccvote.com/narfe> or use the paper ballot that can be found in the September issue of the NARFE magazine. Please exercise your right to **VOTE** for the offices of NARFE President, Secre-

tary/Treasurer, Area X Vice President, as well as for the NARFE Bylaws amendments. This is your opportunity to choose the leadership for your organization and the direction it will take in the future. Complete information on voting and the candidates' statements can be found on the NARFE website at [www.narfe.org](http://www.narfe.org).

And speaking of voting, it is almost time to **cast your ballot** for the next President, and Vice President of the United States, as well as one of our Virginia Senators and your Congressional Representative. Yes, that's right, while the November 5 in-person election day voting may seem far away or not soon enough for those inundated with campaign ads and literature, early voting in Virginia starts on Friday, September 20. The hours for voting are weekdays from 8:30 am – 4:30 pm (7:00 pm on Wednesdays) at the Prince William County Office of Elections, located at 9250 Lee Ave, Suite 1, Manassas. Early voting sites will expand on Sunday, October 13 to include the following additional locations: the A.J. Ferlazzo Building, 15941 Donald Curtis Dr, Woodbridge; the Brentsville Historic Courthouse, 12229 Bristow Rd, Bristow; the DMV Woodbridge, 2731 Caton Hill Rd, Woodbridge; the Dumfries Community Center, 17757 Main St, Dumfries; and the Haymarket Gainesville Library, 14870 Lightner Rd, Haymarket. The hours for voting are: weekdays from 8:30 am – 4:30 pm (open until 7:00 pm

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on Wednesdays); Saturdays from 8:30 am - 5:00 pm (10/19, 10/26, 11/2); and Sundays from 11:00 am - 5:00 pm (10/13, 10/20). Drop Boxes are also available at all Early Voting sites during voting hours. Curbside voting is available for seniors and voters with disabilities at all in-person voting locations in designated parking spaces. Early voting will end on Saturday, November 2. You can also vote by mail beginning on September 20. The deadline to apply for a mail-in ballot is Friday, October 25. For additional information on how to receive a ballot for mail-in voting, see the Prince William County Office of Election website at: [www.pwcvotes.org/votebymail](http://www.pwcvotes.org/votebymail). Your vote matters, especially in swing states like Virginia, when the election will likely be determined by a slim margin of the electoral college votes.

Mary M. Brandt,  
President

## Legislation Update and News of Note

### Cuts to Pay and Benefits of Federal Workers Who Telework

On July 30, Sen. Bill Cassidy (R-LA) introduced legislation that would have the effect of cutting federal pay and benefits by 30% for those workers who telework. The Federal Employee Return to Work Act ([S. 4834](#)) would require agencies to pay federal employees as if they were part of the "Rest of U.S." locality pay rate, regardless of where they actually live and work, if they engage in telework at least one day per week. Excluded from the provision are disabled employees who require telework as part of a reasonable accommodation, members of the Foreign Service, military service members, federal law enforcement officers and federal workers whose jobs require them to travel frequently. Cassidy's other bill, the Federal Employee Locality Accountability in Retirement Act ([S. 4833](#)), would remove locality pay from annuity calculations under the Federal Employees Retirement System for all new federal employees. In major cities like New York, San Francisco or Washington, D.C., locality pay can add up to as much as 30% of their salary.

Source: Government Executive, August 5, 2024

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

On August 26, Reps. Abigail Spanberger (D-VA), and Garrett Graves (R-LA) announced that they would file a discharge petition when the House returns from recess in September to force a floor vote on The Social Security Fairness Act ([H.R. 82](#)), which would eliminate the WEP and GPO. According to the lawmakers, the WEP affects the Social Security benefits of roughly 2 million former government workers, while the GPO impacts nearly 800,000 retirees. The bill currently has 325 cosponsors in the House. A discharge petition requires the signatures of at least 218 lawmakers.

Source: Government Executive, August 26, 2024

### 2025 Federal Pay Raise

On August 30, President Biden formalized his plan to provide civilian federal workers with an average pay increase of 2% next year, in a letter sent to congressional leaders. Last March, Biden first announced the pay raise plan as part of his fiscal 2025 budget proposal, marking a significant decrease from previous pay raises of 5.2% in 2024 and 4.7% in 2023. Absent Congressional action, federal employees will see an across-the-board boost of 1.7% to basic pay and an average 0.3% increase to locality pay, a slight departure from the traditional 0.5% of the overall raise figure being set aside for locality adjustments. The plan deviates from long-standing practice of maintaining parity between civilian employees and the military, which is slated to receive a 3.5% pay increase. Appropriations bills in both the House and Senate are silent on federal employee compensation, effectively endorsing the president's 2% raise plan. In order for the president's pay plan to be implemented in January, Biden must issue an executive order by the end of the year finalizing the raise, after which the Office of Personnel Management will publish pay tables for each locality pay area. The raise then would go in effect for the first full pay period of 2025.

Source: Government Executive, August 30, 2024

The House recessed July 26 and will reconvene on September 9. The Senate recessed on August 2 and is also scheduled to reconvene on September 9.

## Previous Chapter Meeting, August 21st

Chapter 356 held its regular monthly meeting, with fourteen members and three guests present. A warm welcome was extended to Ms. Ann Cain, Outreach Committee Chair, Lifelong Learning Institute (LLI), for joining us for a presentation on their programs and activities.

The Lifelong Learning Institute-Manassas (LLI-Manassas) is an educational and social organization serving hundreds of seniors in Prince William County. LLI-Manassas was founded in 2003 as a non-profit, member-run organization that provides affordable educational and social opportunities in a friendly atmosphere for adults ages fifty and over. It is affiliated with the Manassas campus of Northern Virginia Community College.



Guest Speaker - Ann Cain, Outreach Committee Chair, Lifelong Learning Institute-Manassas.

Two semester programs each year are offered during the spring and fall. Local college faculty, and residents of the community offer their services for free. These include classes, discussion groups, social events, club activities, and occasional bus trips. Classes are held in various local venues in the Manassas area. The annual membership fee is \$125 if you join in September and half if you join in January. There are usually 35-50 classes a semester covering a wide variety of topics. Members may register for and attend as many classes as desired each semester. Classes generally run from 10:30 am-12:00 pm or 1:30 pm-3:00 pm. Currently there are 220 members. Pre-COVID pandemic, membership had been at 325. There are also LLI-Manassas Clubs that meet during the week at various restaurants and churches. The Book Club meets monthly at Bethel Lutheran Church. Game Day Club is held every Friday at Bethel Lutheran Church. There are also Lunch Club and Mah Jongg Club held at Juke Box Diner on Sudley Road on Tuesdays and Fridays. The Fall 2024 Program Guide is available on the [www.llimanassas.org/fall](http://www.llimanassas.org/fall) 2024 website.

The Fall Kick-off Social will be held on Wednesday, September 11, from 1:30 pm – 3:00 pm at the Hylton Performing Arts Center, Manassas, for those interested in learning more about LLI's offering and joining. A question-and-answer session followed, and Ms. Cain distributed the Fall 2024 Program Guide.

A short business meeting was also conducted with officer and committee reports. The Minutes of the June 19, 2024, Chapter meeting, as reported in the July Newsletter, were approved, and the Treasurer's Report was adopted. The current chapter membership as of August 21 stands at 119. The biannual NARFE National Conference was held in St. Louis, Missouri, August 18-20. You should have received your on-line ballot from "Election Services Corporation" to vote for national officers and bylaw amendments. Or you can use the paper ballot in the NARFE September magazine. Congress is in recess

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and will return in early September for just three weeks before adjourning, leaving little time to adopt pending appropriation bills; in President Brandt's opinion, a continuing resolution to fund the government into the new year is most likely. Members are encouraged to participate in the Manassas Alzheimer's Association Walk on Saturday, October 19, along with members from Fairfax and Woodbridge chapters. There will be a NARFE membership table at the event. The goal of raising \$16 million for the Alzheimer's Association has been met by NARFE members. The Northern Virginia Chapters of NARFE are hosting a special membership event on Saturday, September 14, 2024, at the Vienna Community Center, 1:30-3:30 p.m. with National President Shackelford and John Hatton, Staff Vice-President, Policy and Programs, as speakers. (See p. 5 of this newsletter for more information). The raffle for the Alzheimer's Fund collected \$52, with the winner donating his share.

The annual meeting of Chapter 356 is scheduled for October 16 at Logan's Roadhouse at which the Chapter will hold election of officers. The group rate for the luncheon is \$13.99 and suggested \$4.00 for tax and tip. The next Executive Committee meeting will be held via Zoom at 1:00 pm on September 3, 2024, 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.

Carol Campbell  
Secretary

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SPECIAL MEMBERSHIP EVENT: SEPTEMBER 14, 2024, 1:30-3:30 p.m.

If you are still in the Federal or Postal Service workforce, are considering retirement, are recently retired, are unable to attend regular meetings, are interested in meeting other federal employees, annuitants, and spouses with common interests, worried about what might happen to your pay and benefits with continuing efforts to reduce the federal workforce or just learning more about our organization and what it is doing to protect your interests, this event is for YOU!

NARFE Northern Virginia Chapters are hosting a special membership event on Saturday, September 14, 2024 at the Vienna Community Center, 1:30-3:30 p.m. The Community Center is located at 120 Cherry Street, SE, Vienna, VA 22180. There is ample free parking.

In addition to a wonderful networking opportunity and delicious snacks, it's a great opportunity to meet Northern Virginia Chapter and Virginia Federation leaders, learn more about the programs offered and legislative activities affecting you. U.S. Representative Gerry Connolly (D-11) and NARFE National President William Shackelford will speak pending any unforeseen schedule changes.

Although this event is happening in Northern Virginia, it is open to all current and future NARFE members. To learn more about NARFE and the Virginia Federation, go to [www.narfe.org](http://www.narfe.org) and [www.vanarfe.org](http://www.vanarfe.org). Look for the chapter closest to you. NARFE is YOUR advocate for pay raises, Cost of Living adjustments, uninterrupted earned benefits, and all-important health benefits.

Reservations are recommended to insure adequate seating and refreshments but are not required. To register, contact Arlington Chapter Secretary Nancy Palmerino, [nancyolive0110@yahoo.com](mailto:nancyolive0110@yahoo.com) no later than Monday, September 9.

You do not want to miss this event and we look forward to having you join us.

Sincerely,

*Carol Campbell*

Carol Campbell, Vice President  
NARFE VFN Area IX  
[carolcampbell309@gmail.com](mailto:carolcampbell309@gmail.com)

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## Alzheimer's Corner

*Marilyn Markman, RN*

Trying to find the right care for an Alzheimer/Dementia person can be very challenging and expensive. Obtaining as much information as possible will help you make the right decision.

Most of us want to stay at home, and this is feasible as long as the person is safe. In the early stages, family and friends' support could help the caregiver by giving him/her breaks in the daily routine. As the disease progresses there are some options. Adult day care programs are wonderful. The person gets to eat and socialize, and the caregiver gets a break- a win/win situation. Hiring a caregiver a few days a week can also give the caregiver a much-needed break. Respite care is another way to help give the caregiver some "time off."

Assisted living may be necessary and the 3 questions that can help make that decision are:

1. Is it increasingly difficult to provide hands-on care?
2. Is special care needed due to different behavior-wandering, becoming aggressive or needing significant help moving around?
3. Is the caregiver appearing to feel emotionally drained or chronically tired?

Assisted living residents usually live in a facility in their own apartment or room and share a common area. They have access to many services- 3 meals a day, assistance with personal hygiene, help with medications, laundry and housekeeping, 24-hour supervision, security, social and recreational activities and onsite staff.

If the time comes that more care is needed, there is long term care. In a long-term care facility, there is physical therapy, speech therapy, more extensive medical care, assistance with activities of daily living, medication management and specialized care for those with specific medical conditions.

So, that is a quick view of what is available. What about the cost? Well, I went to my friend Google and found a site that lists all the costs of care state by state.

The median monthly cost for Virginia is as follows:

Assisted living	\$5,280
Memory care	\$6,435
Independent living	\$3,360
Home care	\$30/hr.

[A Place for Mom](#) offers state-by-state data to explore the costs of long-term care options like assisted living, memory care, independent living, and home care.

Quite an eye opener- this is why supporting NARFE is so important! We must get treatment and a cure for this awful disease.

Another way of supporting those who have Alzheimer's is to attend the Walk to End Alzheimer's at the **Harris Pavilion in Manassas, VA on October 19, 2024**. NARFE will have a table at the event. There will be more information in the October Newsletter.

You can help to support our chapter's Alzheimer'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.

## NARFE WEBINARS

### Upcoming NARFE Webinars:

#### Planning for Long-Term Care

**Thursday, September 26, 2024, 2:00 p.m. ET**

Not everyone will need long-term care, but everyone will need a plan. In this webinar, NARFE federal benefits experts Tammy Flanagan and Mark Keen, CFP, will cover information that is useful to both federal employees and retirees to ensure they are on track for long-term care planning. Topics include:

- Understanding the possibility of physical and mental issues that may result in the need for long-term care
- The options and cost of long-term care
- Update on the Federal Long-Term Care Insurance Program and how it compares with commercial products
- What else is being done to help those who need long-term care services and support in the community
- What you can do now to have peace of mind later

**REGISTER NOW**

#### Registration is coming soon for:

- October 17: Medicare Part B—To B or Not to B
- October 24: Open Season Preview w/ FEDVIP
- October 31: Medicare Advantage Plans (in FEHB and out of it)

### Recent NARFE Webinars:

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

**July 25**

Federal Benefits Expert, Mark Keen, CFP, will educate TSP participants about the TSP, including the investment options, cost, and unique features and drawbacks that participants should be aware of. This webinar will also discuss alternatives to the TSP for those who may find their needs better suited by a traditional and/or Roth IRAs, and what to consider so that you can make the most informed decision for yourself and your retirement.

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.

### **Chapter Membership Report**

2 new members  
1 dropped for nonrenewal  
1 passed away

*Welcome to our Chapter*

**David Johnson**

**Jim Blades**

*In Memoriam Recent Passing*

**Edward Wyrsh**

Chapter 356 membership as of August 31 is 120 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**

<b>President</b>	Mary Brandt	703-753-3954
<b>Vice President</b>	Priscilla Saboe	703-361-1150
<b>Secretary</b>	Carol Campbell	703-389-4702
<b>Treasurer</b>	Richard Horte	703-368-8767
<b>Membership Comm.</b>	Helen Brooks	703-791-6737
<b>National Legislation</b>	Vacant	
<b>Program Comm.</b>	Vacant	
<b>Service Officer</b>	Priscilla Saboe	703-361-1150
<b>Sunshine Comm.</b>	Priscilla Saboe	703-361-1150
<b>Alzheimer's Comm.</b>	Marilyn Markman, RN	703-791-4329
<b>Chapter Chaplain</b>	Vacant	
<b>Newsletter Editor</b>	Richard Horte	703-368-8767

**Chapter Email Address:** [narfe356@hotmail.com](mailto: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/](http://www.vanarfe.org/newsletters/). Scroll down to Current Chapter Newsletters, Area IX, Chapter 356.