



MONTHLY NEWSLETTER
except July & August

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

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

February 2022

NUMBER 02-22

General Meeting Date & Time: February 14, 2022 1:00PM

Meeting Place: Westside Improvement Club, 4109 West "E" Street, Bremerton, WA

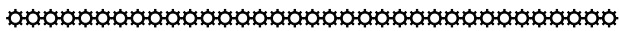
**Program: Attorney Anthony R. Hinson, Sherrard McGonagle Tizzano & Lind, P.S.,
Will Discuss Estate Planning**

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

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 MEETINGS

- 14 March.....Membership Meeting**
- 11 April.....Membership Meeting**
- 9 May.....Membership Meeting**



PRESIDENT

Bill Powers

It is income tax season and the IRS is facing enormous challenges related to the pandemic and years of underfunding. So as soon as you have your 2021 records - W-2s, 1099s, other year-end statements, etc. - file your return. Filing electronically with direct deposit and avoiding a paper tax return is more important than ever this year per the IRS Commissioner.

With Supreme Court Justice Stephen Breyer stepping down at the end of this court session this summer, all eyes will be on the leading candidates for replacement. Breyer generally sided with the liberal justices, so whoever replaces him won't likely change the court's current conservative leaning.

For our February meeting we will have Tony Hinson, a Poulsbo lawyer who specializes in estate planning. Besides Last Will and Testament, he will include items such as Durable Power of Attorney, Healthcare Power of Attorney, Directive to Physicians, and a

gifting program. For this meeting I encourage you to review our December 2021 *NARFE Magazine* article titled, "Estate Planning Essentials" on pages 48 thru 56. Also review your copy of NARFE's F-100 titled "Be Prepared for Life's Events: What Your Survivors Should Know". If you have a federal employee/retiree friend, neighbor or relative who is not a member of our chapter, invite them to attend this meeting.

I'd like to thank Lyn Damschen for volunteering to be our chapter chaplain. We look forward to her "Thought for the Day" at our meetings. Her contact information is on the back of this newsletter.

NARFE NATIONAL ELECTIONS

Candidate statements will appear in the May 2022 *NARFE Magazine* and online voting will go live on 15 July 2022.

MOVING? SNOWBIRDS?

Even if it's from one apartment to another in the same building or complex, please contact Ralph Sanders at 360-275-9793 to update your mailing address!!! The Post Office charges a fee for returned newsletters. THANK YOU!!

NOTE: The *NARFE Magazine* you received in January was a combined January/February issue. You will not receive another issue until March.

LEGISLATIVE UPDATE

President Bill Powers

Our Troubled United States Postal Service (USPS)

Our *NARFE Magazine* "Bill Tracker" has had two postal reform issues listed, one prior to the start of the current 117th Congress, which started 3 January 2021. These two bills concern repealing the prepayment of future retirement health benefits for postal retirees. Reducing the requirement that USPS fully pre-fund retiree health benefits is important to the financial viability of the USPS. These two proposals solve this issue in two different ways. One creates a new, postal-only, health benefits program. The other simply repeals the pre-funding requirement of the current and future postal retiree health benefits fund.

H.R. 3076/S. 1720 The new program would institute mandatory Medicare coverage for current postal employees at retirement, except for current employees age 64 or older at inception of this new program in January 2023. The current postal retirees that opted out of Medicare at age 65 would again have the option of going into Medicare, or again opting out of Medicare and solely being covered by another, non-postal, federal employees health benefit (FEHB) program. This new postal program proposal is estimated to save the USPS \$36 billion over a 10-year period.

H.R. 695/S. 145 The other bill simply repeals the pre-funding requirement and would eliminate 90 percent of the USPS financial losses. No other federal agency or private-sector company pre-funds its retiree health benefits.

The USPS is intended to be self-sufficient, but a number of factors have caused the its financial condition to deteriorate over the past decade. These include a decline in first-class mail, expenses increasing more rapidly than revenue, and pre-funding retiree health benefits. It is noted that H.R. 695/S. 145 does not increase the health care premiums for other non-postal FEHB program plans because they remain separate.

However, H.R. 3076/S. 1720 would slightly increase premiums of other FEHB program plans because USPS employees who previously opted out of Medicare would be transferred over to one of these plans and people in this age bracket tend to cost more to insure through FEHB when they don't have Medicare as their primary insurer.

The USPS has other problems which we can discuss in future newsletters if interest is shown. Possible

topics include: Vote-by-mail, Saturday mail, mail slowdowns, post office closures, shorter post office hours for some facilities, USPS Board of Governors, and Postmaster General Louis DeJoy.

Lastly, the USPS delivers 48 percent of the world's mail and it has a 653,000-member workforce. The impact of COVID-19 on the economy has resulted in higher demand for package delivery services and lower demand for mail services. The USPS 10-year vision is to transform their capacity to deliver higher volumes of packages with greater reliability.

The CPI-W increased 0.5 percent in December 2021
Thank you Steve Ferguson for the update!

MEMBERSHIP & MUSINGS

Ralph Sanders, V.P.

Well, here we are in February already. It feels like winter, because that is what it is. I believe that I will spend the next few months talking about our legislative agenda. Grass roots lobbying is what and who we are. Lobbying our congressman and two senators should not happen only at election time; it should happen all the time. It should be an ongoing process throughout their term in office. You would not have a house built by handing a contractor some blueprints and saying let me know when the house is complete. No, you would be checking out the house every weekend, to make sure it fit your vision and the plan. Legislation is not that different. It is usually changed, and its concept changed, throughout the debate until the final draft and vote. Your letter or email does not have to be a work of art, just on topic and meaningful. You can go on the NARFE website and find issue briefs and sample letters for all our current issues. You may also look in our monthly *NARFE Magazine* for a list of current issues before Congress. Next month we will talk about an issue.

Now for the membership report. There were two members dropped in January for non-renewal: Karen Boeve and Lyle Kirkpatrick. There were three members deceased in January: Ralph Judd, Lyle Nelson and Jean Ross. Our condolences to their families.

We have a total chapter membership of 451 supporting our chapter today. We have one new member this month: Patricia Cassidy. Thanks for joining and we hope that we fulfil your expectations.

If you have questions regarding NARFE or Bremerton Chapter 181, please contact any one of our board members listed on the back of this newsletter.

PROGRAMS

COMING SOON – Kitsap County Division of Aging & Long Term Care. Someone to discuss decluttering. A panel to report on the Gorst bypass.

MAY 2022 – Whitney McDaniel, Education and Outreach Coordinator, Hood Canal Salmon Enhancement Group.

SECRETARY

Bea Bull

It is unknown at this time if the **SOUTH KITSAP HEALTH & SENIOR RESOURCE FAIR** will be held this year.

According to the AARP website, not all the usual Kitsap County **TAX AIDE SITES** are available this year and those that are, are “drop-off only”. Go to <https://taxaide.aarpfoundation.org/> or contact Bea for updates.

2022 Scholarship Program – Open to children, grandchildren and great-grandchildren of NARFE members; visit the SCHOLARSHIP tab on the district website for instructions. The deadline to apply is 3:00PM Eastern Time, Thursday, 22 March 2022.

Fridge magnets - We still have fridge magnets available (business card size - \$1.00 and postcard size - \$2.00); profits will be donated to Alzheimer’s.

F-100 Be Prepared for Life’s Events – I have 25 copies; call me if you need one, or pick one up at the next meeting.

SAVE THE DATE

FEDcon22 – Learn – Advocate – Lead

August 21–23, 2022
Westin Kierland Resort & Spa
Scottsdale, Arizona

Registration for the NARFE National 2022 conference begins in January.

HELP WANTED

The chapter is looking for volunteers to fill positions of treasurer, membership chair, legislative chair and an executive board member. Please contact Bea for information.

CORRECTIONS

Two phone numbers are incorrect on the December newsletter insert: William Fuhrmeister 360-728-2154 and Don Palmer 360-362-9506.

TREASURER

Rex Tauscher

Our income for December was \$601.12 with expenditures of \$223.19. Our Net Worth as of 31 December was \$38,017.79. A Treasurer’s report for January 2022 will be available at our February meetings.

ALZHEIMER’S (ALZ)

Bea Bull

The balance in the Alzheimer’s account as of 29 January 2022 is \$223.00. Thank you to Stan Barber, Bea Bull and Bill Fuhrmeister for their donations.

Several events have transpired since my January article about Aduhelm. Recall that part of the large Medicare premium increase was to help cover the cost of this drug. Then Biogen, the makers of Aduhelm, reduced the annual cost of the medication from \$56,000 per year per person to \$28,200 per year per person. Simultaneously, the Centers for Medicare & Medicaid Services (CMS) announced that they would only cover Aduhelm for patients enrolled in clinical trials. So shouldn’t Medicare premiums be adjusted back down? That’s the question I asked Congressman Kilmer. Included in his response was a copy of a letter to the CMS signed by him and 38 other congressional representatives asking CMS to reverse the Medicare Part B premium increase for 2022. This is where the issue currently stands so stay tuned!

To make a tax deductible donation to the NARFE Alzheimer’s Research fund please make your check payable to “NARFE Alzheimer’s Research” and mail it to:

**Lorie Bennett, WSF Alzheimer’s Chair
4310 S. Kingwood Street
Kennewick, WA 99337-5706**

SUNSHINE CHAIR

Lois Barber

Sympathy cards were sent to the families of Ralph Judd, Lyle Nelson and to Lanny Ross in the loss of his wife, Jean.

If you know of a chapter member in need of a little sunshine, please contact Lois at 360-297-2671 so we can get a card out to them.

<p>PRESIDENT Bill Powers 360-377-7917 powersw@silverlink.net</p> <p>VICE PRESIDENT MEMBERSHIP CHAIR Ralph Sanders</p> <p>SECRETARY NEWSLETTER EDITOR Bea Bull</p> <p>TREASURER Rex Tauscher</p> <p>LEGISLATIVE CHAIR Vacant</p> <p>NARFE-PAC CHAIR Lanny Ross</p> <p>SERGEANT AT ARMS William Fuhrmeister</p> <p>CHAPLAIN Lyn Damschen</p> <p>SUNSHINE CHAIR Lois Barber</p> <p>EXECUTIVE BOARD MEMBERS UNTIL DECEMBER 2022 Lanny Ross Ralph Petersen</p> <p>UNTIL DECEMBER 2023 John Burch Vacant</p>	<p>District III VP Bea Bull 360-286-7798 tbkbull@gmail.com</p> <p>Region IX VP Linda Silverio 503-391-2963 l.l.silverio.narfe@gmail.com</p> <p>WSF SERVICE OFFICER Charles Caughlan 360-693-0435 csquare@pacifier.com</p> <p>SENIOR INFORMATION & ASSISTANCE 360-337-5700 OR 1-800-562-6418</p> <p>OFFICE OF PERSONNEL MANAGEMENT (OPM) Phone: 1-888-767-6738</p> <p>Hours of operation: 7:30AM – 7:45PM ET with best time to reach someone being 6:30PM – 7:30PM or at 7:30AM.</p> <p>Mailing Address: Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017</p> <p>CHAPTER FACEBOOK PAGE https://www.facebook.com/narfechap181</p>	<p>NARFE DISTRICT IV WEBSITE Webmaster – Bea Bull www.narfewadistiv.org</p> <p>NARFE STATE WEBSITE www.narfewa.org</p> <p>NARFE NATIONAL WEBSITE www.narfe.org</p> <p>LEGISLATIVE HOTLINE 877-217-8234</p> <p>ADD YOUR E-MAIL ADDRESS 800-456-8410</p> <hr/> <p>OUR ELECTED REPRESENTATIVES</p> <p>Senator Patty Murray 950 Pacific Avenue #650 Tacoma, WA 98402 Tacoma Phone Number 253-572-3636 D.C. Phone Number 202-224-2621 www.murray.senate.gov</p> <p>Senator Maria Cantwell 915 – 2nd Avenue, Suite 3206 Seattle, WA 98174 Seattle Phone Number 206-220-6400 D.C. Phone Number 202-224-3441 www.cantwell.senate.gov</p> <p>Congressman Derek Kilmer 345 – 6th Street, Suite 500 Bremerton, WA 98337 Bremerton Phone Number 360-373-9725 D.C. Phone Number 202-225-5916 http://kilmer.house.gov</p>
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