Local 987

Proud to make America work

Nov. 5, 2025

## Shutdown resources

announced assistance available to furloughed Federal employees. Call the priority assistance line 844.219.0690.

Chase Bank: Chase today announced efforts to help its customers who are U.S. government employees affected by the U.S. government shutdown. Here's the special line they set up 1-888-356-0023.

Congressional Federal Credit Union: For more information on our Relief Line of Credit or any of our assistance programs, contact our Member Service Representatives at 800-491-2328 or stop by one of our branch locations.

Fed Choice: They're offering quite a few different options to assist – for existing and new members.

Interior Federal Credit Union: They're offering a special loan for both member and non-member furloughed Federal workers. Net paycheck up to \$15,000, interest free up to 30 days. Members may apply for a limit up to the equivalent of 2 net paychecks. More offers are available on the site or call 800-914-8619

Navy Federal Credit Union: These guys are offering a special loan program. Read the FAQs PDF from this link to see if you qualify or call 1-888-842-6328

PayPal: PayPal has made a very generous offer. They've allocated \$25 million to fund interest-free cash advances to our furloughed Federal workers that need assistance right now. This is for both new and existing PayPal Credit customers. Minimum loan is \$250 with a maximum cash advance of \$500. Your account does need to be in good standing if you're an existing PayPal Credit customer. Existing customers call 1-877-689-1975. For new accounts, apply here first, then after approval call

1-877-689-1975. U.S. Bank: Will waive all late fees if you miss a mortgage payment due to the shutdown. Also mentioned they will defer first payment dates for new mortgages.

U.S. Employees Credit Union: USECU is also offering shutdown loans, but only until Tuesday, January 15th. Call (312) 922.5310 to get

SunTrust: SunTrust didn't make a specific offer, but they did make a public announcement that they have programs in place to help clients affected by the shutdown.

Synchrony Bank: These guys handle store cards for Amazon, Lowes, Walmart, JCPenney, Chevron/Texaco, and many other large nationwide companies that you might do business with on a day-to-day basis. They are allowing affected customers to defer payments until after the shutdown. Contact them for more information.

Union Plus: For union members, there are a great number of options available if you're with Union Plus. Call them at 800-472-2005 to ask about these offers: \$300 Furlough Grant for eligible Union Plus credit card holders, Mortgage Assistance Loan & \$300 Grant: payment grace period for your Union Plus Life and Accident Insurance, payment grace period for Union Plus Auto Insurance, and payment grace period for Union Plus Life and Accident Insurance.

Wells Fargo. Visit wellsfargo.com. They've got a few different options to help depending on the services you have with their bank.

#### **Furlough Grants**

■ FEEA-NARFE: This is an awesome offer that every furloughed Federal worker needs to take advantage of. FEEA-NARFE fund is offering \$100 grants to active federal employee members

See RESOURCES, page 3

# THANK YOU, HONORING ALL WHO SERVED \*\***\*** - AFGE Local 987

## **AFGE holds second town hall**

## Legislative, legal representatives provide updates; others speak on hardships, courage and faith

#### By DON MONCRIEF

Editor, The Union Advocate don.moncrief@afgelocal987.org

AFGE held its second town hall Oct. 30. The event, watched by more than 11,000 people and still available on YouTube at youtube.com/live/BD\_xWxaCJ6o, provided a legislative update, an update from general counsel on legal victories AFGE has seen and it also went so far as to answer a number of questions, those a result of a poll of 2,000 members.

"We obviously can't answer every question tonight," said AFGE National President Everette Kelley in elaboration, "but what we have done is pull out the key issues that came up most often. Kelley began by saying, "It's a time filled with uncertainty, frustration and anger. Right now many of you are working without pay. Others are furloughed and struggling to make ends meet. And all of us are exhausted to the politics that

"Now I want you to know that I see you. I want you to know that I hear you. And I understand the pain and outrage you are feeling. What's happening right now is not right. No federal worker should be treated as expendable or used as leverage in a political fight. Yet once again we find ourselves in the crosshairs. After months of reduction in force. Agency closures. Attacks on our most fundamental rights as a union and on our basic decency as workers. We're now carrying a political fight in Washington that has left thousands of us without pay. Without certainty. And for too many, without a way to put food on the table, make the car note or put a roof over our head.

"It's flat wrong and it's a national disgrace. Brothers and sisters, it must end. Right now."

Kelley continued that "without skin in

the game" had framed it as just another partisan fight in Washington D.C. They want to pretend that people's livelihood is just bargaining chips in a contest to see which party wins and which party loses, he said.

"This isn't a game for us," he went on. "This is about real people, real families, who have dedicated their lives to serving this country. It's about all Americans being stretched to the limit. Already at the breaking point and the damage that will be caused long-term to everybody in this nation."

He went deeper into that before turning it over to Daniel

things. The first was a brief update on how we got here: The Continuing Resolution the House passed, the Senate voting 14 times – to date – to reject it because, as he said, it didn't address their "hot buttons" such as healthcare.

He did say there has been progress since last weekend after Kelley spoke with "several dozen" senators one-on-one, encouraging them to break the impasse.

There was also progress even before the shutdown, he said, in HR2550, which would restore union contracts. He said it had 220 sponsors in the House and they were trying to move it to the floor so it would require a vote. It has 216 cosponsors, with 218 being the needed number, "So, we're absolutely we can get there as soon as the House comes back," he said. There is also a companion bill, which has 48 bipartisan cospon-Horowitz talked about three sors in the Senate, "So there's a glimmer of hope we can get back our contracts.

> "But more importantly, and more pressing," he continued. "We're going to get collective bargaining back at the Department of Defense.

See TOWN HALL, page 3

Save on stylish frames

for the whole family, plus,

get an extra \$20 to spend

eye exams covered in full

with a maximum co-pay of

Extra savings on sun-

screening and laser vision

With more than 36,000

including those who partici-

pate in the Premier Program,

retail locations, you are sure

to find a location that's right

Choose the vision plan

that fits you and your family:

Standard Plan is ideal

for people who want to save

on eye exams and basic

and over 700 Visionworks

glasses, routine retinal

VSP network doctors,

correction.

for you.

on featured brands and save

up to 30% on lens enhance-

Annual comprehensive

AFGE's Union Plus.

Savings include

## **Local 987 hosts town hall**

From reports

AFGE Local 987 hosted a town hall meeting Oct. 24. Congressman Sanford Bishop was the featured guest. He spoke on the government shutdown and federal budget, as well as took questions from those in attendance. Local 987 Trustee/Treasurer Jeanette McElhaney also talked to those in attendance. She was also interviewed by WPGA News out of Macon last week on the effects of the government shutdown.

"We're in a fight," Bishop said during part of his address, "but we've got resolve. We've got to stay in this fight and we've got to win this fight for the American people."

He also told WPGA in a sidebar, "We've got to make sure that the healthcare tax credits that support affordable healthcare for 24 to 30 million people who don't get healthcare from their employers or from Medicare or Medicaid or who have to purchase it themselves will be able to do that."

Bishop continued that healthcare was becoming more expensive, as Americans, he said, would see their healthcare premiums nearly double during this year's open enrollment due to tax credit extensions under the Affordable Care Act not being utilized.

"In some cases for families," he told WPGA and those listening in, "if you're a family that makes over \$120,000, your premiums can go up \$8,000 in one year."



Linda Baxter at linda@afgelocal987.org

or Jeanette McElhaney at

jmac@afgelocal987.org.

## YOUR MEMBERSHIP - YOUR BENEFITS



### **Special Series - #4**

#### **Workng American Health**

**Care Program** AFGE's Working America and Union Plus are working with licensed agents at GoHealth to guide any uncovered workers and their families through the insurance enrollment process. We can explain eligibility for tax credits and subsidies, plus advise workers about the best insurance plan to fit their needs and budget.

With the AFL-CIOendorsed Working America Health Care Program, after you enroll in a qualified health plan, you'll also benefit from a Health Advocate service at no cost.

This unique service provides personalized help to answer your coverage, care, clinical and claims questions, including negotiating medical bills and recom-

mending doctors, including: Obtain approvals for needed services from insurance companies and pro-



**Toll-free Benefits Line:** (888) 844-2343 **Email: Questions@afge.org** Programs are subject to change.

Negotiate complex bills, to try to lower costs and establish payment plans - acting as a 3rd party nego-

- Find the best doctors
- and hospitals Access a Nurse Helpline for explanation of conditions and treatment options
- Locate eldercare support services
- Explain your covered benefits, in-network options and more

#### **Vision Care Savings** Use This Benefit:

Contact VSP at 1-833-330-

7214 Monday-Friday: 7 a.m.-7

Saturday: 9:30 a.m.-4 p.m.

**CST** Sun: closed

**Vision Care Benefits** 

eye exams, eyewear, con-

tacts and more with VSP®: Individual Vision Plans from

AFGE families save big on

to save and tailor their coverage while in the doctor's

♥Vision Savings Pass is a Discount program for union members. The VSP® Vision Savings PassTM is a discount vision program that offers immediate savings on eye

glasses ■ Easy Options Plan is ideal for people who want

See BENEFITS, page 3



istock via detty image

# The U.S. needs more afterschool programs, new study finds

(StatePoint) Ninety-five percent of parents with a child enrolled in an afterschool program are satisfied with that program, and there is overwhelming support for more government funding for afterschool, according to a new study.

But unmet demand for these programs is high in all 50 states, and majorities of middle- and low-income families who want afterschool programs are being shut out.

The parents of 29.6 million children, more than half the school-age students in the United States, want afterschool programs for their children – but just 7 million children are currently enrolled.

Another 22.6 million children would attend afterschool programs if they were available. That means three in four of the children (77%) whose parents want to enroll them in an afterschool program are being left behind. Cost, availability, and accessibility are the barriers families cannot overcome.

Those are among the findings of "America"

After 3PM 2025," a report released in October by the Afterschool Alliance. The survey of 30,515 U.S. parents of school-age children finds a wide, and widening, opportunity gap, with children in low- and middle-income families more likely to be without the afterschool programs their parents want for them than children in high-income families.

Families in the highest income bracket now spend approximately nine times as much on outof-school time activities as families in the lowest income bracket, up sharply from five years ago.

"Afterschool programs give students a safe place to go after the school day ends, boost their academic achievement, help address the youth mental health and chronic absenteeism crises, provide alternatives to screen time, give working parents peace of mind that their children are safe and supervised, and more," said Afterschool Alliance executive director Jodi Grant. "But there aren't nearly enough afterschool programs to meet the need."

More than 8 in 10 parents agree that afterschool programs provide opportunities for children to learn life skills like interacting with peers and responsible decision making, and help them develop teamwork, critical thinking, and leadership skills. Eighty-four percent say afterschool programs allow working parents to keep their jobs or work more hours, and 92% of parents with a child in a program say they are less stressed knowing their child is safe.

To learn more about the study, visit afterschoolalliance.org.

"Our country will be stronger and more successful when all children can take advantage of what afterschool programs offer – but, sadly, this study shows we're nowhere near reaching that goal," Grant added. "We need greater support from federal, state and local governments, businesses, and philanthropy. Every child deserves access to a quality afterschool program."

# Be alert to scammers while traveling for the holidays

(StatePoint) Holiday season travelers are a key target for scammers, and criminals are looking to cash in on you being distracted.

Visa has observed an uptick in 2025 of sophisticated, travel-related scams where well-known travel providers are convincingly impersonated, and, according to a McAfee Travel Report, one in five Americans has fallen victim to a travel scam.

Artificial intelligence has made it easier to be duped by fake websites, calls, email and texts. Even just ordering car service can open you up to being scammed by impersonators that may contact you directly through an otherwise trusted app.

Here are scams to watch for while traveling:

Fake QR Codes. Scammers will replace real QR codes with fake ones to redirect your phone to a malicious website.

Juice Jacking. If you plug a phone or laptop into a public charging station, hackers can potentially compromise the outlet to transfer malware to or steal data from a connected device.

Hacked Luggage. Smart luggage with built-in USB chargers, GPS tracking and digital locks can be hacked. Scammers can locate your bags and unlock them remotely.

Maintaining vigilance is the best way to avoid trouble while traveling, but here are some additional preventative measures

you can take:

Apply Scrutiny. Be suspicious of anyone emailing, calling, messaging or approaching

you in person, possibly in a company uniform, claiming to need your personal information.

Take Control. Keep your personal information, payment cards and devices with you under your control.

Verify Contact. Before responding to an email, call, text or voice message, disconnect and research contact information to verify legitimacy.

Look for Tampering. Be leery of QR codes that appear to be affixed by a sticker. Also watch for skimming devices on gas pumps by jiggling them. If there is any movement, don't insert your card.

Check Websites. If you scan a QR code, a web link will appear. Review it carefully for anomalies and type in a legitimate website address rather than clicking the link.

Charge Cautiously. Use your own charging adapter and cable instead of public USB ports.

Secure Devices. Keep Bluetooth and Wi-Fi turned off on all devices – even smart luggage – when not in use. When using the internet, opt to connect through data roaming rather than public Wi-Fi and use a VPN whenever possible.

Wait to Post. Don't post your travel photos showing you are away from home until you return.

For more information on best

practices to help prevent fraud, visit PNC's Security and Privacy Center.

By taking the necessary pre-

By taking the necessary precautions, you can help protect yourself and make the festive season a time of good cheer rather than crisis.

UNION MEMBERSHIP IS LIKE A GYM MEMBERSHIP.

DUES ARE PAID TO BE PART OF THE GROUP WITH SIMILAR INTERESTS AND GOALS. BUT, JUST LIKE A GYM, IF WE DON'T SHOW UP, INVEST OUR TIME - OR PARTICIPATE, WE DO NOT GET STRONGER!

# Beware of healthcare cons during open enrollment

f you are adding or changing your Medicare or Healthcare.gov coverage during open enrollment, watch out for unsolicited calls claiming to "help" you find the best deal.

Unfortunately, scammers see this open enrollment period as a chance to trick people out of money and personal information. With the current uncertainty surrounding the government shutdown, this period is rife with additional opportunities for scammers.

Open enrollment for Medicare runs from

Open enrollment for Medicare runs from October 15 through December 7 (Medicare). Medicare Advantage open enrollment is from January 1 to March 31. or within three months of getting Medicare. Heathcare.gov open enrollment begins November 1; December 15 is the last day to enroll or change plans for coverage starting January 1, and January 15 is the last day to enroll for coverage starting February 1.

How the scam works

BBB Scam Tracker frequently receives reports of scam calls and texts pretending to be from Medicare. In one report, the target reported that a caller pretended to be an agent "asking if I got a new updated Medicare card in the mail. He then verified my name and mailing address. Then he wanted me to get my old card and read off info to him, such as the date on the lower right side of the card.

When he asked me to read my card number, I

told him I cannot." Another consumer reported being targeted through a text message and shared the following: "I received a text saying that my health benefits were about to expire and I needed to call the number to renew. Then, the representative told me I had to pay and my bank had to verify with them...That's when I knew it was a scam."

If you stay on the line, these callers allege they can enroll you in a better plan than what you currently have, according to Scam Tracker reports. This new plan is cheaper, and you can keep all the same services.

To get started, all you need to do is provide some personal information, such as your Medicare ID number and your Social Security number. No matter how good the deal sounds and how convincing the caller seems, don't do it! The call is a scam, and sharing personal information



**Kelvin Collins** 

will expose you to identity theft.

Tips to avoid open enrollment scams

Selecting a health insurance plan can be challenging and complex. Be on the lookout for common red flags.

Be wary of anyone who contacts you out of

the blue. Healthcare.gov and Medicare provide legitimate help for determining which plan is right for you. These people — sometimes called Navigators or Assisters — cannot charge for their support. If someone asks you for payment, it's a scam. You will also need to contact them on your own. They will not call you first.

Be wary of free gifts and "health screen-

ings." Keep a healthy level of skepticism any time a broker offers you free gifts or other special deals. Never sign up with a broker who offers you an expensive sign-up gift in exchange for providing your Medicare ID number or additional personally identifiable information. Other times, brokers offer free "health screenings" to weed out people who are less healthy. This technique is called "cherry picking" and is against Medicare rules.

● Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know.

want to make changes to your healthcare plan, go directly to Medicare.gov, Healthcare.gov, or your employer's health insurance provider. Don't click on links in suspicious messages.

Contact your employer directly. If you

Go directly to official websites. If you

receive an unexpected email about benefits policies, ask your employer about it before you click on anything to make sure it's legitimate.

If you are unsure whether a call or offer is from Medicare or you gave your personal information to someone claiming to be with Medicare, call 1-800-MEDICARE to report it. If you suspect fraud when signing up for ACA coverage, go to HealthCare.gov or call the Health Insurance Marketplace call center at 800-318-2596.

## Medal of Honor spotlight

## **Navy Lt. Thomas Eadie**

By KATIE LANGE DoD News

Navy Lt. Thomas Eadie spent a combined 30 years of service in the Navy from the early 20th century to after World War II. His work as an expert diver salvaging shipwrecks earned him several accolades, especially

vaging shipwrecks earned him several accolades, especially when it came to saving a fellow diver who had gotten tangled far below the water. For that rescue, he earned the Medal of Honor.

Eadie was born on April 8, 1887, in Glasgow, Scotland. His parents, William and Rebecca, moved to the U.S. in 1890, settling the family in New Jersey. Eadie had a brother, George, and a sister, Margaret.

Eadie enlisted in the Navy in July 1905 shortly after he'd turned 18. Trained as a gunner's mate and as a diver, he remained in the service until 1913, when he moved to Newport, Rhode Island. At some point, he married Margaret Gerrie, and they had a daughter named Marion.

Eadie returned to the Navy during World War I, then



Navy Lt. Thomas Eadie

worked as a civilian diver for a time before returning to the Navy yet again in 1926. By then, he had worked his way up in rank to chief petty officer.

Eadie was credited with helping to salvage two sunken submarines: the USS S-51, which sank off the coast of Rhode Island in 1925, and the USS S-4, which sank off the coast of Provincetown, Massachusetts. Both operations earned him a Navy Cross, but it was the latter that earned him the Medal of Honor.

On Dec. 18, 1927, the Coast

Eadie succeeded in getting Michels back

to the surface. Michels was put in the

ship's decompression chamber in serious

condition, but he survived thanks to

Eadie's skills and his ability to stay calm

under pressure.

Guard received calls that the USS S-4 submarine had been involved in a collision with a Coast Guard destroyer and sank off the coast of Provincetown while undergoing sea trials. Rescue efforts began immediately, although Eadie and a handful of other expert divers weren't able to arrive at the scene until the next day, thanks in part to bad weather that was

thwarting the operation. A few minutes after Eadie went into the water, he was able to locate the sunken sub. Reports show that when he tapped on its torpedo loading hatch to see if anyone had survived, he received six slow taps in reply, indicated six men were still alive. He got no other responses when he tapped on other sections of the hull, so he returned to the surface to report his findings and recuperate from the dive, which is necessary for all divers operating in deep waters. Other divers went down in his place to continue

the mission.

That afternoon, another diver, Fred Michels, went down with a hose that they were hoping to connect to the S-4 to deliver the trapped men much-needed fresh air. However, as Michels was attempting to connect the air line to the sub at a depth of 102 feet, his tether became seriously entangled in the wreckage, trapping him.

When the team above water realized what was happening, Eadie quickly volunteered to go back down to help, even

See HONOR, page 3

# UNION ADVOCAME

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Please submit articles, photos, etc to don.moncrief@afgelocal 987.org. For questions about story content, to pass on story ideas or to request coverage, please contact the aforementioned.

✓ Amazon: 20% off

✓ Ashley Furniture: 10% off any

purchase at participating stores

✓ Food Lion: 10% off in-store

✓ IKEA: 15% off in-store home

shopping total before taxes

furnishings for up to \$3,000

✓ Kohl's: 30% off qualifying

✓ Rack Room Shoes: 20% off,

also available to dependents

✓ Sleep Number: 20% off most

Sleep Number beds and bases

✓ Under Armour: 40% off, also

available to military spouses,

20% off any other time of year

✓ Walgreens: 20% off, also avail-

able to military family members

purchases

✔ Publix: 10% off

✓ Samsung: 30% off

✓ Target: 10% off

## Veterans Day discounts, freebies

#### Food & Dining

✔ Applebee's: Free full-size entrée from a special menu

→ Denny's: Free Original Grand

Slam from opening until noon

✓ Golden Corrral: Free buffet

✓ Joe's Crab Shack: 20% off

care and eyewear to union fam-

ilies. This is not an insurance

**Free Prescription Card** 

Members can save up to

80% off the retail price on most

brand name and generic drugs.

The card can be used for

all medications, but not every

discount. You'll always receive

the lower cost available to you

through either the pharmacy

or the Union Plus Prescription

Use the card for prescrip-

tions not covered by your insur-

ance or excluded from Medicare

Includes access to mail

**Medical Bill Negotiating** 

order, and pet medications.

Union Plus Medical Bill

Negotiating Service provides

AFGE members with large out-

of-pocket medical bills free assis-

tance negotiating bill reductions

with physicians, hospitals and

other medical providers. The

service negotiates with medi-

cal providers on the member's

behalf to lower costs and estab-

medication is eligible for a

Savings are available at over

→ Dunkin': Free donut at partici-

special menu

pating locations

dine-in meals

meal with beverage

✓ Kona Grill: 50% off

BENEFITS

From page 1

nationwide

family members.

Discounts Card.

Service

orders

- meal from a special menu ✓ Bob Evans: Free meal from a during lunch hours ✓ Lucille's Smokehouse BBQ: → Buffalo Wild Wings: Free order
- of boneless wings and fries q Chicken: 25% of all in-store
- Free meal from a special menu ✓ On the Border: Free Pick Two Combo for dine-in

✓ Little Caesars: Free lunch

combo from 11 a.m.-2 p.m.

✓ Logan's Roadhouse: Free

- ✓ Outback Steakhouse: Free Bloomin' Onion and beverage
- with the purchase of an adult ✓ Red Robin: Free Tavern Burger and fries for dine-in customers
- ✓ Ruby Tuesday: Free meal from a select menu
- ✓ Smoothie King: Free smooth-
- **Requirements:**

#### ♥ You must be a union mem-

ber or retiree. ■ You must have at least one

outstanding unreimbursed medical expense of \$400 or more from a single medical provider. There's no limit on the number of medical providers with which the service will negotiate.

Lifetime limit: one Medical Bill Negotiating Service membership per household. **Eligible Medical Expenses:** 

#### 64,000 participating pharmacies One card can be used by all

When you calculate your unreimbursed medical expenses, you may include expenses incurred from physicians, dentists, hospitals, surgery centers, diagnostic service providers – any medical provider. The service attempts to negotiate any medical or dental bill regardless of insurance benefit status, including insured, underinsured, non-covered and out-of-network claims.

Do not include expenses that were covered by your (or your spouse/dependent's) health insurance:

Health Advocate may not be able to negotiate on money that was supplied towards a deductible, coinsurance or co-pay. Deductibles, coinsurance, and co-pays are the member's contracted obligation with the insurance carrier. Unreimbursed expenses must

be at least \$400 for each medical When your application is

approved you will be notified by email. You will be advised to contact the medical negotiation service provider directly. You

ie from a select menu ✓ Starbucks: Free tall hot or cold brewed coffee, also available to military spouses

✓ Texas Roadhouse: Free meal from a select menu or receive a free meal voucher for a future purchase ✓ Teriyaki Madness: Free bowl

of your choice ✓ TGI Friday's: Free lunch from a

select menu ✓ Twin Peaks: Free lunch from a select menu

 ✓ Wawa: Free hot coffee of any

combo meal to all veterans and

active-duty service members

✓ White Castle: Free individual

combo meal or a breakfast

them with documentation

of your unreimbursed medi-

cal expenses of at least \$400 per medical provider, copies of medical bills, or insurance Explanation of Benefits forms.

should be prepared to provide

#### Solve caregiving issues Caregiving affects thousands

of Americans across the country, many of whom need assistance. AFGE has partnered with YourCare 360 which is a complete caregiving solution with easy, online access to caregiving guidance. Many of the benefits of this program are 100% free to the AFGE member. Here are some examples:

Health assessment to help establish baselines and track progression and recovery. Directories of care facilities and providers, with extensive

information about each one. Educational tools that make your options easy to understand. Partners Services also avail-

♥ Care Planning Resources

♥ Home Healthcare Evaluation ■In-Home Loneliness Solutions

Care Navigation Support and Services for Caregivers End of Life Planning

Members can speak with an intake counselor to learn what services will meet their needs

Don't wait for a family crisis. We never know when that can happen.

### **Hearing care discounts**

The AFGE Union Plus Hearing Care program offers exclusive savings on hearing care for AFGE members and their families too! Your union family savings and discounts include: ■An average of 66% off retail

on trusted hearing aid brands\* A free hearing exam Unlimited follow-up care for one year

■ Multiple brand names, state-of-the-art hearing aids deeply discounted to as low as

**♥** Plus, your aftercare support also includes a 60-day risk-free trial1, a three-year warranty (including loss and damage)2, and a two-year battery supply or a free charging station (depending on type of hearing aid pur-

chased).3 The program is available virtually and at more than 6,000 clinic locations in all 50 U.S. states and Puerto Rico. Save big on trusted hearing aid brands.

Today's hearing aids are small

and packed with powerful technology to make sure you don't miss a beat (literally). Save hundreds on affordable, state-of-the-art hearing aid brands including: Amplifon (via Miracle Ear), Oticon, Phonak, Resound, Rexton, Signia, Sonic, Starkey, Unitron and Widex.

#### **Health club discounts** GlobalFit Gym Network 360

Through GlobalFit, receive the lowest rates on new memberships at thousands of gyms

### Recreation

- ✓ Country Music Hall of Fame and Museum: Free admission;
- also applies to up to three immediate family members ✓ National Parks: Free admis-
- sion to all National Park sites

✓ Pro Football Hall of Fame:

Free admission and parking,

20% off gift shop purchases

family members eligible to

receive discounted tickets

ble to family members

✓ Six Flags Discovery Kingdom:

Free admission, accompanying

✓ Winchester Mystery House:

 ✓ Zoos: Most zoos offer free

or discounted admission on

Veterans Day; inquire locally

across the country including

Fitness, LA Fitness, Anytime

yoga, crossfit, and pilates.

360

large national brands 24 Hour

Fitness, and Curves. Also look for

regional and local gyms along

with specialty studios including

**Details about Gym Network** 

Save at over 9,000 gyms

nationwide with tops brands

including 24 Hour Fitness, LA

and many more.

Fitness, Anytime Fitness, Curves,

**■** Lowest Price Guarantee: If

a gym offers you a lower rate on

the same membership, GlobalFit

check out a gym before purchas-

Get discounted rates on fit-

Receive a guest pass to

Save on top eating and

weight loss programs including

Special Pricing on at home

Receive exclusive pricing on

Zumba at home exercise DVD's

■ View free health and well-

ness content created by certified

Extend the GlobalFit bene-

\*Some restrictions may apply

AFGE members, retirees, and

their household family members

can sign-up and enjoy savings

of 20% to 50% on dental care

fit to family including spouses,

domestic partner, and depen-

**Dental discounts** 

and credentialed health and

Jenny Craig and Nutrisystem

on demand exercise options

through Les Mills

wellness experts.

dent children

will beat that rate by 5%\*

ness and activity trackers

30% off admission, also applica-

- ✓ National WWI Museum and
- Memorial: Free admission
  - tire, alignment, brake, fuel system and fluid checks with appointment
    - ✓ Great Clips: Free haircut or

✓ AARP: Special membership

✓ B&Bs for Vets: Free stays, most

offering free one-night stays

**Travel & Services** 

around Veterans Day

- card for a future free haircut ✓ Oil Changes: Free oil changes at varying locations, inquire
- locally
- ✓ Sport Clips: Free haircut ✓ Super 8: 15% off Best Available Rate at participating

locations - Source: usveteransmagazine.com with one of the largest dental networks in the nation.

Typical Discounted Dental

Services Include: Annual exams, cleanings. fillings, X-rays Root canals, crowns, extractions

Bridges, dentures **Pricing** ■ Member: \$7.95/month\* or \$79.00/year\*

■ Member +1: \$12.95/month\* or \$129.00/year\* ■ Member + Family: \$15.95/

month\* or \$159.00/year\* +\$10 one-time, non-refundable enrollment fee Your plan is available for use

immediately and comes with a 30-day money back guarantee. **Union Plus Dental Discount** Advantage Plan For More Savings on Health

Care Choose This Added Savings

In addition to savings on dental and hearing, the Union Plus Dental Discount Advantage Plan adds savings on: Chiropractic & Alternative

Medicine — Save 10% to 40%

on chiropractic services and many types of alternative health care therapies **♥** Podiatry — Receive a 50% discount on the provider's fee for the initial exam and 20% dis-

count on the provider's normal fee for all other services. Diabetes and Lifestyle

Management Supplies — Save 20% to 30% off the retail price of durable medical equipment, and 20% to 40% off the retail price of disposable medical supplies.

#### RESOURCES From page 1

lish payment plans.

who are not receiving a paycheck during the current shutdown due to being furloughed or working in excepted status. To apply, visit the FEEA website. Thrift Savings Plan

TSP Plan News Announcements: TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status or simply call the Thrift Line at 1-877-968-3778. Toyota Financial Services &

Lexus Financial Services: Affected lease and finance customers in good standing with their accounts may be eligible to take advantage of up to two months of finance contract payment extensions or lease deferred payments. Toyota Financial Services call 800-874-8822 and Lexus Financial Services call 800-874-7050. Hyundai Capital: Hyundai will

extend all Hyundai Capital auto loans

and lease payments for 30 days for current Hyundai owners who are federal government employees furloughed during the shutdown. Impacted consumers should contact Hyundai Motor Finance at 1-800-523-4030 to take advantage of this offer. Kia Motors Finance: Kia has

announced they're offering deferred payments of 30 days. If you've been affected by the current Government Shutdown and need assistance from Kia Finance, please contact us at 1-866-331-5632. Mercedes-Benz Financial Services: It

has been reported that these companies are among those providing qualified customers options such as payment deferrals, late fee waivers and special care lines to address their individual problems, though official announcements from these companies have not been released online.

#### **Telephone** Mobile

revising payment schedules.

Ford Credit, GM Financial, &

#### Service **Providers** AT&T: Will assist with adjusting

late fees, providing extensions, and Sprint: Will provide short-term payment solutions. Call 1-888-211-

## 0909 or 611 from a T-Mobile device. Verizon: Offering flexible pay-

■ T-Mobile: Offering short-term

assistance and can spread out service

payments over time. Call 1-877-746-

ment options and has a Promise to Pay program to set payments for a future date. Call 1-866-266-1445. **Rental Home Assistance** 

National Rental Home Council: Represents many of the nation's largest operators of single-family rental homes. They're offering deferred rent payment options with no late fees to any renter who has been furloughed.

OPM Sample Letters for Creditors and Mortgage Companies: OPM created these sample letters for Federal workers to contact their landlords, mortgage lenders, and utilities, to request help during the shutdown. National Food Resources & Advice

• Feeding America: These guys have a nationwide network of 200 food banks. From those food banks, they have 60,000 partner pantries from which they can serve every community across the United States. This is an awesome resource, and they have already begun serving Federal employees affected by the government shut-

Your School District: To save on food and ensure your kid eats breakfast and/or lunch free (less stress and worry for you), notify the district of your

#### and normally qualifies you for the free meal program. Home, Auto & Life Insurance

Relief MetLife: For those not receiving a paycheck from the federal government because of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1-800-GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

Fidelity & Guaranty Life Insurance Company: To help the nearly 27,000 AFGE members who currently have a policy with the company during this government shutdown, the company "will keep the policy-in-force by waving the cost of insurance charges for the next 30 days.". Policies beginning with the letter "Y" call: 844-800-9146, all other policies call: 888-513-Other Notable Mentions for Relief

have massive RIFs during the when, other cases arise," he said.

is important."

fight for you."

"It's why membership in AFGE

Next, he said, was that AFGE,

even as the fight to get back

collective bargaining rights

continues, continues to pursue

from a large portion of the fed-

### & Assistance.

Rent-A-Center (Benefits Plus Membership): If your account was up to date at the time of furlough and you are a part of benefits plus you furlough. No income is an emergency may be eligible for a payment waiver based on your state: "Involuntary Unemployment Payment Waiver: Losing a job is hard and making payments while unemployed is even harder. Fortunately, your Membership waives your payments when you are involuntarily unemployed. Whether you were fired, laid off, suspended, or are out of work due to a labor dispute or strike, your payments are covered

or when you're able to return to work." **National Freebie Offers** U.S. Office of Personnel Management: Their fact sheet states that federal employees may be eligible for unemployment compensation administered by state unemployment insurance agencies. So, eligibility is determined by state law, not on the Federal level, which may work in your

for up to four (4) months, up to \$1,000,

 USAA Are offering deferments for all loans and credit card payments. - Source: A. Philip Randolph

Institute, Inc. three judges from the 9th Circuit

overruled that.

### TOWN HALL

### From page 1

We have a way to do that through the NDAA, which must pass. It contains language to restore contracts at the DoD. It has passed the House. The last several days 16 Republicans in the House has supported it, so there's a lot of momentum there." He continued: "You might say,

'That's just defense. What about my agency?' Well, we are confident if we can break the DoD we will be able to get collective bargaining rights back at other

agencies. So, there's good progress there." Horowitz also said they were

working on a bipartisan bill that would solve the problem of federal workers and military personnel not being paid during a shutdown. It would ensure if there is another shutdown – ever they would still be paid. "If we get that out of this

shutdown it will be major progress," he said, "and we will not have to face this anymore. And it is a direct result of AFGE's working both sides of the aisle to work that. So that it's even being considered (is significant). Last week the Senate looked at a bill that looked at paying only those who had to work accepted but not those who were furloughed. We refused to accept that. The Democrats filibustered it. Now they're back with a bill (that would ensure they are paid). We're going to be moving heaven and earth in the next few days to get that bill through. We need that signed into law and we may need your help in advocating for it.'

Rushab Sanghvi of AFGE's legal counsel spoke next. He spoke on three things as well. The first was regarding the threat from the Administration before the shutdown that they would sawed at the wreckage for 45 minutes

fought it in court. It was rendered unlawful and temporary restraining order put a stop to it. The Administration was able to implement some RIFs before AFGE and the others got to court, but the order put a pause on that, he said.

There was one important

shutdown. AFGE partnered

with some other groups. They

thing to note, Sanghvi said. The injunction only applies to parts of the Agency represented by AFGE and other plaintiffs in the case. "That's important and may continue to be important if, or

Michels had carried down to attach to the submarine, so they were never able to get fresh air inside it. All 39 crew members and one civilian observer on the S-4 died. The sub was raised on March 17, 1942, and eventually returned to service before being stricken Eadie was quickly nominated for the Medal of Honor, which he received from President Calvin Coolidge during

1928. Eadie continued to serve the Navy for another decade before retiring from active duty in 1939; however, he returned yet again in April 1942 during World War II, when he was appointed as a chief gunner (warrant officer). He received a commission in August 1942, then retired for good as a lieutenant in September 1946 after a combined 30

for it to be reconsidered and has had favorable response. However, he said, that has not happened yet. Hence, he said, it

Sanghvi said they have asked

grievances and arbitration and is a battle they continue to fight. MSPB cases of litigation to A number of leaders who have assist Locals, to "continue to been impacted by the shutdown spoke following. Due to space limitations they are not included Finally, he provided an update on the exclusion EO case that here, but they are well, well, stripped collective bargaining worth the visit to the youtube link provided to hear their stoeral government. He said they ries of hardship, oppression and were successful in getting that courage and "faith" to stand as paused – a violation of their LaShanda Palmer, a TSA worker First Amendment rights – but for 23 years, said.

> of Valor. While in London in 1960, he became an honorary member of the British Foreign Legion, according to his obituary in the Newport Mercury newspaper. Eadie died on Nov. 14, 1964, at

age 87 at the Brockton Veterans Affairs Medical Center in Brockton, Massachusetts. He is buried in Island Cemetery in Newport, Rhode Island, where he spent the last few decades of

#### though he was still recovering from his first dive. Eadie finally reached Michels after

HONOR

From page 2

the trapped diver had been underwater

for about an hour and a half. Eadie saw Michels' line was twisted up in the submarine's metal, so he requested that a hacksaw be lowered down. Eadie

from the tangle. After more than two hours of extremely dangerous work, Eadie succeeded in getting Michels back to the

surface. Michels was put in the ship's decompression chamber in serious condition, but he survived thanks to Eadie's skills and his ability to stay calm under

Sadly, the crew lost the hose that

before he was able to release Michels

from the register in 1936.

a White House ceremony on Feb. 23,

years of service. From 1941-1942, Eadie was the

national commander of the U.S. Legion

**ACROSS** 

10

29

49

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# Just for

## King Crossword

16

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58

1 And others (Lat.) 5 USN bigwig 8 Many corp. recruits 12 Tora —, Afghanistan 13 "Unstoppable"

12

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24

46

- singer 14 Killer whale 15 Pants 17 Little dent
- 18 Seize greedily 19 School papers 21 Shoe width
- 22 Belgrade resident 23 Corn core 26 Calendar box
- 28 Ginger cookies 31 Crony, out West 33 Tavern
- 35 Unsigned (Abbr.) 36 Disney mer-
- maid 38 Lucy of "Elementary"
- 40 Sushi choice 41 Final notice 43 Sphere 45 Building's
- front 47 TV type 51 Phil of folk
- music
- 52 Toothbrush features

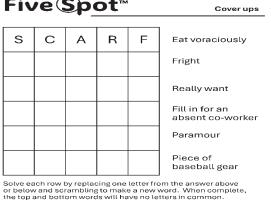
- 54 Suit to -55 Non-Rx 56 Feedbag fill
- 57 Overlook 58 Director Craven
- 59 Gosling or Reynolds
- **DOWN**
- 1 Recedes 2 Undecided
- 3 "Carmen" solo
- 4 Coffee bar offering 5 Worthless
- pile 6 Conk out

- 8 Vaccine maker
- capital 10 Skin breakout 37 Cover
- to
- 23 Tax prep pro
- breads
- 29 "The Bells" author

- 7 Clipper ship poles
- 9 Queensland's
- 11 Droops 16 Sent a dupe
- 20 "For a jolly good ..."
- 24 Scull need
- 25 Brunch
- 27 Actor Brynner 50 Org.

- 30 NBC weekend show 32 Lowers
- 34 "I, Tonya" and "Gandhi," for example
- 39 Web addresses 42 Former quar-
- terback Tim 44 Ulan —
- 45 Brew topper
- 46 Play opener 48 Do in
- 49 Self-referential
- 53 Numbered rd.

The Sweet Briar Rose (Rosa rubiginosa) is a dense shrub of European origin that has become quite widespread in North America, especially in New England. It bears pink flowers in June to July, and its leaves exude an **Sweet Briar** apple-like fragrance. Its bright red fruit Rose (the "hips") comes after the flowering ends, ripening through autumn and persisting well into the winter months. Birds and other wildlife feed upon them. Once sweet briar claims an area, it becomes difficult to eradicate. Five Spot™



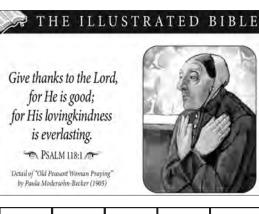
**SCRAMBLERS** RESTAURAN

SWORE

RESTED

PHRAME

REMOTE



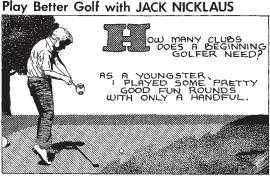


Solution



3. Hamper; 4. Meteor 1. Worse; 2. Desert; uoitulos SCRAMBLERS

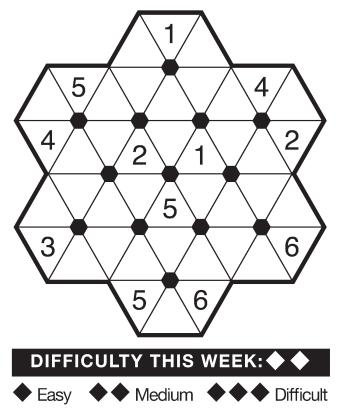
out to dinner is for us to go to his

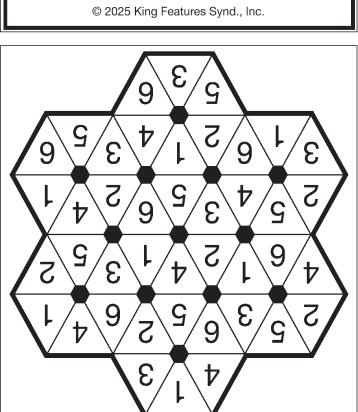


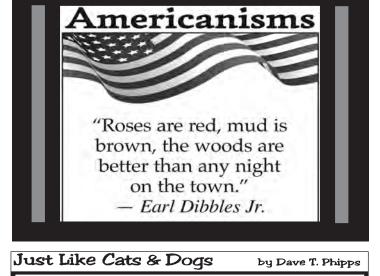


## **NOMELTARES** by Japheth Light

There are 13 black hexagons in the puzzle. Place the numbers 1 - 6 around each of them. No number can be repeated in any partial hexagon shape along the border of the puzzle.







FOR THE LAST TIME, I'M SORRY I WAS SUCH A JERK IN YOUR DREAM. I HONESTLY DON'T KNOW WHAT I WAS THINKING.

Ν	A	Т	Ш		S	3	M		S	S		M
S	$\perp$	A	0		<u>ე</u>	I	0		П		$\perp$	A
S	∃	口	T	S	_	Я	В		S	Н	0	0
A	M	S	A	٦	ъ		Ш	а	A	)	A	П
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S	Ь	A	N	S		У	A	П		В	0	0
		В	Я	∃	S		∃	3	∃			
S	∃	S	3	Н	Ι		Н	0	Ι	A	Ν	S
9	Ν	Π	П		S	3	Н	0	Ι		Я	В
A	၁	Я	0		A		S		A	Я	0	В
S	A	В	M		M	П	A		٦	A	T	3
• (	Solution time: 24 mins.											

Answers King Crossword

## Weekly **SUDOKU**

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6						5		4
	5	1	7	6				
		6		9				7
			1		8		6	
	9	2	4	8	6			
5					9	4	7	
1	6	4		5		9	2	
			-					

that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

**DIFFICULTY THIS WEEK:** ◆◆

♦ Moderate ♦ ♦ Challenging

Place a number in the empty boxes in such a way

♦♦ HOO BOY! © 2025 King Features Synd., Inc.

8	7	6	Z	9	3	7	9	L
9	7	<b>ヤ</b>	6	L	2	3	8	9
1	9	ω	9	8	†	7	6	L
G	9	2	8	<b>ヤ</b>	L	6	7	3
7	セ		ω	6	9	9	7	8
6	3	8	7	9	7	L	9	<b>ヤ</b>
<sub>7</sub>	6	9	L	2	8	7	3	9
2	L	7	9	3	9	8	<b>ヤ</b>	6
ω	8	9	セ	7	6	G	L	7

**19w2nA** 

**Meekly SUDOKU** 

### **Amber Waves**













WHEW !! FINALLY FINISHED !!





B)





by BUD BLAKE























= 12

7 = 10

13

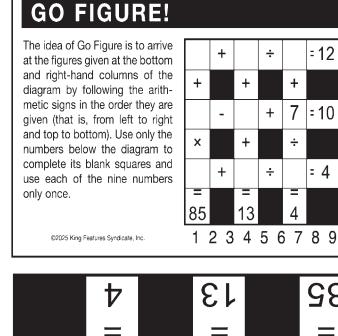




# Sponsor this page. Call 478-733-9



"Paying college players a small part of bowl revenues is an insult! They'd never



	<b>ヤ</b>		13		28				
	=		_		=				
7 =	2	ψ.	<u>=</u> ω	+	G				
	÷		+		×				
0 L =	L	+	9	-	6				
	+		+		+				
= ا	l	÷	7	+	8				
answers									

Go Figure!

K

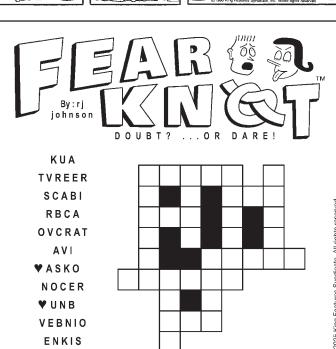
## **CryptoQuip**

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error. Clue: P equals C

PUXICYO AXZGPGTI KEU KTZ WTAUXZ WUY VGLGIV ULNYMO FYTATCGP YNIFGCGUIZ UW

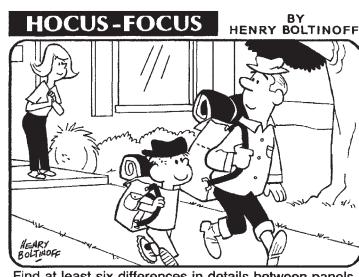
ZUIVZ: ETAAO KOINCCN.

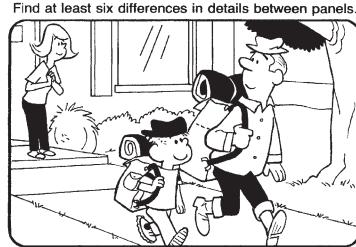
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Unscramble these twelve letter strings to form each into an ordinary word (ex. HAGNEC becomes CHANGE ). Prepare to use only ONE word from any marked ( f v ) letter string as each unscrambles into more than one word (ex. ♥ RATHE becomes HATER or EARTH or HEART ). Fit each string's word either across or down to knot all twelve strings together.

♥ EVNA





added to walkway. 4. Shirt pocket is missing. 5. Boy's left arm is showing. 6. Line is Differences: 1. Leg is moved. 2. Foot is moved. 3. Shirt is longer.

excellent in others belong to us as well. - Voltaire Appreciation is a wonderful thing; it makes what is

answer

U

A

0

A

JƏMSUD CryptoQuip

# Fall Into Fresh Ideas for Autumn Entertaining



FAMILY FEATURES rafting cozy crowd-pleasers is a must for hosting – especially during the cooler fall months. Give your crowd something to celebrate, regardless of the occasion, with comforting sides and appetizers that warm loved ones from the inside-out.

Always a healthy snack, fresh California grapes can also be the versatile ingredient you need for elevating dishes for get-togethers and parties. In addition to providing a juicy burst of flavor and pop of color, roasting grapes in recipes like these intensifies their flavor as the natural sugars caramelize.

No matter your main course, you can enjoy it alongside an easy yet refined side dish in Roasted Cauliflower with Grape Gremolata. Tender, caramelized cauliflower is topped with a vibrant grape gremolata with fresh herbs, garlic and a hint of lemon zest adding a bright and flavorful finishing touch. Colorful, tasty grapes bring balance to this savory side that pairs well with roasted chicken, grilled fish or hearty grain bowls.

Sesame-Roasted Grapes in Crispy Won Ton Cups offer perfect party bites that blend sweet and savory in each mouthful. Juicy, fresh California grapes are tossed with sesame oil, honey and a touch of soy then roasted until caramelized. Nestled in golden brown won ton cups, they make for a simple yet sophisticated way to start any gathering.

If a warm medley of color and taste sounds like the ideal addition to your fall celebrations, Sheet Pan Roasted Grapes and Sweet Potatoes provide an effortless solution as a crowd-pleasing side. Sweet potatoes, grapes, red onion and tangy balsamic glaze are roasted and topped with fresh basil so you can enjoy the flavors of the season without spending all

your hosting time in the kitchen. To discover more recipes that elevate fall entertaining without the hassle, visit GrapesFromCalifornia.com.

**Roasted Cauliflower with Grape Gremolata** 

Servings: 6

**Grape Gremolata:** 

1 cup finely chopped green

Grapes from California 2 tablespoons minced Italian

parsley clove garlic, minced

large lemon, zest only 1 pinch sea salt

**Roasted Cauliflower:** 1 large head cauliflower

tablespoons olive oil 1/2 teaspoon sea salt freshly ground pepper, to taste

To make grape gremolata: In medium mixing bowl, stir grapes, parsley, garlic,

lemon zest and salt. Cover and refrigerate until ready to serve, up to 1 day ahead

To make roasted cauliflower: Heat oven to 450 F and line baking sheet with foil.

Discard leaves and stems from cauliflower and cut into 1-1 1/2-inch florets. Place in large bowl and drizzle with olive oil. Sprinkle with salt and pepper, to taste, and toss well to coat. Transfer to prepared baking sheet and spread in single layer.

Roast 15 minutes. Stir well and roast 15 minutes, or until golden brown on edges. Serve warm with grape gremolata.

Nutritional information per serving: 90 calories; 3 g protein; 12 g carbohydrates; 5 g fat (50% calories from fat); 1 g saturated fat (10% calories from saturated fat); 0 mg cholesterol; 290 mg sodium; 3 g fiber.

#### **Sheet Pan Roasted Grapes and Sweet Potatoes**

Servings: 6

- 3 tablespoons extra-virgin olive oil 3 tablespoons balsamic vinegar
- 3/4 teaspoon sea salt
- 3 cups red Grapes from California pound orange sweet potatoes, peeled
- and cut into 1/4-inch slices 3/4 cup thinly sliced onion freshly ground pepper, to taste

Heat oven to 425 F. In large bowl, combine oil, vinegar, salt, grapes, sweet potatoes and onion, tossing well to coat. Place on large

baking sheet and spread in single layer. Bake 30 minutes, or until potatoes are tender, stirring halfway through cooking. Sprinkle with freshly ground pepper, to

taste, and fresh basil. Nutritional information per serving: 170 calories; 2 g protein; 27 g carbohydrates; 7 g fat (37% calories from fat); 1 g saturated fat (5% calories from saturated fat); 0 mg





#### Sesame-Roasted Grapes in Crispy Won Ton Cups

Servings: 24 (1 cup each)

- 24 square won ton wrappers, at room temperature olive oil cooking spray
- 2 tablespoons sesame oil
- tablespoon honey tablespoon soy sauce
- tablespoon rice vinegar (unseasoned) 1/4 teaspoon ground ginger
- cups red Grapes from California sesame seeds
- snipped fresh cilantro, for garnish

Heat oven to 350 F. Spray won ton wrappers on both sides with olive oil spray. Press into 24 mini muffin cups, gently pressing into

bottom to form flat base. Bake 10-12 minutes,

or until lightly browned; let cool. Increase oven temperature to 425 F and line small baking sheet with foil. In medium bowl stir sesame oil, honey, soy sauce, vinegar and

ginger. Add grapes and toss well to coat. Spread mixture in single layer on baking sheet and roast 30 minutes, or until grapes are cooked but still holding shape, stirring occasionally. Let cool then spoon a few grapes into each won ton cup, adding any leftover juices. Garnish with sesame seeds and cilantro.

Nutritional information per serving (1 wonton): 50 calories; 1 g protein; 9 g carbohydrates; 1.5 g fat (27% calories from fat); 0 g saturated fat (0% calories from saturated fat); 0 mg cholesterol; 120 mg sodium; 0 g fiber.

