



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 9th - December 14th
- * Chapter Meeting..... January 11th
- * Chapter Meeting..... February 8th
- * Chapter Meeting..... March 14th

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."

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!

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!

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 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.

2016 WSFC CONVENTION

May 15 - 17

Three Rivers Convention Center and
Marriott SpringHill Suites, Kennewick

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://retireefehb.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.

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

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:

- Make checks payable to "NARFE Alzheimer's Research" (NARFE is the key word and is required!).
- 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., 17th Floor, Chicago, IL. 60601-7633.
- 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.

ALUMINUM/COPPER DROP-OFF POINTS

▶ Westsound Recycle

East Bremerton WalMart parking lot

▶ Port Orchard Mall

**Let them know your donation is for the Bremerton
Chapter - NARFE 181**

Currently we have about 596 pounds.

SUNSHINE COMMITTEE

Betty Fischer

Sympathy cards were sent to the families of Alan Crichton, Robert Gossett, Roy Schlehner 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.

PARKING NOTICE!!



Handicapped parking requirements are being enforced city- and county-wide so do not park in marked areas at the Westside Improvement Club unless you have a valid parking permit.

If you have questions or need assistance with this newsletter, please feel free to contact me at tbkbull@aol.com. Thanks!! Bea Bull

PRESIDENT

George Eads

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

CHAPLAIN

Myra Clodius

SERVICE OFFICER - Vacant

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

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

NARFE DISTRICT IV WEBSITE

Webmaster - Bob Edwards
www.narfewadist4.org

NARFE STATE WEBSITE

www.narfewa.net

NARFE NATIONAL WEBSITE

www.narfe.org

LEGISLATIVE HOTLINE

1-877-217-8234

eNARFE WEBSITE

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

Senator Maria Cantwell
915 - 2nd Avenue, Ste 3206
Seattle, WA 98174
Seattle Phone Number
206-220-6400
D.C. Phone Number
202-224-3441
www.cantwell.senate.gov

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