



MONTHLY NEWSLETTER
except July & August



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

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

May 2010

NUMBER 05-10

General Meeting Date & Time: May 10, 2010, 1:00PM

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

**Program: "HEAR TODAY...GONE TOMORROW"
SERENA BAAR FROM AVADA WILL EXPLAIN HEARING LOSS**

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 EVENTS:

**Older Americans Conference Kitsap Sun
Living with Gusto & Grace Pavilion
Thursday May 13th - 8:00AM - 3:30PM
For Reservations call 360-337-7068**

**Federation Convention
May 18th and 19th
Holiday Inn-Downtown
3105 Pine Street
Everett, WA**

**National Convention
Aug 29th - Sept 2nd
"Amway Grand Hotel"
Grand Rapids, MI**

**Chapter Meeting
June 14th 1:00PM**

**Chapter Meeting
Sept 13th 1:00PM**

PRESIDENT: May is our Chapter's 58th anniversary. We will be serving Costco carrot cake after the meeting. We will report on our May 18th & 19th Everett State Convention in June.

The Puget Sound Naval Bases Association (PSNBA) membership kickoff breakfast was a success. With another base realignment and closure study probable, it is important to support our "West Sound" economy. There are only nine Congressional Districts out of 435 in the United States that have more federal annuitants (retirees) than our 6th Congressional District. And seven of these nine are in the greater Washington DC area (Maryland & Virginia). So a military presence is important to our local economy.

President Obama's 18-member bipartisan budget deficit commission started April 27th. It is

their job to figure out the process of trimming and eliminating government spending to halt our long-term skyrocketing national deficit. This will require difficult choices that will be painful to politicians and taxpayers alike. This will probably mean future retirements will be delayed, taxes will rise, and programs cut. Therefore, it is important to support our NARFE lobbyists in Washington DC who keep an eye on Congress to protect our earned retirement benefits. So continue your NARFE membership. The more members we have, the greater is our say in DC.

The recently passed "Patient Protection and Affordable Care Act" also known as the Healthcare Reform Act has a provision that I would like to bring to your attention. Under the "Revenues Provisions" portion of the act, Section 9001, there is an excise tax provision that becomes effective in 2018. This tax will be imposed on "Cadillac" Health Insurance Plans. Federal Employees Health Benefit Program (FEHBP) could easily be affected by this provision. For 2010 the government share of a FEHBP family plan is \$9,777; your share (for the most popular Blue Cross Blue Shield) is \$4812; this totals \$14,589. In order to stay below the total dollar threshold including the government's share, \$27,500 for family (over 55) coverage, insurance providers may have to reduce coverage. 2018 is a long way off but we could very likely be affected by this tax if FEHBP enrollee health care costs continue to outpace general inflation as they have over the last several years.

PRESIDENT cont. In closing, for those who are retired, the *Older Americans Conference* will be at the Kitsap Sun Pavilion on May 13th. This is free, including lunch, and they will have several workshops. Chapter 181 will have a booth at this event, so stop by and say "Hello!" Call 360-337-7068 for reservations. Bill Powers

MEMBERSHIP: We are going to start by talking about dues withholding. This is the cheapest, most painless way to pay your Chapter and National annual dues. National dues are \$29 per year with \$10 chapter dues for a total of \$39 per year for our Chapter. If you participate in dues withholding, National dues decrease to \$24.60, plus the \$10 Chapter dues. This will amount to \$2.88 being withheld from your annuity each month. You will never receive another bill or write and mail another check. Of course if you should change your mind, this process is completely reversible. If you are interested please contact me and I will send you an application for dues withholding. Unfortunately this is not available to active federal employees or survivor annuitants. Linda and I have used dues withholding for a number of years and never had any problem with it.

I have been asked to present a synopsis of the bylaws changes that have been submitted for consideration at the State Federation Convention that is being held in May. This will be included at the end of this report.

Let us move on to the membership report. The following members were dropped this month for non-renewal: Dennis Huard, Walter Jaynes, Kenneth Jones, Dennis Kabel, Larry Ohman, James Paull, Terry Pierce, James Sutton, Ivan Weich and Sherman Williams. If you know any of these members please urge them to renew their membership. Thanks.

A big welcome or welcome back for those members who are new or reinstated to our Chapter: James Brown, Charles Culberson, Richard Garrison, Dianne Hendrickson, Rose Kelly, William Long, June Malkowski, Robert Muhleman, and Susie Simmons. To our prospective member, Michael Crumley, we hope that you find something that you like here and join our Chapter. To all of you, please be as active as you can be in this great organization called NARFE.
Ralph Sanders

Washington State Federation of Chapters Proposed Bylaw Change

1. Following is the same bylaw change that we voted for on national resolution last year. It failed by a small margin. This resolution, if passed, will be forwarded to the National Convention for consideration this year.

BE IT RESOLVED: That NARFE dues for Regular Members shall be forty dollars (\$40.00) with ten percent (10%) rebated to the Federation and nine dollars (\$9.00) going to the Chapter of record. NARFE Life membership shall be established by the National Executive Board based on actuarial tables, National dues for Honorary members shall be waived and any member whose dues are in arrears for three (3) months or more shall, after due notice by Headquarters, be dropped from the rolls and all rights and privileges granted under the provisions of the Bylaws shall cease. Two dollars (\$2.00) of the first year's dues of all new members recruited by the Chapters shall be rebated to the Chapters by the Treasurer's office.

2. Next is a bylaw change that would change our (state) Federation conventions from annual to biannual (every two years), to be held on opposite years from the National Convention. In my opinion, having a state convention every two years is long overdue. The problem is that the Federation convention should be held on the same year as the National Convention so that resolutions passed by the Federation could flow directly into the National Convention and not have to wait over a year to accomplish that. It is now covered in change 3 below.

BE IT RESOLVED: That Article VIII, Section 1, paragraph (a) be changed to read: "A Federation Convention shall be held on a biennial basis every two years on alternating years to the National Convention.

3. The last bylaw change would rewrite the present bylaws into Federation Bylaws and Standing Rules. This is a good idea and it will take time to make it right and functional. I left a "WHEREAS" in this "BE IT RESOLVED" to better explain it.

WHEREAS: The current WSFC bylaws, last revised May 21, 2008, are significantly out of date, redundant in many respects, and are much longer and more complicated than legally necessary or desirable. And that there are operational issues in the current bylaws which make it difficult to adjust administrative and operational practices since any change requires a bylaw revision. And that other Federations

PROPOSED BYLAWS CHANGES cont. have separated their organizational governance from operational provisions through standing rules or operational manuals as is being done in this revision.

BE IT RESOLVED: That the current bylaws be separated into two documents which are totally revised bylaws, and new standing rules and that the convention adopt the bylaws as provided therein, and acknowledge the value of the new standing rules which are attached only for information and comparison of the current bylaws.

If you have questions or want to comment on these proposed changes please call me, Ralph Sanders, 360-275-9793

SERVICE OFFICER: Megan Winans

Summer is getting close and that means many grandparents are traveling to catch up with grandchildren. Many of our members are Seniors who travel with many medications. If I am taken ill while on vacation, any emergency room will look in my wallet (if I am unable to communicate) to see if I have health insurance. When they find my health insurance card, hopefully they will notice the information behind it. It is my list of prescribed medications. This can be very important for emergency room personnel to know. Make a new list now and again and stash it behind your health insurance card. Some of you are eligible for TRICARE through being retired military or military dependents; put your list of medications behind your military ID card.

Traveling and being with family is wonderful; what you do to take care of your information can make it easier for all involved. Even though I have a locked mail box I still put a hold on my mail when I am gone more than a few days. I like to catch up with local news so I also have a hold put on my newspaper and have all papers delivered on my arrival home date.

Let one of your favorite neighbors know where you are going and how long you will be gone. My neighbors also have my cell phone number. So, prepare for summer weather and enjoy yourselves - we earned our retirement!

TREASURER: Our April general meeting report was not complete due to a computer error on my part. The total receipts were \$910.34 and expenditures of \$913.34. Our Net Worth as of 31 April was \$38,391.21 with the Life member trust portion at \$24,781.63 for an operating balance of \$13,614.58. Detailed treasurer reports are available at our general and executive board meetings.

Our budget for 2010 is now posted on line at ww.narfewadist4.org.

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.

NEW: The new ownership of the Poulsbo Red Apple has agreed to the rebate for receipts from that market, so add them to our list of participants. This program has been falling behind past years. If you shop at any of the Red Apple stores listed above, please turn in the receipts to Norene Torkelson or me, or bring them to our next meeting.

ALZHEIMER'S (ALZ): The balance in our Alzheimer's account as of 20 April was \$258.26. Donations in the amount of \$105.00, were received since our last report. Thank you to the following for their donations: Loraine Brockerman, Pauline McBeth (Memorial donations in memory of Tony Musci), Rex Tauscher, and Donald and Thelma Taylor (Memorial donation in memory of Tony Musci).

We have collected over 286 pounds of aluminum to date since the beginning of January so keep the can flow going.

We did not make my goal of \$1 donation per Chapter voting member this year prior to our State Convention. We currently have 1275 members in our chapter and the donation check for this year was for the amount of \$1,100.00. Close but only amounts to \$ 0.86 per member. We will have to try harder this coming year. Rex Tauscher

ALUMINUM DROP-OFF POINTS

- ▶ Westsound Recycle
East Bremerton WalMart parking lot
- ▶ Port Orchard Mall
Let them know your donation is for the Bremerton NARFE Chapter
- ▶ **NEW!!! Poulsbo Red Apple**

SUNSHINE COMMITTEE: Sympathy Cards were sent to the families of Melvin Aaro, Thomas Dorton, David Hallman, Ruth Longmate (wife of member John Longmate, Elizabeth Merrifield, and Fred Voorhess. If you know of a Chapter member who is ill and should receive a get well card, please contact us so we can get a card out to them. Norene Torkelson

"Thank you!" to everyone who has signed up for the e-mailed newsletter! Remember, it saves our Chapter money, plus you have the benefit of receiving the newsletter sooner. If you would like this service, please contact me at tbkbull@aol.com. Thanks!! Bea Bull

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Amber VanSantford

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1140 Nipsic Avenue
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