



MONTHLY NEWSLETTER  
except July & August



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

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

**December 2015**

**NUMBER 10-15**

**General Meeting Date & Time: December 14, 2015 1:00PM**

**Meeting Place: The Willows Retirement Living Dining Room  
3201 Pine Rd NE, Bremerton, WA 98310**

**Program: Holiday Luncheon  
Installation of Officers**

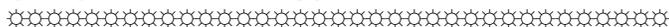
*NARFE is recognized as the association devoted exclusively to serving and protecting the earned entitlements, rights and benefits of all federal retirees, employees and survivors.*

Executive Board meetings are held from noon to 2:00PM at the Westside Improvement Club the Wednesday prior to general meetings. Members are welcome to join us.

**UPCOMING EVENTS**

- \* FEHBP Open Season....November 9<sup>th</sup> – December 14<sup>th</sup>
- \* Chapter Meeting..... January 11<sup>th</sup>
- \* Chapter Meeting.....February 8<sup>th</sup>
- \* Chapter Meeting ..... March 14<sup>th</sup>

**NOTE: CHAPTER MEETINGS MAY BE CANCELED AT THE DISCRETION OF THE EXECUTIVE BOARD. WATCH YOUR MONTHLY NEWSLETTERS FOR NOTIFICATION OF CANCELED MEETINGS.**



**PRESIDENT**

Bea Bull for George Eads

Fellow members of Chapter 181,

Thanksgiving is past and the holiday season has begun; let's remember to set aside time to enjoy family and friends during what can sometimes be a very fast-paced, stressful month.

I would like to thank all members who donated toward the Don Binder Silver Circle Memorial; his name is now engraved on the Wall at National. He would be proud to know that Region IX has the highest mean average NARFE-PAC contribution at \$45.82 per person! Use the NARFE-PAC donation coupon in your NARFE magazine or bring a check

(payable to NARFE-PAC) to the next General Membership meeting. Or, even better, join the twenty members in Region IX who have signed up to be Sustainers with a credit card contribution of at least \$10.00 per month.

Be sure to read our Legislative column by Steve Ferguson. The federal community has given \$120 billion toward deficit reduction but Congress isn't done with us yet; we must remain vigilant and ready to act when National needs our support. Steve outlines the current three major threats to our benefits.

On 23 November, George Eads, Steve Ferguson, Lanny Ross and Ralph Sanders attended a luncheon for Senator Murry. George reports, "We discussed with her the lack of a COLA for 2016 and explained what the federal community has already given up for the budget deficit. Senator Murray was very supportive and is very much aware of what all federal employees, both active and retired, have done for the deficit. She is very supportive of NARFE issues." **Cont. Pg. 2**

**2016 WSFC CONVENTION**

May 15 – 17, 2016

Three Rivers Convention Center and  
Marriott SpringHill Suites, Kennewick

**President cont.** The 2015 PSNS Health Fair was a resounding success in that we handed out 950 packets of NARFE information to attendees. We also stressed NARFE's ability to help with benefit questions. I believe, as Congress attacks our benefits, people are beginning to find NARFE's message more relevant.

The WSFC is offering a \$50.00 scholarship to any member in good standing who wishes to attend the 2016 WSFC Convention in Tri-Cities. Information on how to apply for the scholarship will be available as we approach May.

We're working on some interesting programs for 2106 General Membership meetings. In January we hope to have Aaron Murphy, an architect who specializes in working with seniors to remodel their homes so they can safely age in place. We're also looking into someone who will speak about "green" cleaning products and I'm sure Region IX V.P. Lanny Ross will have an update for us about the Strategic Planning Committee's recommendations to the Strategic Planning Team.

I'm looking forward to seeing many of you at the Holiday Luncheon, 14 December at 1:00PM at The Willows. Thank you for making your reservations with Myra Clodius. Please remember to arrive no sooner than 12:45PM since we can't access the dining room until 1:00PM as the residents use it for their lunch until that time. For all, I wish you a Happy Holiday season and New Year!

### **LEGISLATIVE UPDATE**

Steve Ferguson

Steve Ferguson here.

#### MEDICARE PART B UPDATE

Congress compromised on the Medicare Part B premium increase, sparing us from a \$54.40/month increase. It will, however, increase by \$16.90/month resulting in a monthly cost of \$121.80 for those who were paying \$104.90.

#### LEGISLATIVE THREATS

NARFE considers these to be the top three legislative threats to federal employees and retirees:

1) Decreasing the rate of return on the Thrift Savings Plan's G Fund. Yes, it's still a threat and has not gone away. The G fund pays about 2.25% and the discussion is to reduce the return to .02%. That would give you only \$20 interest per year on a \$100,000 investment.

2) Increasing the portion of health insurance premiums paid by federal employees and retirees. Currently, we pay about 30 percent of our health care premiums and the government pays about 70 percent. Congress wants to tie the government's contribution to FEHBP premiums to Cost of Living Adjustments (COLAs). This has potentially catastrophic consequences since, as for 2016, insurance premiums are going up and there will be no COLA. (i.e., under this proposal, without a COLA, the government would continue to pay your insurance premium at the 2015 level, leaving you to shoulder the entire premium increase.)

#### **This is an example of actual retiree FEHBP plan rates (paid monthly):**

2015 KPS self only high option \$282.68

2016 KPS self only high option \$394.60

The retiree rate increase is \$111.92 per month.

Mathematically, the total rate increase is actually \$373.07 because the government is paying \$261.15 more on your behalf. Your \$111.92 + \$261.15 = \$373.07

However, **IF** government FEHBP contribution increases were limited to the COLA, the retiree's monthly rate **could** look like this:

2015 KPS self only high option \$282.68

2016 KPS self only high option \$655.75 (\$394.60+\$261.15)

How many times can your retirement income absorb cost increases of this magnitude? You will always lose if government FEHBP premium contribution increases are tied to the COLA.

This is a significant threat to retirement viability and worthy of a phone call to your senators and representative. See the back of this newsletter for their contact information or go to [www.NARFE.org](http://www.NARFE.org) and use the Legislative Action Center.

3) Decreasing the COLAs to federal retirement annuities by switching to the Chained CPI. The Chained CPI presumes that, when people have less money, they will purchase less expensive goods, thereby requiring less money. The end result is lower COLAs, costing retirees thousands of dollars over their retirement.

NARFE thanks you for your vigilance and quick action to halt these threats.

#### **votesmart.org**

Vote Smart is a website that provides unbiased information on candidates and elected officials. You can enter your zip code or a politician's name to access their BIO, VOTES, POSITIONS, RATINGS, SPEECHES, AND FUNDING. Try this website today!

**Enclosed is the annual meeting calendar and Executive Board Member listing; please be sure to save it. Thank you!**

**MEMBERSHIP**

Ralph Sanders

The Puget Sound Naval Shipyard health fair was a huge success for our NARFE Chapter this year. We were allowed to set up a table and provide information about NARFE and what it does for federal employees and retirees. This table was staffed by chapter members from 7:00AM to 5:00PM, allowing us to reach out to about 950 potential members that day.

I should remind you that “Federal Benefits Open Season” will remain open until 14 December. You may contact OPM, “Open Season Express” phone line, 1-800-332-9798 or use the on-line service, <https://retirefehb.opm.gov>. If you are looking for information concerning the “Self Plus One” option, or this year’s Open Season, there is a dedicated page on the NARFE website, or call NARFE’s Federal Benefits Service Department at 703-838-7760.

Now for the membership report. The following members, if they have not renewed their membership, will be dropped in next month’s report: One (1) member, Richard Yanss.

This member is showing as dropped for non-renewal during the month of November: One (1) member, Arleen Irion.

Now for the positive side of our report for the month of November. We have one (1) new member: Deanna Gossett. We have one (1) reinstated member: Melvin Thies. We have one (1) prospective member: Marc Benz. Welcome to all of you; we hope that you will all become active in our chapter.

If you have questions regarding NARFE or Bremerton Chapter 181 please contact any of our board members listed on the back of this newsletter, or just come to a meeting. The meeting information is listed on the front page of this newsletter.

**2015 RECRUITER INCENTIVES**

National Level – 1 Sept through 31 December 2015  
\$10.00 per new member recruited + entered in a drawing for an Apple iPad Air 2 for each member recruited. Also, drawings in Nov and Dec for \$25 Amazon card; again, one entry for each member recruited.

**TREASURER**

Rex Tauscher

Our income for October was \$755.35 with expenditures of \$556.68. Our net Worth as of 31 October was \$32,236.32. A detailed Treasurer’s report will be available at our next general meeting.

**ALZHEIMER’S (ALZ)**

Rex Tauscher

The balance in our Alzheimer’s account as of 18 November was \$177.42. Donations received since the last meeting were 86.00 thanks to Loraine Brockerman, Bea Bull, Ed Kalmbach, Vito Leone, Ralph Petersen, Rex Tauscher and Donald Zeth.

**Additional information on your tax deductible donations to the NARFE Alzheimer’s Research fund:**

- o Make checks payable to “**NARFE Alzheimer’s Research**” (NARFE is the key word and is required!).
- o If you use the NARFE magazine contribution form, include “Chapter 181” on the form. The correct mailing address is Alzheimer’s Association, 225 N. Michigan Ave., 17<sup>th</sup> Floor, Chicago, IL. 60601-7633.
- o If you mail it to NARFE headquarters staff, it may not get credited to our Chapter.

**ALUMINUM FOR ALZHEIMER’S**

Remember to donate your aluminum cans and copper to Alzheimer’s.

<b>ALUMINUM/COPPER DROP-OFF POINTS</b>
▶ Westsound Recycle
East Bremerton WalMart parking lot
▶ Port Orchard Mall
<b>Let them know your donation is for the Bremerton Chapter - NARFE 181</b>

**Currently we have about 596 pounds.**

**SUNSHINE COMMITTEE**

Betty Fischer

Sympathy cards were sent to the families of Alan Chichon, Robert Gossett, Roy Schlehuder and Harold Schulz. A get-well card was sent to Rex Tauscher.

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.

**PRESIDENT**

George Eads  
698-6078

**VICE PRESIDENT  
MEMBERSHIP CHAIR**

Ralph Sanders

**SECRETARY  
NEWSLETTER EDITOR**

Bea Bull

**TREASURER**

Rex Tauscher

**LEGISLATIVE CHAIR**

Steve Ferguson

**NARFE-PAC CHAIR**

Don Palmer

**SERGEANT AT ARMS**

William Fuhrmeister

**IMMEDIATE PAST PRESIDENT**

Bill Powers

**SERVICE OFFICER**

Vacant  
contact Ralph Angulo  
District IV Service Officer  
(360) 452-6542  
ralphangulo@yahoo.com

**CHAPLAIN**

Myra Clodius

**EXECUTIVE BOARD MEMBERS  
UNTIL DECEMBER 2015**

Steve Ferguson

Amber VanSantford

**UNTIL DECEMBER 2016**

Donald A. Palmer

Bill Powers

**District IV VP**

Bill Powers  
377-7917  
powersw@silverlink.net

**Region IX VP**

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

**NARFE DISTRICT IV WEBSITE**

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

**NARFE STATE WEBSITE**

[www.narfewa.net](http://www.narfewa.net)

**NARFE NATIONAL WEBSITE**

[www.narfe.org](http://www.narfe.org)

**LEGISLATIVE HOTLINE**

877-217-8234

**ADD YOUR E-MAIL ADDRESS**

800-456-8410

**eNARFE WEBSITE**

[www.enarfe.org](http://www.enarfe.org)

**SENIOR INFORMATION &  
ASSISTANCE**

360-337-5700 OR 1-800-562-6418

**OFFICE OF PERSONNEL  
MANAGEMENT (OPM)**

Phone: 1-888-767-6738

**Hours of operation:**

7:30AM – 7:45PM ET with best time to reach someone being 6:30PM – 7:30PM or at 7:30AM.

**Mailing Address:**

Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017

**OUR ELECTED REPRESENTATIVES**

Senator Patty Murray  
950 Pacific Avenue #650  
Tacoma, WA 98402  
Tacoma Phone Number 253-572-9488  
D.C. Phone Number 202-224-2621  
[www.murray.senate.gov](http://www.murray.senate.gov)

Senator Maria Cantwell  
915 – 2<sup>nd</sup> Avenue, Suite 3206  
Seattle, WA 98174  
Seattle Phone Number 206-220-6400  
D.C. Phone Number 202-224-3441  
[www.cantwell.senate.gov](http://www.cantwell.senate.gov)

Congressman Derek Kilmer  
345 – 6<sup>th</sup> Street, Suite 500  
Bremerton, WA 98337  
Bremerton Phone Number 360-373-9725  
D.C. Phone Number 202-225-5916  
<http://kilmer.house.gov>