



MONTHLY NEWSLETTER
except July & August

NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
ASSOCIATION, BREMERTON CHAPTER 181
P.O. Box 5025, Bremerton, WA 98312-0462

October 2009

NUMBER 08-09

General Meeting Date & Time: October 12, 2009, 1:00PM

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

Program: KITSAP COUNTY COMMISSIONER JOSH BROWN

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.

Healthcare reform was the topic of discussion at September's meeting and continues to be a hot topic. NARFE's position on comprehensive health care reform (a nine page document & available on their website, www.narfe.org) is very close to what Congressman Dicks' District Representative, Ryan Dumm, advocated at our last monthly meeting. This is all supposed to be resolved, including the variation between the House & Senate bills, by December 2009. So our FEHBP should see no changes in coverage in 2010 related to this legislation. However, remember that any legislation that changes insurance law, provider financing, taxation policy, and health infrastructure, will have some ramifications.

Some people couldn't find their August issue of our NARFE magazine which had the "Special Voter's Coupon" so we included one in this issue of our newsletter. Our goal is to give everyone the opportunity to vote on the NARFE Dues Referendum. **So cast your ballot.** We have set Election Day, November 3rd, as the deadline for the mail-in ballot postmark.

On the inflation front, October 1st is the start of a new fiscal year for the government. We will **NOT** receive a cost of living raise this year because we have actually experienced deflation in 2009. The CPI-W decreased 1.9% in the past year. Next year will be a different story. The producer price index (wholesale) was up 1.7% in August. This was double what was expected. Retail sales were up 2.7%, which is a good sign, but businesses are still cutting inventories. So we will not see as many Christmas sales this year. Our CPI-W price index for August was up 0.3%, mostly reflecting increased energy costs (gasoline).

Flu season will soon be here. I urge you to receive your regular flu shot and attend one of the public meetings regarding the H1N1 flu virus (Swine Flu) to prevent the spread of this disease. We have Kitsap County's scheduled H1N1 community meetings posted on our website. Our website is www.narfewadist4.org. Bill Powers

UPCOMING EVENTS: Health Fair, November 9th 11:00AM to 1:00PM
Chapter Meeting, November 9th 1:00PM
Holiday Luncheon, December 14th 1:00PM at the Elk's Lodge

*****NEW PHONE NUMBER FOR NARFE GENERAL STORE: 1-877-866-0102*****

MEMBERSHIP: We will try to keep this report as short as possible so that we may add the chapter and national life membership fee schedule below. There was a question that came up at the last general membership meeting regarding these fees and I was not able to provide the information requested.

In November we will elect a new slate of officers to serve in 2010. This is the time to come forward and volunteer to take one of the positions. All offices are open and available, so step forward and help your chapter to be as good as it can be.

Now for those members who have been dropped for non-renewal: Richard Beahm, Brian Bjorgo, John Blockhus, Glenn Bozick, Sindy Collins, Ruth Gillis, Richard Goodwin, William Lorraine, Richard Parker, Clarie Thompson, and Ken Wheeler. If you know any of these members, please urge them to renew their membership.

Now a welcome back for our reinstatements and a welcome aboard for our new member: James Houk, Delpha Jordan, Wayne Kearney, James McConigle, Kris Baker, Cynthia Fay, Dave Short, and our new member, Patricia Swam. Thanks for your membership. We hope that you will become an active part of our Chapter. Ralph Sanders

NARFE LIFE MEMBERSHIP FEE SCHEDULES			Effective July 1, 2004
Total			
AGES	National	Chapter #181	National & Chapter #181
30-39	\$1,320.00	\$660.00	\$1,980.00
40-50	\$1,015.00	\$507.50	\$1,522.50
51-55	\$783.00	\$391.50	\$1,174.50
56-60	\$664.00	\$332.00	\$996.00
61-65	\$557.00	\$278.50	\$835.50
66-70	\$452.00	\$226.00	\$678.00
71-75	\$373.00	\$186.50	\$559.50
76-80	\$292.00	\$146.00	\$438.00
81-90	\$197.00	\$98.50	\$295.50
91-100	\$107.00	\$53.50	\$160.50

SERVICE OFFICER: (Megan Winans)
I know this is a bit early but, by the time you are reading this, it will be

October. Our NARFE magazine for October will probably have the first information about our Federal Health Insurance Open Season. You will also get a notice, shortly before the Open Season starts (usually the first full week in November thru first week in December), from Office of Personnel Management telling you when it opens and when the final date is to make changes to your health insurance. Some of the insurance companies come to our November monthly meeting, but not all of them.

It is easy to follow the instructions in the notice that Office of Personnel Management sends you to order pamphlets. The company you are currently insured with will send you their new pamphlet for 2010. Look thru that pamphlet carefully, especially the page that shows you what is changing for the next year. Decide if you can live with these changes. Don't wait until the last minute to order pamphlets.

I know I mentioned that I will eventually move down to the northern California coast. Since I currently use a local credit union for my banking, I will have to change where my checking account is when I move. One of the things I must not do is close my account here until I make sure that I have received all automatic deposits in the new bank account. This is because, if you have automatic deposits for things like retirement, Social Security, or survivor benefit payments sent automatically to a checking account you have closed, they will automatically be returned to where they came from.

For those who do not have automatic deposits for Federal retirement, Social Security, military retirement, or survivor benefits I recommend you start doing it. For security reasons, I do not like checks being put into my mail box, which is at the end of a Lane. Also, I don't have to be here to cash those checks and knowing the money is in my account when I am miles away is very reassuring.

TREASURER: Our September general meeting report for the period June to August showed total receipts of \$6,107.14 and expenditures of \$5,329.86. Our Net Worth as of 31 August was \$36,600.89 with the Life member trust portion at \$23,676.84 for an operating balance of \$12,924.05. Detailed treasurer reports are available at our general meetings.

Our Chapter budget for this year is posted on our chapter web site www.narfedist4.org. This year's budget, based on projected income for the year, is a total of \$13,610. Copies of the budget were also available at our 9 March General meeting for those wishing a hard copy.

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. 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.

Our return mailings appear have increased again as we started our newsletter mailings following the Summer break. For all of our members who are returning to warmer weather of the south and all the members who have changed your apartment numbers, please send your change of address to **NARFE chapter 181, P.O. BOX 5025, BREMERTON.WA. 98312-0462.**
Rex Tauscher Treasurer

ALZHEIMER'S (ALZ) The balance in our Alzheimer's account as of 16 September was \$196.27. Donations in the amount of \$50.00 were received since our last report. Thanks to donations from Loraine Brockerman, Myra Clodius, Marjorie

Heidenreich, Arleen Irion, Mrs Kaiser, Wayne Matz, Donald Taylor, and Johnny Wilson. We have collected 295 pounds of aluminum to date since the beginning of April, so keep up the good work. The price per pound has dropped but it still makes a difference in our collection to help with research for a cure.

We are keeping the Aluminum for Alzheimer's program active so keep dropping off your aluminum items at Westsound recycle in the East Bremerton Walmart parking lot. If you live in Port Orchard you may also drop off your aluminum at the Port Orchard Mall site and let them know the donation is for the "Bremerton Chapter of NARFE". Your aluminum can be dropped off at that site and credited to **NARFE Chapter 181.**
Rex Tauscher ALZ chair

SUNSHINE COMMITTEE: Sympathy cards were sent to the families of Harold Masters, Stewart McIntyre, Anna Riner, Mary Swett, and Ellen VanEtten.

If you know of a Chapter member who is ill and should receive a get well card please contact us so we can mail a card out to them. Norene Torkelson

Each e-mailed newsletter saves our Chapter printing and mailing costs. If you would like this service, please contact me (tbkbull@aol.com) or Ralph (sandyandblake@wavecable.com) Thanks! Bea

Special Bremerton Chapter 181 Voter's Coupon

Make Your Vote Count on the 2009 NARFE Dues Referendum

Note: If you cannot attend our November 9th chapter meeting when we vote using this ballot on Dues Referendum, please vote below & mail/take by November 3rd (election day) to an officer.

I vote YES on the NARFE Dues Referendum _____

I vote NO on the NARFE Dues Referendum _____

Mail/take this coupon to: Bill Powers
3507 Perry Ave NE
Bremerton, WA 98310-9797

Print Name

Signature

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377-7917

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2nd VICE PRESIDENT
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Webmaster - Bob Edwards
www.narfewadist4.org

SERVICE OFFICER
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EXECUTIVE COMMITTEE

Gladys Berteaux

Donald A. Palmer

J. R. Seibold

Don Serry

Vacant

SERVICE CENTER
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NEWSLETTER EDITOR
Bea Bull

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