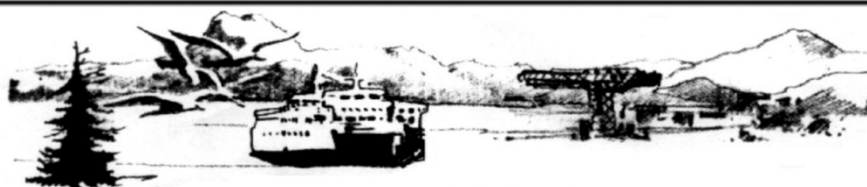


NARFE
FEDERAL BENEFITS EXPERTS

MONTHLY NEWSLETTER
except July & August



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

P.O. Box 4514, Bremerton, WA 98312-0392

November 2022

NUMBER 09-22

General Meeting Date: November 14, 2022 Time: See Below

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

**Program: FEHB Plan Health Fair 10:00AM – 1:00PM
Reps Will Present Their Plans at 1:00PM**

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

12 December.....Holiday Luncheon at the Bremerton Elks Lodge

9 January.....Membership Meeting

13 February.....Membership Meeting

13 March..... Membership Meeting

PRESIDENT

Bill Powers

Last month I stated that our incoming NARFE president was going to implement Congressional District Leaders (CDLs) when he took office in January. This would do away with more than one chapter in a congressional district. It was brought to his attention that this concept would create problems in certain USA areas such as along the 1-5 corridor, as I mentioned in last month's article. He has now backed away from this proposal. We will report future organizational proposals as they develop.

Last month I reported that we had a successful panel discussion concerning the Gorst corridor. This month I went to a meeting at the Wigwam Pub hosted by the Thompson Consulting Group. Tim Thompson is the chairman of the Gorst Coalition. This meeting was attended by Derek Kilmer, Emily Randall, Charlotte Garrido, and several Navy, port district and union representatives. The main message out of this meeting was to join the Gorst Coalition and let our representatives and state highway commission know your concern to fix this problem. It has been on the back burner too long and gets worse monthly. So, join the coalition and speak out. Kitsap residents need to keep pressure on federal and state resources to address this safety and traffic problem. Funds have been appropriated for engineering and impact study but these are just the initial steps. The website to join the coalition and get updates is www.gorstcoalition.com.

We are resuming our holiday luncheon tradition this year. Our chapter and some members are providing additional funds to offset the luncheon cost. It will be our December meeting and held at the Bremerton Elks Lodge. We encourage you to sign up for this event and have a good luncheon meeting. It is \$16.50 for the facility and your choice of either a roast beef, salmon or vegetarian luncheon including dessert.

Finally, if you have health insurance concerns, come to our open season healthcare fair from 10:00AM to 1:00PM preceding our November chapter meeting. There will be representatives there to answer your questions. There is also a webinar on Thursday, 3 November 11:00AM titled, "Which FEHB Plan Is Right for You? - Retirees Without Medicare Edition". Register, or view it in the archives, on the NARFE website.

Inflation Reduction Act of 2022

President Bill Powers

This bill, which passed without a single Republican vote in either chamber, offers \$369 billion in incentives over the next ten years to accelerate expansion of clean energy. This will be addressed later in the article. It also invests \$64 billion in extension of the Affordable Care Act (Obama Care) for three years, through 2025.

On the revenue raised side, it will establish several tax changes, the first being the 15 percent corporate minimum tax on book income. Corporations will compute two separate calculations for federal income tax purposes and pay the greater of the new minimum tax or their regular tax liability. This is estimated to bring in \$313 billion over ten years. Prescription drug pricing reform will empower Medicare to negotiate drug prices for the first time and it would cap Part D out-of-pocket costs at \$2,000 per year starting in 2026. This includes cost sharing for a month's supply of insulin capped at \$35 for 2023 through 2025. It is estimated that prescription drug pricing reform will save the government \$288 billion over ten years.

Internal Revenue Service (IRS) tax enforcement provisions in this bill include expansion of the IRS budget by \$80 billion over ten years. There will be 87,000 new IRS agents. The Congressional Budget Office (CBO) estimates an additional dollar of enforcement spending will yield between \$5 and \$9 in additional revenue. This is estimated to save \$124 billion over ten years.

Carried interest loophole is finally being addressed. Fund managers who receive carried interest (who tend to be among the wealthiest people in the country) get a tax break on that income. The loophole treats the earnings as capital gains, so they're currently taxed at a top rate of 20 percent rather than the top tax rate of 37 percent. This correction to 37 percent is estimated to bring in an additional \$14 billion in revenue.

Back to the expansion of clean energy. Electric car buyers are eligible for a tax credit of up to \$7,500 as long as the vehicle runs on a battery built in North America with minerals mined or recycled on the continent. The problem is, this creates a trade barrier against foreign producers. The new energy efficient home rebate program can give up to \$8,000 in rebates or up to \$14,000 for installing

a heat pump and electrifying your home. These funds will be available through September 2031.

There are many more climate change actions being taken behind the scenes such as incentives to replace school and transit buses, postal service delivery vehicles, and garbage trucks with zero emission vehicles. However, an electric transit bus recently caught fire and the city pulled the electric bus fleet from operation following the fire. The manufacturer is investi-gating.

If interested in finding out more about the Inflation Reduction Act concerning healthcare, prescription drugs and immunizations, come to our healthcare fair prior to our November general meeting.

HOLIDAY LUNCHEON MENU

***green salad
roast beef, salmon or vegetarian
mashed potatoes
vegetable
dessert***

Price - \$16.50 per person

John Burch will take your reservations and money. (Checks please so he doesn't have to make change! Payable to "NARFE Chapter 181".) Please contact John at 360-████-████; payment must be **RECEIVED** no later than 28 November.

WHERE: Bremerton Elks Lodge, 4131 Pine Rd NE, Bremerton

WHEN: 1:00PM

COLA UPDATE

Steve Ferguson

The September CPI-W value ticked up slightly for the month of September. August was 291.629 and September was 291.854. The July, August and September CPI-W values are all below the June value of 292.219. We will receive an 8.7 percent COLA in 2023, missing 8.8 percent by a tiny amount.

MEMBERSHIP & MUSINGS

V. P. Ralph Sanders

This is a note for the forty-nine active employee (AE) members of our chapter. Because you have jobs, and meetings are in the afternoon, you have little or no representation in the chapter. We're entertaining the idea of adding an AE member to the executive board as a liaison between current employees and the board. You would be our resource for telling employees about the important work NARFE does for the federal family, and communicating current employee concerns to the board. You would not need to attend meetings, instead receiving all reports, communications and voting requests via email.

This will be on our agenda for discussion this month. If you are interested in this position, or have any questions or ideas about it, please contact Bea Bull or VP Sanders at the phone numbers listed on the back of this newsletter.

This report will cover 26 September through 25 October 2022. We have a total of 436 members in the chapter as of this date. There were two members dropped for nonrenewal: Randall Mckiernan and Charles Sacrison. If you know either of these members, please urge them to renew their membership. One of our members passed away this month, Kathleen Stretton. Our condolences to the family.

We have a new prospective member this month: Alexander Caudill. We hope you pursue a membership in NARFE and our chapter.

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

PROGRAMS

12 DECEMBER – Holiday Luncheon at the Bremerton Elks Lodge located at 4131 Pine Rd NE. We will install Ralph Petersen and Lanny Ross for their next two-year term on the chapter executive board. Also, Mayor Wheeler will provide an update on what's happening in Bremerton.

SECRETARY

Bea Bull

Chapter Executive Board Member Election – Ralph Petersen and Lanny Ross were nominated at the October meeting for re-election; they will be voted in at the 14 November meeting.

Bylaws Revision – These were voted on, and approved at the October meeting. They now go to NARFE National for approval.

New Chapter PO Box – You will notice in the masthead that the chapter has a new PO Box number.

FEHB Plan Premium Increases – Federal employees and retirees will pay, on average, 8.7 percent more toward 2023 health insurance premiums. <https://federalnewsnetwork.com/open-season/2022/09/federal-employees-will-pay-8-7-more-on-average-toward-2023-health-premiums/>

2022 NARFE Fall Membership Drive – Recruit a new member between 1 September and 31 December and receive \$10.00 and be entered for other prizes. Check out the article on page 66 of the October *NARFE Magazine*.

F-100 – *Be Prepared for Life's Events* – NARFE National, to save printing costs, is limiting the hard-copy supply of these booklets and encouraging members to use the fillable PDF version. You can download the F-100 AND the *Affairs in Order* handbook from the district website at: <https://narfewadistiv.org/forms>.

GOP/WEP – You can follow the progress of H.R. 82 at: <https://www.congress.gov/congressional-report/117th-congress/house-report/482>.

TREASURER

Rex Tauscher

Our income for September was \$347.44 with expenditures of \$1,131.86, which includes a \$503.84 loss in value of the life member trust account for the third quarter of 2022. Our net worth as of 30 September was \$34,838.63. A Treasurer's report for October 2022 will be available at our November meetings.

ALZHEIMER'S CHAIR

Secretary Bea Bull

The balance in the Alzheimer's account as of 29 October 2022 is \$183.00. Thank you to Lois and Stan Barber, Loraine Brockerman, Bea Bull and Carolyn Minder for their donations.

To make a tax deductible donation to the NARFE Alzheimer's Research fund please make your check payable to "NARFE Alzheimer's Research", write Chapter 181 on the notation line, and mail it to:

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

SUNSHINE CHAIR

Lois Barber

No cards were sent out during October.

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

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

PRESIDENT

Bill Powers 360-377-7917
powersw@silverlink.net

**VICE PRESIDENT
MEMBERSHIP CHAIR**

Ralph Sanders

**SECRETARY
NEWSLETTER EDITOR**

Bea Bull

TREASURER

Rex Tauscher

LEGISLATIVE CHAIR

Vacant

NARFE-PAC CHAIR

Lanny Ross

SERGEANT AT ARMS

William Fuhrmeister

CHAPLAIN

Lyn Damshen

SUNSHINE CHAIR

Lois Barber

WSF SERVICE OFFICER

Charles Caughlan
360-693-0435

csquare@pacifier.com

**EX BD MEMBERS
UNTIL DECEMBER 2022**

Lanny Ross

Ralph Petersen

UNTIL DECEMBER 2023

John Burch

Stan Barber

District III VP

Bea Bull 360-286-7798

tbkbull@gmail.com

Region IX VP

Linda Silverio

503-391-2963

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NARFE DIST IV WEBSITE

Webmaster – Bea Bull

www.narfewadistiv.org

CHAPTER FACEBOOK PAGE

<https://www.facebook.com/narfechap181>

NARFE STATE WEBSITE

www.narfewa.org

NARFE NATIONAL WEBSITE

www.narfe.org

LEGISLATIVE HOTLINE

877-217-8234

ADD YOUR E-MAIL

ADDRESS

800-456-8410

Boyers, PA 16017

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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

**OUR ELECTED
SENATORS**

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

Senator Maria Cantwell

915 – 2nd Avenue, Ste 3206

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Seattle Phone Number

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D.C. Phone Number

202-224-3441

www.cantwell.senate.gov

**SENIOR INFORMATION &
ASSISTANCE**

360-337-5700 OR

1-800-562-6418

**OUR ELECTED
REPRESENTATIVES**

Congressional District 6

Derek Kilmer

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Bremerton, WA 98337
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373-9725
D.C. phone number
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