



JANUARY 2009

NUMBER 01-09

**General Meeting Date & Time:** January 12, 2009, 1:00 p.m.

**Meeting Place:** Westside Improvement Club (479-9061)  
National Avenue & 'E' Street, Bremerton, WA

**Program:** OVERVIEW OF THE AARP SENIOR DRIVING COURSE

*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.*

**PRESIDENT:** As we begin a new year, I would first like to thank those who have given their support to this chapter over the past years. We are still the largest chapter in Washington State and we intend to keep it that way. We also have a solid core of members that realize the importance of our membership numbers when our lobbyists speak on Capitol Hill in protection of our retirement benefits.

By now you should have received your 5.8% cost of living allowance (COLA) increase based on the consumer price index for wage earners (CPI-W). Our annuity, being based on the CPI-W, was a direct result of one of our now retired lobbyists, Judy Park. Unfortunately next month most of us will also receive an annuity adjustment for our ever increasing health care costs.

For our next year's COLA, we are at a -3.8% (negative) due to current deflationary pressures on the economy. In case any of you are wondering about a possible decrease in our annuity as a result of a negative COLA, don't worry. Members should know that the law does not provide a reduction in benefits in the event deflation over the fiscal year measuring period ending in September 2009.

Finally, I would like to remind our members of the invitation we had in our December monthly newsletter for a person interested in attending NARFE's Legislative Conference in Washington, D.C. from March 7 through 10. This is an opportunity to learn first-hand how our government works. The only catch is that you will be our Legislative Chair for 2009. On the other hand, you will have personally met our Congressman and Senators as a NARFE advocate. *Bill Powers*

**SUNSHINE COMMITTEE:** Sympathy Cards were sent to the families of Gene McKelvy and Ferdin Terry. If you know that a Chapter member is ill and should receive a Get Well Card please contact me at 373-4696. *Norene Torkelson*

**AARP/IRS TAX-AIDE:** Jointly sponsored by AARP and the IRS, volunteers provide this service at no cost. This program is for taxpayer's returns and not intended for any business or rental income. You must bring photo identification, your Social Security Number, all your 2008 tax documents and your checkbook (to verify your account number for and electronic refund). You should also bring your 2007 return.

These are some of the locations open between 1 February and 15 April. Please note that this information is being printed before the dates/times have been made official - there could be changes:

Olympic College  
Tue/Wed/Thu, 12:30 - 4:30

Sheridan Park Center  
Wed/Thu, 9:00 - 2:00

Westpark Community Center  
Mon/Sat, 12:30 - 4:30

Givens Community Center  
Thursday, 9:00 - 1:00

Port Orchard Library  
Saturday, 1:00 - 4:00

St. Gabriel's Catholic Church  
Tuesday, 10:00 - 4:00

Martha & Mary Rehab, Poulsbo  
Thursday, 1:00 - 5:00  
Fri/Sat, 10:00 - 2:00

**ALZHEIMER'S (ALZ):** The balance in our Alzheimer's Account is \$26.19. Donations in the amount of \$25.00 were received thanks to Louis & Loraine Brockerman and Rex & Carol Tauscher.

Our Members Raffle was not held at the November or December General Meetings. Our next raffle will be held at the January. The Aluminum for Alzheimer's collection is still ongoing and doing well with 26 pounds at our collection site in the East Bremerton Wal-Mart parking lot. A check was forwarded to Alzheimer's Association Research in the amount of \$1,050.00.

We will have two tables at the West Side Improvement Club's annual Rummage Sale on 7 February. All proceeds will go towards Alzheimer's Research. If you have any items that you wish to donate, please contact me for pickup or bring them to our January meeting.

I will be sending out receipts to all who have made donations to our Alzheimer's Fund during the year the first week of January. Keep up the good work and pray for progress in finding a cure! Rex Tauscher

**TREASURER:** Financial activity since the last newsletter: We received \$2,623.51 with expenditures of \$1,936.88, income excludes the Alzheimer's Research Fund donation. The overall value of our Chapter Life Member Trust Account has decreased a total of \$2,919.48 since January 1, 2008 with the stock market decline.

Several members have been sent "Rebate Checks" as part of the Washington State Federation of Chapters membership incentive program. This program will continue until May of 2009. Please deposit these checks when you get them and do not dispose of them in the trash as it makes more work for the balancing of the books. Also makes us wonder if we have your correct mailing address.

Our chapter still has an active agreement with Red Apple Markets in Bremerton, Kitsap Lake and Silverdale for the collection and payment of 1% of their grocery receipts. This program has been falling behind past years and we currently have collected year to date only \$282.19. If you shop at any of the Red Apple stores please turn in the receipts to Norene Torkelson or myself or bring them to our next meeting.

For all of our members that are returning to warmer weather of the south and all the members that have changed your apartment numbers, please send us your change of address to NARFE Chapter 181, PO BOX 5025, Bremerton, WA 98312-0462. Rex Tauscher

**SERVICE OFFICER:** By the time you are reading this it will be 2009 - important paperwork will start showing up in your mail. Being a new year also means you will soon be filing your Income Taxes - sorry about giving you that good news!! So I sure hope you all have good places to collect those documents. Many years ago at a bookstore I purchased a Tax Planning Organizer with pockets on many pages to collect documents. By the time it is getting to April when taxes must be filed I have just about all the documents I need. Try to find a filing box or book like this for yourself for future use. I only worked for US Government just under 18 years so my retirement is small but, thankfully my husband elected a Survivor Benefit for me with the military. I also am eligible for Social Security - either my own or my husband's. I had also elected to go to the new retirement system - Federal Employees Retirement System (FERS) and received some matching funds in my Thrift Savings. All of these things add up for my taxable income so I need to collect data. Many of you might have some stock certificates and they also pay off dividends periodically - taxable also! Amazing how many places they can get our tax money from isn't it? So, don't wait until the last minute in April to collect your paperwork.

Health insurance changes will have gone into effect by the time you are reading this. If you switched health insurance programs be prepared for those changes also. Make sure you know what you will be expected to pay up front when you have appointments or prescriptions filled. Check with your pharmacy to see if they have a small booklet for you to record what prescription drugs you are taking and keep that with your health insurance card. Mine is right behind my insurance card so that if I am in emergency room and unable to communicate, somebody will look in my wallet to see if I have any health insurance and hopefully when they pull my insurance card they will notice the list of prescriptions right behind it. So look forward to enjoying a New Year and start making your tentative plans for what you feel you REALLY WANT TO DO THIS YEAR! Retirement is supposed to be fun, so plan your retirement activities. *Megan Winans*

**MEMBERSHIP:** I will start off with an annual report for this past year. Our total loss was 174 members. This was offset by a gain of 89 members - a net loss of 85 members for the year 2008. The big losses were 66 deaths and 105 who were dropped for nonpayment of dues. Our largest gains were from our 31 new members (annuitants) and our 26 one/two year specials. We also reinstated 24 of the 105 members that were dropped. We could all do better at recruiting and this committee is trying to keep our losses as low as possible.

Now for those members that were dropped in November for non-renewal: Tracy Bolender, Anna Farr, David Farr, Elaine Gresley, Lois Hage, Evangeline Johnson, Kay Massie, Michael McCullough, Colin McKay and Moulton Phelps. If you know any of these individuals, please urge them to renew their membership.

On the more positive side a listing of our new members and reinstatements: Margie Abelein, Steven Armstrong, Robert Arper, Priscilla Bailey, Burren Baughman, Nancy Bockelie-Caddy, Gary Gregersen, Mabel Guidry, Patricia Litakaker, Terry Pierce, Leslie Ramey and Donald Torrey. We thank you all for your membership and hope that you can become an active part of the Chapter. NARFE receives its legislative power from the membership. Members equate to voters and votes.  
*Ralph Sanders*

**NARFE NATIONAL LEGISLATIVE CONFERENCE:** Chapter funding is available for a member to attend the upcoming Legislative Conference Arlington, VA. This is a great opportunity to see how our government works 'up close and personal' and to meet our representatives. Then you can bring your knowledge and experience back home to be the Chapter's Legislative Chair. Please check with President Bill Powers.

**FEHB OPEN SEASON:** The Office of Personnel Management has extended the FEHB Open Season until 31 January - this extraordinary action is due to concerns over Blue Cross-Blue Shield 'out of network' reimbursement, which could have enrollees paying a \$7500 co-pay for out of network surgeries.

**PRESIDENT**

Bill Powers  
377-7917

**1<sup>st</sup> VICE PRESIDENT**

**Newsletter Editor**  
Amber VanSantford

**2<sup>nd</sup> VICE PRESIDENT**

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Ralph Sanders

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**ASSISTANT SECRETARY**

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**TREASURER**

Rex Tauscher

**ASSISTANT TREASURER**

Norene Torkelson

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George Eads

**NARFE DISTRICT IV WEBSITE**

Webmaster - Bob Edwards  
[www.narfewadist4.org](http://www.narfewadist4.org)

**SERVICE OFFICER**

Megan Winans

**CHAPLAIN**

Myra Clodius

**EXECUTIVE COMMITTEE**

Gladys Berteaux

Donald A. Palmer

J. R. Seibold

Don Serry

Vacant

**SERVICE CENTER**

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

**District IV VP**

Bill Powers  
377-7917  
[powersw@silverlink.net](mailto:powersw@silverlink.net)

**Region IX VP**

Lanny Ross  
692-9741  
[lannyjean@comcast.net](mailto:lannyjean@comcast.net)

**OUR ELECTED REPRESENTATIVES**

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

Senator Maria Cantwell  
915 - 2<sup>nd</sup> Avenue #512  
Seattle, WA 98174  
(202) 224-3441  
[www.cantwell.senate.gov](http://www.cantwell.senate.gov)

Congressman Norm Dicks  
345 - 6<sup>th</sup> Street #500  
Bremerton WA 98337  
(202) 225-5916  
[www.house.gov/dicks](http://www.house.gov/dicks)

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