



MONTHLY NEWSLETTER
except July & August



**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
ASSOCIATION, BREMERTON CHAPTER 181**

P.O. Box 5025, Bremerton, WA 98312-0462

November 2009

NUMBER 09-09

General Meeting Date & Time: November 9, 2009, 1:00PM

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

Program: 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.

Healthcare reform is still the topic of discussion on the national front. In the November issue of our NARFE magazine, the "Legislative Report" section deals with how the House of Representatives and Senate proposals affect the Federal Employees Health Benefit Plan (FEHBP). I urge you to review those articles for information on how our lobbyists are working for us. As I said last month, any legislation that changes insurance law, provider financing, taxation policy, and health infrastructure, will have some ramifications.

Our annual Healthcare Fair will have representatives from each of the major healthcare providers. You can come to the Westside Improvement Club between 11 AM & 1 PM to discuss changes in benefits and costs. Group Health is lowering their monthly premium by \$22.57 for High Family Option. Kitsap Physicians Service (KPS) is lowering their monthly premium by \$5.74 for High Family Option. The other national health care providers have their rate changes in the "Open Season Report" of the November issue of our NARFE magazine. Most of them have increases, including Blue Cross/Blue Shield, which is the most popular provider.

The adjusted consumer price index for wage earners (CPI-W) for September showed an increase for inflation of 0.2%. However, for the fiscal year that ended on September 30th, the CPI-W fell 1.7% so we actually had deflation last year. This is the first time this has happened since automatic COLAs began in 1975 for all three agencies at the same time, Social Security, federal retirement, and military. Also, the Congressional Budget Office has predicted the possibility of no COLA for 2011 & 2012. It's hard to believe all of this with the price of gold (an inflation indicator) hitting over \$1,000 an ounce and staying there, and with the recent rate hikes in long-term care insurance premiums.

If you haven't mailed in your ballot for the 2009 NARFE Dues Referendum, please do so. The mail-in ballot was in our October newsletter. If you choose not to mail your ballot, you will have one last chance to vote at the November Healthcare Fair. Ballots will be provided.

Finally, if you are interested in being an executive committee member, or any other position on the Bremerton NARFE Board, contact Jean Lenihan. Her number is in the telephone book. Election of 2010 officers is during the November meeting and we still have one vacancy on the executive committee. 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
Chapter Meeting, January 11th 1:00Pm

HOLIDAY LUNCHEON Joyce Libsack is coordinating our annual Holiday Luncheon at Bremerton Elks on **December 14th** (our normal meeting date). Social hour starts at noon and luncheon served at 1 PM. Meal choices are the same as last year, Salmon at \$15.50 or Monte Cristo Sandwich at \$13.00. A Monte Cristo Sandwich is thin sliced turkey and ham with quality Swiss cheese grilled with an egg mixture. Both selections include a tossed green salad and fruit. The price includes tax and gratuity. Either make reservations at our November meeting or mail your check (made out to NARFE) by Monday, December 7th to Joyce Libsack; 154 Alta Drive; Bremerton, WA 98310. If you have any questions you can call Joyce at 479-5007.

Lanny Ross, our Region IX VP, will give a short talk and install our 2010 slate of officers. There will be a drawing for the poinsettia table decorations after the luncheon.

MEMBERSHIP: Two more General Membership meetings left in this year, sounds so ominous to me, so much to do and so little time. The month of November will be our Health Fair and election of officers and December will be our Holiday Luncheon at the Elks Lodge with the swearing in of our 2010 officers. Don't forget that the Health Fair in November starts at 11:00am with our meeting starting at 1:00pm as usual.

Now for those members who have been dropped for non-renewal: Douglas Cox, Dennis Davis, Emil Griebel, Jeanne Horton, Judd Metzger, and Renata Swackhamer. If you know any of these members, please urge them to renew their membership.

Welcome back to our reinstatements and a welcome aboard for our new members: Kathleen Balmer, Carole Gregory, Louise Kiser, and Jean Marie Robertson. We thank you for your participation in this Chapter.

We wish to give a great big "thank you" to all of the members who pay dues in multiple years, or use the dues withholding program to pay their dues. This saves the member and NARFE money, time and bother. Thanks again.
Ralph Sanders

SERVICE OFFICER: (Megan Winans)
November is an important month for our Federal Health Insurance. You will receive a 2010 pamphlet for the insurance coverage you currently have and you will receive from Office of Personnel Management a pamphlet giving costs for 2010 for the Nationwide health plans and for the Washington HMOs. Look in the pamphlet of your current coverage for the page that shows you the changes for 2010. Are these changes that you can accept?

Some of the insurance companies will have tables at our November Health Fair. If you know federal retirees who are not members of NARFE, invite them to the Health Fair. It might even convince them that it would be worthwhile becoming a member. We will have other companies there as well and many of them will have handouts and small gifts. Come and join us.

We will also be receiving, toward the end of November and through December, notices from Office of Personnel Management, Social Security and other places that have cost-of-living increases (hopefully) at the beginning of the year. Look over these papers carefully to make sure everything is correct.

I keep these papers in a large 3-ring binder that says "MOM'S BENEFITS" in bold black letters on the spine and placed on a shelf in full view so that my "little boys" can find it. Filing cabinets can be very confusing to our survivors so it's important to leave detailed instructions in an obvious place.

Enjoy November and Thanksgiving with family and friends!

TREASURER: Our October general meeting report showed total receipts

of \$1,023.16 and expenditures of \$769.82. Our Net Worth as of 30 September was \$36,854.33 with the Life member trust portion at \$23,950.94 for an operating balance of \$12,903.39. Detailed treasurer reports are available at our general meetings.

Our chapter budget for 2010 is being drafted and will be presented at our next

Executive Board meeting for comments and adjustments. The final budget will be presented to the general membership for approval after finalized. The new budget will be posted on our Chapter web site www.narfedist4.org and will be available in hard copy at our March general meeting.

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 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

ALZHEIMER'S (ALZ) The balance in our Alzheimer's account as of 15 September was \$356.33. Donations in the amount of \$85.00 were received since our last report. Thank you Loraine Brockerman, Robert Flomer, and Donald and Thelma Taylor for your donations. We have collected 336 pounds of aluminum to date since the beginning of April, so keep up the good work. Hopefully the price per pound will go up before we request payment.

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.**

The State Federation is still looking for a replacement "Alzheimer's Chairman" so I am holding off sending in our quarterly donation at this time. Rex Tauscher

SUNSHINE COMMITTEE: Sympathy Cards were sent to the families of Joseph Bohi, David Graeff, Elaine Gresely, Samuel Hoffman, Dorothea Jappe, Lois Lent, Philip McBeth, Gail Mills, Dorthy Nelson, Donald Serry and Laurine Strachan.

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

In Memory of Don Serry Don Serry, a National & Chapter 181 Life Member of NARFE, died from congestive heart failure on October 5, 2009. Don's service in our Bremerton Chapter of NARFE goes back to the 1980s.

He was Chapter President in 1988 & 1989. He was District IV (Olympic Peninsula) Vice-President in 1992 & 1993. Don was President of Chapter 181 when the first Washington State NARFE Service Center was opened serving Bremerton, Port Orchard, and Poulsbo.

This opening was noted with an article in "Retirement Life" May 1989. ("Retirement Life" is the original name of our present "NARFE" magazine.)

Don was chairman of the 1995 Washington State Federation of Chapters (WSFC) Convention and has been a delegate to many other NARFE state and national conventions. Don was also awarded the NARFE Federation Special Service Award.

At the time of Don's death, he was still serving as a member of Chapter 181 Executive Committee. He planned to use Kitsap Transit Access bus for transportation to board meetings in his wheelchair.

**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**

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Bill Powers
377-7917

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Amber VanSantford

2nd VICE PRESIDENT**Membership Chair**

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Webmaster - Bob Edwards
www.narfewadist4.org

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EXECUTIVE COMMITTEE

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Donald A. Palmer

J. R. Seibold

Bea Bull

Vacant

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

NEWSLETTER EDITOR

Bea Bull

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