



NOVEMBER 2007

NUMBER 09-07

General Meeting Date & Time: November 12, 2007, 1:00 p.m.

Meeting Place: Westside Improvement Club
National Avenue & 'E' Street, Bremerton, WA

Program: Annual Federal Employees Health Benefits (FEHB) Health Fair

NARFE is recognized as the association devoted exclusively to serving and protecting the earned entitlements, rights and benefits of all federal retirees, employees and survivors.

UPCOMING HOLIDAY LUNCHEON: The annual Holiday Luncheon will be held next month. Here are the specifics: Monday, December 10 - Social hour is from 12:00 - 1:00, then lunch is served. Choices are: Light Salmon Plate with fruit for \$15.00 and Hot Turkey Sandwich with cranberry sauce for \$12.00. Both choices include green salad and beverage. The price includes tax and gratuity. Reservations must be in to Joyce Lipsack by December 3rd. Please send your check (made out to NARFE) to Joyce at 154 Alta Drive NW, Bremerton, WA 98310-2153. Her phone is 479-5007.

PRESIDENT: Fellow Chapter Members - Once again we are moving into that time of the year when we stop and hopefully pause to reflect how much we have to be thankful for. We all are hopeful that we will have the blessing of good health for ourselves and our family members. I am grateful that we, as current or retired federal employees, have the health coverage that we do. As you know, there are many people in our own community who have little or no health coverage.

As members of NARFE we must always be on alert that the benefits we have are not eroded nor taken away from us. I know our legislative staff at the National level is doing an excellent job representing us. They are striving to keep the important concerns of all NARFE members before our congressmen and senators. See the article in the November magazine on page 30. This explains what our legislative staff is doing in our behalf - outstanding work. It looks like our yearly cola will be about 2.3%. It is not as much as we hoped for, but at least are getting a cola. Our health fair will be November 12th and will begin at 11:00 am. Come early so you can visit with the vendors.

I hope you are planning to come to our holiday dinner December 10th. See Joyce Lipsack for tickets and menu selection. As always I encourage you to read our monthly Chapter Bulletin as well as the NARFE magazine. I ask you to invite someone you know to a NARFE chapter meeting. I am grateful for your support. You are the strength of the chapter as individual members. Without you, we would soon cease to exist as a chapter. May this Thanksgiving season be a very healthy and happy time for you and your family. Speaking of staying healthy, remember to get your flu shot if you need one. *George Eads*

SERVICE OFFICER: OPEN SEASON FOR FEHB NOVEMBER 12 - DECEMBER 10.

By the time you are reading your newsletter you might have received your Open Season packet from the Office of Personnel Management (OPM) if you are retired. Current Federal Employees (CFE) will get be getting information on Open Season where they work. You should all receive a 2008 copy from your current Health Insurance Carrier also. When you get that pamphlet find the page that shows how your current insurance is changing next year - are these changes you can live with? Find the page that shows how your current insurance ties in with Medicare Part B for those of us 65 and over who have elected it. The packet you get from OPM with show all the nationwide plans and in another part show the companies that are available for Washington residents. If you wish to order some pamphlets, you can call the special Open Season toll-free number in your OPM instructions and tell them which ones you want. Of course, some of the insurance companies will attend our November Health Fair Meeting with pamphlets to give you. Do your homework and don't miss the deadline for making changes. For retirees, Open Season changes are effective January 1st. For CFE the Open Season changes will be effective the first day of first full pay period in 2008.

Our Insurance is VERY important so one thing to remember as a retiree is that if you ever cancel your FEHB insurance you are not allowed to re-enroll. CFE's need to remember that if you cancel your FEHB and then re-enroll during some other Open Season you will start your 5 years coverage all over again to be eligible to take it into retirement. Those employees who are eligible for TRICARE can document that they are eligible for TRICARE and that counts toward the 5 years - HOWEVER - you have to be enrolled when you retire to take it into retirement. Don't forget, it becomes effective for employees the first full pay period in January - NOT January 1st. Once TRICARE eligible employees are retired they may suspend their FEHB to use TRICARE - important word here is SUSPEND. That means it is always there in the background and can be reactivated later.
Megan Winans

CAREGIVERS CONFERENCE: The annual Caregivers Conference sponsored by the Kitsap County Division of Aging and Long Term Care Services will be November 15th at the Island Lake Camp in Poulsbo. The all-day information and training conference '*Taking Care While Giving Care*' supports and celebrates those who provide care for others. Call 337-5700 for more information and to register for this informative program.

2008 ELECTIONS: It's that time of the year once again for the election of YOUR Chapter Officers and Executive Committee. The election is scheduled for the November General Membership Meeting. Please be sure to attend.

Anyone wishing to nominate a member for these positions, please contact Nominating Committee Chair, J. R. Seibold at 275-4374.

DOORS OPEN - at 11:00 for the Health Fair. The General Meeting begins at 1:00.

(The Vendors are setting up between 9:00 and 11:00, so please do not come too early.)

NARFE-FEEA AID TO VICTIMS OF CALIFORNIA FIRES: The NARFE-FEEA Disaster Fund, supported by NARFE members and administered by the Federal Employee Education and Assistance Fund can pay out grants up to \$500 per NARFE household to reimburse members for losses stemming from federally declared natural disasters. If you would like to make a donation to help NARFE members recover from the recent California fires, you may make a tax-deductible donation to 'FEEA, 841 W. Bowles Avenue, Suite 200, Littleton, CO 80123.' Credit card donations can be made online by going to the FEEA homepage at 'www.feea.org' and clicking on the 'Give Online' button at the top of the page. Or you can call FEEA toll free at 1-800-323-4140.

NEXT STATE CONVENTION IS IN WALLA WALLA: The 2008 State Convention will be held at the historical Marcus Whitman Hotel and Conference Center, 19-21 May. The Government Rate for the convention is \$70 plus tax - that includes a 'hot & healthy' breakfast buffet.

ALZHEIMER'S (ALZ): The balance in our Alzheimer's account as of 20 October is \$764.29. Donations in the amount of \$210.00 were received in the month of September and \$250.30 for the month of October thanks to Louis & Loraine Brockerman, Robert Brown, Myra Clodius, Jean Lenihan, Wayne Matz, Tony Roozen, Ralph Sanders, Donald Taylor, and from Anonymous donors. We also received a memorial donation from Charles and Yvonne Collins and Robert Fraisure in memory of Lorraine Fraisure (one of our members).

The Aluminum for Alzheimer's collection was great with a total of 420.6 pounds collected from 34 individuals since the first of May. A check in the amount of \$230.30 was received and deposited. We are keeping the program active so keep dropping off your aluminum items at Westsound Recycle in the East Bremerton Wal-Mart parking lot. Your aluminum can be dropped off at that site and credited to **NARFE Chapter 181**. This should help those not attending our regular meeting were I normally collect the Aluminum.
Rex Tauscher

TREASURER: Financial activity for September 2007: Receipts totaling \$968.74, with expenditures of \$526.34. We are still receiving a small number of postal returns for items not deliverable or forwards expired. Please remember to notify us of your change of address in a timely manner as it takes us at least a month to get the changes into the system for our newsletter mailing. If you change apartment numbers that it will also require notification as the postal service will normally return those to us and charge the return fee. Send us your change of address to **NARFE Chapter 181, PO Box 5025, Bremerton, WA. 98312-0462**.
Rex Tauscher

MEMBERSHIP: I would like to thank all of the 'snow birds' for their change of address notices. This makes the job easier for all of us and saves the chapter some returned postage charges. I would like to remind you that the Dues Incentive Program for Current Federal Employees (CFE's) will end January 1, 2008. They will be able to keep the reduced rate while employed if they join before January 1. We will be auditing our chapter membership roster and resolving

the differences between our list and the National list over the next few weeks. There are several ways that a member can stay informed about NARFE these days. The monthly Chapter Newsletter, NARFE magazine, the National web page and our new District 4 web page that incorporates all of the chapters in this district. Thanks for giving us a look.

Our additions to Chapter 181 are new members: Philip Baumgaertner and Judy Hawkins. Our reinstatements are: Dale Anderson, Donald Krause and Ed Weaver. We also have several new members from our Membership Incentive Program: James Browning, Thomas Carter, Donald Hart, Shirley Hausdorf, Carl Hendrickson, Warren Jones, and Jerome Twogood. Thanks to all of you for joining NARFE and we hope that you will be able to attend and participate in our monthly meetings and other things throughout the year.

Now for the members who have been dropped this last month for non-renewal: Frank Cloward, Joseph Fletcher, Lola Kooley, Herman Laes, Carl Newswanger, Richard Noonan and Janice Smith. Thanks for contacting these members and urging them to reinstate their membership.
Ralph Sanders

PROGRAM: Doors open at 11:00 a.m., Monday, November 12th for our annual "Senior Health Care Fair". This is your chance to talk to the representatives of the various FEHB health plans during **Open Season**, which starts the same day. Open season will end Monday, December 10th. We again will have a combined "Senior Health Care Fair" with the Port Orchard Chapter. So let's pass the word and have a great turnout. There will be advertisements in the *Kitsap Sun* reminding active and retired federal employees of our health care fair (all are invited).

We should have at least twenty five groups participating, including retirement homes, long-term care providers, home health, government agencies, chiropractors, medical services and clinics, a funeral home, an insurance provider, community services groups, and of course the primary health care providers. Come and visit all the tables to see what our community offers in the line of health and aging. Plus, there will be free snacks, trinkets, handouts and door prizes provided by various vendors. Doors open at 11 a.m.

PRESIDENT

George Eads

1st VICE PRESIDENT

Bill Powers

2nd VICE PRESIDENT

Larry Vancil

SECRETARY

Linda Sanders

ASSISTANT SECRETARY

Zora Davis

TREASURER

Rex Tauscher

ASSISTANT TREASURER

Norene Torkelson

IMMEDIATE PAST PRESIDENT

Larry Vancil

NARFE DISTRICT IV WEBSITE

Webmaster - Bob Edwards
www.narfewadist4.org

MEMBERSHIP CHAIR

Ralph Sanders

SERVICE OFFICER

Megan Winans

NEWSLETTER EDITOR

Amber VanSantford

CHAPLAIN

Myra Clodius

EXECUTIVE COMMITTEE

Donald A. Palmer

Ed Saftich

J. R. Seibold

Don Serry

Amber K. VanSantford

SERVICE CENTER

1140 Nipsic Avenue
1st & 3rd Tuesdays
12:30 - 2:30 p.m.

District IV VP

Bill Powers
377-7917
powersw@silverlink.net

Region IX VP

Lanny Ross
692-9741
lannyjean@comcast.net

OUR ELECTED REPRESENTATIVES

Senator Patty Murray
950 Pacific Avenue #650
Tacoma, WA 98402
(202) 224-2621
www.murray.senate.gov

Senator Maria Cantwell
915 - 2nd Avenue #512
Seattle, WA 98174
(202) 224-3441
www.cantwell.senate.gov

Congressman Norm Dicks
345 - 6th Street #500
Bremerton WA 98337
(202) 225-5916
www.house.gov/dicks

Congressman Jay Inslee
17791 Fjord Dr. NE #112
Poulsbo, WA 98370
(202) 225-6311
www.house.gov/inslee

PROJECTED EXPENSES**Newsletter**

Printing	5000
Postage	2000
Return Postage	175

Membership

Printing	150
Postage/Other	150
Advertising	250

Miscellaneous

Rent	675
December/Holiday Meeting	175
Bellringer Donation	50
Sunshine Committee	70
Copies	50
Refreshments	150
Other	45

Public Relations

Advertising	265
Other	150

President's Expenses 200

Webmaster's Expenses 100

Treasurer's Expenses

Fidelity Bond	150
Bulk Mailing Permit	160
PO Box Rental	108
Postage/Supplies	50
Incorporation Fee	10
Liability Insurance	75

Chapter Services

Service Center	25
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Legislative/Convention Expenses

Legislative Expenses	200
National Convention	2500
Federation Convention/Walla Walla	2500
Other Conferences	577

Per Capita Tax

'2007	2200
'2008 Multi Year Prepay	250
'2009 Multi Year Prepay	100

TOTAL **18560**

PROJECTED RECEIPTS**Chapter Dues**

'2008	11400
Life Members Forwarded	1600

**2007 Non-Expended
Income**

3680

Red Apple Rebate Program

300

Dividends/Interest

Savings Accounts/CD's	780
Bond Fund Dividends	800

TOTAL **18560**

NARFE Chapter 181
2008 Calendar

January 9, 2008	Executive Board Meeting	Elks Club
January 14, 2008	General Membership Meeting	West Side Improvement Club
January 17, 2008	Federation Executive Board	LaQuinta Inn, Tacoma
February 6, 2008	Executive Board Meeting	Elks Club
February 11, 2008	General Membership Meeting	West Side Improvement Club
March 5, 2008	Executive Board Meeting	Elks Club
March 10, 2008	General Membership Meeting District Meeting	West Side Improvement Club Hosted by Port Orchard Chapter
April 9, 2008	Executive Board Meeting	Elks Club
April 14, 2008	General Membership Meeting	West Side Improvement Club
May 7, 2008	Executive Board Meeting	Elks Club
May 12, 2008	General Membership Meeting	West Side Improvement Club
May 19-21, 2008	Federation Convention	Hosted by Walla Walla Chapter
June 4, 2008	Executive Board Meeting	Elks Club
June 9, 2008	General Membership Meeting	West Side Improvement Club
July 9, 2008	Executive Board Meeting	Elks Club
August 4, 2007	Summer Event	Elks Club
August 6, 2008	Executive Board Meeting	Elks Club
September 3, 2008	Executive Board Meeting	Elks Club
September 7, 2008	National Convention Begins	Louisville, KY
September 8, 2008	General Membership Meeting	West Side Improvement Club
October 8, 2008	Executive Board Meeting	Elks Club
October 13, 2008	General Membership Meeting	West Side Improvement Club
November 5, 2008	Executive Board Meeting	Elks Club
November 10, 2008	General Membership Meeting	West Side Improvement Club
December 3, 2008	Executive Board Meeting	Elks Club
December 8, 2008	Holiday Lunch	Elks Club