



MONTHLY NEWSLETTER  
except July & August



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

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

November 2016

NUMBER 09-16

General Meeting Date & Time: November 14, 2016  
1:00PM

Meeting Place: Westside Improvement Club 360-479-9061  
4109 West E Street, Bremerton, WA  
(National Avenue & "E" Street)

Program: Kurt Wiest, Executive Director, Bremerton  
Housing Authority will Discuss the  
Availability and Cost of Housing in Kitsap  
County

*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**

- \* 2016 PSNS Health Fair..... November 1<sup>st</sup>
- \* Remember to VOTE!!!!..... November 8<sup>th</sup>
- \* Chapter Meeting/Holiday Luncheon..... December 12<sup>th</sup>
- \* Chapter Meeting..... January 9<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.**

**2016 PSNS HEALTH FAIR  
1 NOVEMBER 2016  
KITSAP CONFERENCE CENTER FOUNTAIN ROOM  
BEHIND THE NAVY MUSEUM  
7:00am - 5:00pm**

**PRESIDENT**

George Eads

Fellow members of Chapter 181,

As you probably know, we will be getting a 0.3% COLA. As the old saying goes, "Don't spend it all in one place." We hope future COLAs will be more reflective of the real cost of living, especially for those on fixed incomes. The real down-side of this very small cola is explained in an 18 October 2016 Legislative Press Release: (<http://www.narfe.org/member/articles.cfm?ID=4119>).

"Under the hold harmless provision of the Social Security Act, the dollar increase in Medicare Part B premiums is limited to the dollar increase in an individual's Social Security benefit. With such a low COLA for Social Security benefits, about 70 percent of beneficiaries will be held harmless, meaning their Medicare Part B premiums will increase, on a dollar-to-dollar basis, only in proportion to the increase in their Social Security checks. The baseline premium for current beneficiaries held harmless is \$104.90/month.

"However, the remaining 30 percent of Part B beneficiaries who are not held harmless, including federal retirees who are covered by the Civil Service Retirement System (CSRS) and who do not receive Social Security benefits, will shoulder the bulk of the cost of the 2017 premium increase. As projected by the Medicare Trustees, these individuals will see their premiums rise significantly.

“It is grossly unfair that those who pay their premiums from something other than Social Security must pay more in premiums,” [NARFE National President] Thissen said. “There is no reason why two people with the same income should pay different Medicare [Part B] premiums based on whether the money is coming from a Social Security check or a federal annuity.”

NARFE is urging Congress to extend the effect of the ‘hold harmless’ provision, BUT Congress must hear from you as well! Ask your congressional representatives why it matters whether premiums are being paid from Social Security benefits or a federal annuity.

May you and your families have a blessed Thanksgiving.

### **LEGISLATIVE UPDATE**

Steve Ferguson

Steve Ferguson here.

This year is an excellent example of why the current COLA calculation criteria gets a failing grade. A .3%, or 1/3<sup>rd</sup> of one percent, increase isn’t even a blip on your annuity beginning next year. We are faced with escalating Federal Employees Health Benefit Plan (FEHBP) premiums and double digit Medicare Part B premium increases. Contact your congressional representatives’ offices and express your dissatisfaction with the situation; if you don’t, you are giving tacit approval for the system as-is.

Please closely review your FEHBP options. The average 6% increase is just that, an average. My Group Health, Self-Plus-One, High Option, is scheduled for a twenty-five percent increase. I will be definitely be shopping for an alternative.

Open season for the FEHBP, as well as dental and vision plans, is 14 November 2016 through 12 December 2016.

## MEMBERSHIP

Ralph Sanders

To add to the other articles pertaining to the 2017 COLA and Medicare Part B premium increases in this newsletter, CSRS retirees will face a projected Medicare Part B premium increase of about \$30.00 per month, or close to twenty-two percent to our part B premium. NARFE is urging Congress to extend the effect of the "hold harmless" provision to **ALL** Medicare beneficiaries permanently. Please contact your members of Congress expressing your concern.

Now for the membership report. The following members, if they have not renewed their membership, will be dropped in November: Three (3) members, George Lecompte, Judith Stelson and Edward Tjulander.

These members are showing as dropped for non-renewal during the month of October: Four (4) members, Carol Crawford, Janet George, Phillip Rakestraw and Joseph Wells.

Now for the positive side. We had four (4) members reinstated for the month of October: Jeff George, Randolph Hunt, June Jarstad and David Simpson. We have five (5) new prospective members joining us this month: Eileen Collins, Guntis Murins, Donald Schutt, Stanley Smith and Thomas Wojciechowski.

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. If we have canceled our membership meeting, drop by our Executive Board meeting. You are more than welcome anytime.

## SECRETARY

Bea Bull

Our November speaker is Kurt Wiest, the Executive Director of the Bremerton Housing Authority; he will discuss the cost and availability of housing in Kitsap County. This is open to the public so if you know someone who would be interested in this topic, please invite them.

December is the Holiday Luncheon, held on the 12<sup>th</sup> at 1:00PM at The Willows Senior Living, 3231 Pine Road, Bremerton. To make your reservation, please contact Myra Clodius at 377-2910 or [mclodius@comcast.net](mailto:mclodius@comcast.net). Myra will collect your payment, which **MUST** be received by 1 December in order to place our order with The Willows. The menu is on page 5.

Our January speaker will be Chapter 181 member, Jim Adrian, father of Olympic medal winner, Nathan Adrian. He will talk about traveling to Rio de Janeiro as a parent of an Olympic athlete.

We hope you can (or did, depending on when you receive this newsletter) attend the 2016 PSNS Health Fair. If you need to attend a different location, the schedule is on the District IV website along with the non-postal premium listings for both Fee-For-Service (FFS) and Health Maintenance Organizations (HMO). Go to <http://www.narfewadist4.org/> and scroll down to below the photograph to find the links.

Your November NARFE magazine contains some important information, beginning on page 34, about the FEHBP Open Season; please be sure to check it out.

The 2016 NARFE Membership Recruiting Drive runs from 1 September 2016 to 31 December 2016. The recruiter will receive \$10 per new member AND be eligible for monthly prizes throughout the contest as well as for the GRAND Prize, an Apple iPad Air 2.

Chapter 181 is offering a Dues Withholding incentive: A \$10.00 chapter dues rebate will be given to the first three (3) Chapter 181 members to sign up for dues withholding.

For anyone planning to attend the 2017 Legislative Training Conference March 12-15, 2017, our Washington State Federation of Chapters (WSFC) has approved a \$250.00 scholarship for federation members (must be a chapter member/National Only members are not eligible).

## **HOLIDAY LUNCHEON MENU**

### *Appetizer*

*Soup or Salad*

### *Entrees*

*Oven Baked Fresh Atlantic Salmon served with Lemon Dill Sauce, Asparagus and Mashed Potatoes*



*Slow Roasted Prime Rib Paired with Au Jus & Horseradish Sauce served with Roasted Red Potatoes and Glazed Baby Carrots*



*Pasta Primavera with Fresh Vegetables cooked with Alfredo Sauce Set on a Bed of Pasta served with Garlic Bread*

### *Dessert*

*New York Style Cheesecake with Cherry Sauce Topping & Fresh Mint*

## **TREASURER**

Rex Tauscher

Our income for September was \$385.58 with expenditures of \$1,697.34. Our net Worth as of 30 September was \$31,777.91. A detailed Treasurer's report will be available at our next General Membership meeting.

## **ALZHEIMER'S (ALZ)**

Rex Tauscher

The balance in our Alzheimer's account as of 23 October was \$219.34. Donations received since our last report were \$25.00. Thank you to Loraine Brockerman and Bea Bull.

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.

## **SUNSHINE COMMITTEE**

Amber VanSantford

Sympathy cards were sent to the family of Pauline E. McBeth and to Raymond Philip Andersen for the loss of his wife.

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.

## ALUMINUM FOR ALZHEIMER'S

Remember to donate your aluminum cans and copper to Alzheimer's. We have collected over 468 pounds of recycle metal for our recycle program since the first of the year. Keep up the good work. **Please note the change in drop off location. You may bring your cans to our next general meeting and I can take them to the recycle facility.**

### ALUMINUM/COPPER DROP-OFF POINTS

Westsound Recycle  
1700 Mile Hill Drive, Port Orchard  
**East Bremerton facility closed!**

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

## 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](mailto:tbkbull@aol.com). Thanks!! Bea Bull



**PRESIDENT**

George Eads

**VICE PRESIDENT**

**MEMBERSHIP CHAIR**

Ralph Sanders

**SECRETARY**

**NEWSLETTER EDITOR**

Bea Bull

**TREASURER**

Rex Tauscher

**FINANCIAL SECRETARY**

Ed Kalmbach

**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](mailto:ralphangulo@yahoo.com)

**EXECUTIVE BOARD MEMBERS**

**UNTIL DECEMBER 2017**

Steve Ferguson

Amber VanSantford

**UNTIL DECEMBER 2016**

Donald A. Palmer

Bill Powers

**District IV VP**

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**Region IX VP**

Richard Wilson  
253-210-5609  
[narfe1401@comcast.net](mailto:narfe1401@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**

1-877-217-8234

**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:  
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Management  
Retirement Operations  
Center  
P.O. Box 45  
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