March 2025 NARE FEDERAL BENEFITS EXPERTS

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

MANASSAS CHAPTER

NEWSLETTER

NARFE Chapter 350, Manassas, VA - Organized September 9, 1955

Chapter email: narfe356@hotmail.com

Prince William County Area Agency on Aging (speaker not confirmed)

Next Meeting Date March 19

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. We meet bimonthly on the even numbered months.

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

April 1--Executive Committee

April 16--Chapter Meeting, Cold War Museum-Vint Hill

May 6--Executive Committee

June 3--Executive Committee

June 18--Chapter Meeting, Trsnsitional Healthcare as We Age Since the regularly scheduled February meeting of Chapter 356 was canceled, we will be holding a meeting on March 19 at Logan's Roadhouse. We have invited a speaker from the Prince William County Area Agency on Aging to speak on the resources they have available for seniors but are still awaiting confirmation. We will provide subsequent notification prior to the meeting once we have a definitive response.

We will still be having our regularly scheduled bimonthly meeting on April 16 and have already identified a speaker for that meeting. Also, our planned February speaker has been rescheduled for June 18.

From The Chapter President

Chapter 356 has had a welcome surge in membership these past two months and I want to start by welcoming our new members to the chapter. I hope that you will be able to join us at one of our chapter luncheon meetings at Logan's Roadhouse in Manassas. The food is good and relatively inexpensive, plus we try to have interesting and informative talks on a myriad of subjects. You can learn about legislation and other efforts that may impact our pay and benefits at our meetings and in our monthly Newsletter, which also features information on NARFE webinars, Alzheimer's disease and other health-related information.

Just a reminder regarding your OPM online services account. OPM security policy requires that accounts be deactivated after an extensive period of user inactivity. So, to prevent deactivation of your account, remember to log in every year. Tax time is always a good time to review your account statement and perhaps make adjustments to your state or federal tax withholding, if needed. March is also NARFE-PAC month—never more important an effort than now. For those new to NARFE, NARFE-PAC raises and spends funds to elect members of Congress who support the federal community. NARFE-PAC is financed through NARFE members' direct, voluntary contributions to a separate fund and you can make contributions via the NARFE website or by responding to NARFE's direct mailings.

Let me close by saying that I suspect many of us are wondering and worrying about what we can do to help hold the line as each day's news paints a bleaker and bleaker picture for the future of our federal community. I wish I had better answers, but here are some suggestions based on what I have done. Call or write your Senators and Congressperson. The best and most efficient way to contact your legislators is via email and it is so easy to do. You can compose your letter and then cut and paste it into the contact forms found on their websites: https://www.kaine.senate.gov/contact; https://subramanyam.house.gov/ contact; a n d https://

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www.warner.senate.gov/public/index.cfm/contact. Or, even easier, you can go to www.narfe.org/ advocacy and click on "Take Action," which will take you to the Legislative Action Center. NARFE has prepared messages on relevant subjects and automated contact links that you can use to contact your legislators. Attend Town Halls. You can go in person, call in or live-stream, if the later options are available. I just attended Congressman Subramanyam's Town Hall in Haymarket, which was also live-streamed, and he promised to hold a Town Hall in his District (VA-10th) every month. There has never been a more crucial time to stand up and support our active federal employees, the public services they provide, and to defend our hard-earned benefits. Let your voice be heard.

Mary M. Brandt President

> For those of our members who are active federal employees or who have been impacted by the Department of Government Efficiency, note that in addition to the Emerging Threats to Federal Employees link on the NARFE website (www.narfe.org), Sen. Warner, Sen. Kaine, and Congressman Subramanyam have added quick links to their websites with information and resources for federal workers affected by the Administration's efforts to reduce the federal workforce. They can be accessed https://www.warner.senate.gov/public/; https:// www.kaine.senate.gov/; a n d https:// subramanyam.house.gov/resources/federal-employeeresources. Prince William County has also launched a comprehensive resource hub for federal workers impacted by the ongoing workforce reduction efforts. You can visit their resource hub online at: www.pwcva.gov/ fed-resources. I think you will find the latter to be particularly helpful. For those filing for unemployment benefits, remember you do so in the jurisdiction in which you worked, not the jurisdiction in which you live. Another source for information on and resources available to impacted federal employees that was mentioned at Suhas Congressman Subramanyam's Town Hall (Haymarket, February 27) that may be useful is: www.civilservicestrong.org.

Legislation Update and News of Note

Cost of Living Increase Adjustment (COLA)

On February 18, Sen. Alex Padilla (D-CA) reintroduced legislation aimed at standardizing the annual cost-of-living adjustments for federal retirees. The Equal COLA Act (S. 624) would stipulate that enrollees in both the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS) receive the same cost-of-living increase each year. Companion legislation in the House was introduced by Rep. Gerry Connolly (D-VA), last month. Currently, the CSRS calculates cost-of-living adjustments based on the annual change in the third quarter consumer price index for workers, while FERS COLAs are based on an extrapolation of that figure that leaves FERS retirees with a smaller COLA unless the COLA is less than 2%.

Source: Government Executive, February 19, 2025

Retirement Credit for Federal Employees with Temporary Service

On February 24, Rep. Gerald Connolly (D-VA), David Valadao (R-CA), Nikki Budzinski (D-IL) and Don Bacon (R-NE) introduced The Federal Retirement Fairness Act. The bill seeks to address creditable service gaps that some federal employees may have experienced early in their careers, when their temporary service did not allow them to deduct salary towards the Federal Employees Retirement System, including temporary U.S. Postal Service employees. The legislation would seek to correct that gap by allowing employees to retroactively contribute to their retirement for the time covering their non-deduction service years, replicating an option previously afforded to federal employees with temporary service who are in the Civil Service Retirement System.

Source: Government Executive, February 26, 2025

Countering the Department of Government Efficiency (DOGE)

On February 24, Congressman Suhas Subramanyam (D -VA), with 16 Democratic co-sponsors, introduced *The Legislative Enforcement Against Setbacks from Harmful DOGE Actions Act* (LEASH DOGE Act—H.R. 1544), which

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would require DOGE to submit a public report to Congress listing all its employees and advisors. The legislation would require DOGE employees to identify themselves as well as mandate disclosure of the status of their background checks, clearances, and any conflicts of interest. The bill would also require that DOGE testify before Congress on what types of sensitive information DOGE employees have access to in federal government systems. Additionally, DOGE would be required to establish a public website that is updated weekly with information on their employees' roles, data on federal employee layoffs and federal funding cuts, and points of contact who can answer questions from the American people. If DOGE fails to comply with these requirements by March 31, 2025, the bill would prohibit the use of congressionally appropriated funds for DOGE activities.

Congressman Subramanyam, with 14 Democratic cosponsors, also introduced on February 24, The Accountability in Government Efficiency Act (H.R.1545), which would require a report on the effects of DOGE's actions on the long-term financial, public health, and safety interests of the United States. The report would outline the actions of reducing the number of employees in the civil service, the termination of federal programs, and the costs associated with pausing and restarting federal programs, as well as report on the extent to which DOGE has, or has not, carried out actions in compliance with the Privacy Act of 1974. In a Town Hall held in Haymarket on February 27, the Congressman indicated that since neither piece of legislation had bipartisan support, the chances of gaining any traction in the House was not likely. Both bills were referred to the House Committee on Oversight and Government Reform.

On February 26, Congressman Derek Tran (D-CA) introduced legislation (H.R. 1637) to reinstate veteran Federal employees, to require reports from executive branch agencies of the Federal Government on the number of veteran employees fired from such agencies, and for other purposes. These bills were referred to the House Committee on Oversight and Government Reform.

Source: https://subramanyam.house.gov

House Budget Blueprint

The House Budget Committee advanced a budget resolution (H.Res. 14) establishing the congressional budget for the United States Government for fiscal year 2025 and setting forth the appropriate budgetary levels for fiscal years 2026 through 2034. The resolution called for \$4.5 trillion in tax cuts, \$2 trillion in spending cuts, \$300 billion in increased spending on defense and border and immigration enforcement, and a \$4 trillion increase in the debt limit. The resolution provides instructions to committees to submit legislative proposals to achieve the targets, including a directive to the House Committee on Oversight and Government Reform to reduce spending under its jurisdiction by at least \$50 billion. The most likely source for such a reduction is from cuts to federal retirement and health benefits. The committee advanced the resolution via a partisan vote, 21-16, with Republicans supporting and Democrats opposing. The resolution itself is a framework, and does not include specific legislative proposals. The full House approved the resolution on February 25 by a 217 to 215 vote, with all of the Democratic Representatives voting against. Lawmakers must implement any changes proposed in the budget resolution with either a reconciliation bill, which is not subject to a Senate filibuster, or regular legislation.

Source: NARFE Newsline, February 18, 2025; www.congress.gov; Government Executive, February 25, 2025

Implementation of the Social Security Fairness Act

The Social Security Administration (SSA) has announced that starting the week of February 24, 2025, it will pay retroactive benefits and will increase monthly benefit payments to people whose benefits have been affected by the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO). If a beneficiary is due retroactive benefits as a result of the Social Security Fairness Act, they will receive a one-time retroactive payment, deposited into the bank account SSA has on file, by the end of March. This retroactive payment will cover the increase in their benefit amount back to January 2024, the month when WEP and GPO no longer apply.

Source: NARFE NewsLine, February 24, 2025

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Alzheimer's Corner Marilyn Markman, RN

I had a little trouble finding something to write for this month. My usual email sources did not come through and the due date was getting close- oh, what to do?

I went to my friend Google and typed in "Alzheimer News" and a whole new world opened up-, there was so much information, it was hard to choose. I hope you find the following information useful and/or interesting.

This article was dated February 24, 2025 — "New Study Raises Alarm Over Alzheimer's Blood Test" by William Hu, senior author of the paper in Alzheimer's and Dementia, director of the Rutgers Center for Healthy Aging and Research and chief of Cognitive Neurology and Alzheimer's Disease Clinic. "They may provide some value to primary care doctors who understand their limitations, but there is no reason for patients who have concerns about their memory to buy these tests which cost \$1,200 - \$2,000 and are almost never covered by insurance."

"Concentrations of Alzheimer's biomarkers are significantly lower in blood than in spinal fluid where they have been validated as a diagnostic tool in White patients. This difference is particularly large for Black patients, who naturally have lower levels of the biomarkers in their spinal fluid. Worse, memory function itself also raises blood biomarker levels."

"The blood tests have many caveats" Hu said. "Poor transfer of these proteins from spinal fluid to blood means many patients will go undiagnosed, especially if their disease is mild, while the ability of other ailments to increase these proteins in the blood mean tests produce false positives."

The article went on about the research. At the end of the article, he wrote, "the tests may eventually prove useful but need significant refinement. In another 5-10 years these tests may get to the point where we can reliably use them but for right now, they are similar to some of the home covid tests that had accuracy issues."

The researchers emphasized that anyone with memory concerns should see a neurologist – get a comprehensive evaluation rather than rely on a blood test alone.

They also said roughly half of all Americans with Alzheimer's are thought to be underdiagnosed, particularly those with early-stage cases that can benefit most from treatment.

The amount of information in "Alzheimer's News" is wonderful. It changes throughout the day, so if you find something interesting, mark it somehow because it will be gone when you go back to look at it.

A few other things I read:

What makes Alzheimer patients happy?

Familiar objects around the house- family photos, special mementos can make them feel more secure and connected.

What are the 3 golden rules of dementia care?

- · Listen- listen and learn from them.
- Don't contradict- avoid arguing with them.
- Don't ask direct questions avoid questioning recent memory or try to reason with them.

Why are these rules important?

People with dementia may have a different reality than you.

Correcting their memory may disrupt their peace of mind.

Alzheimer's Foundation of America (AFA) had a Fireside Chat February 27, 2025 "What's Next for Blood-Based Biomarkers?" Even though the chat was held before the newsletter was sent, you can still go to the AFA website and see it, and all, previous fireside chats.

Scientists and researchers are working hard to find better treatments and eventually a cure for Alzheimer's. Your contrisbutions to NARFE research are helping!

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.

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NARFE WEBINARS

Upcoming NARFE Webinars:

Tax Planning for Retired Feds

Thursday March 13, 2025, 2:00 p.m. ET

Basic knowledge of the U.S. tax system and proactive tax planning can help retirees increase their after-tax income and improve their 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. To help you protect your assets, NARFE federal benefits expert Mark Keen, CFP, will walk you through retiree tax planning by highlighting various topics.

REGISTER NOW

Recent NARFE Webinars:

Advocacy Priorities Amid Emerging Threats and Historic Success

Thursday, February 13, 2025,

Hear the latest regarding NARFE's advocacy priorities from John Hatton, NARFE's Staff Vice President for Policy and Programs.

Stay or Go: Considering the "Deferred Resignation" Offer, **Retirement Options, and Potential Options**

Monday, February 3, 2025

NARFE federal benefit expert Tammy Flanagan will walk you through what you need to consider when making decisions regarding your career and future.

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

15 new members

4 reinstated

8 dropped for nonrenewal

Welcome to our Chapter

Melissa Dicker Sam Block Donald Dwyer John Freeman Tamara Harty Peggy Howell-Jones Aaron Lauster Rosemary Miller Carolyn Nawrocki Tony Ohe Richard Tolliver Michael Tyler Kimberly Weber Deanna Wood

Sandra Zak

Chapter 356 membership as of March 1 is 131 members.

Email Address Changes

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

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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.