



MONTHLY NEWSLETTER
except July & August

**NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES
ASSOCIATION, BREMERTON CHAPTER 181**
P.O. Box 4514, Bremerton, WA 98312-0392

September 2024 NUMBER 07-24

General Meeting Date & Time: September 9, 2024 1:00PM

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

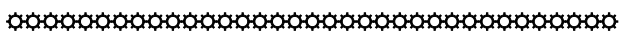
Program: Jennifer Calvin-Myer Will Present “Healthy Aging: Brain Health & Safe Use of Medication.”

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

- 14 October.....Membership Meeting**
- 11 November.....Membership Meeting**
- 9 December.....Holiday Luncheon**
- 13 January.....Membership Meeting**



PRESIDENT

Bill Powers

There are only three weeks left for this summer and nine weeks left until the presidential election. Our summer break always seems to go by so fast and here we are in September. It is time for us to shift gears and be more astute about politics including national, state, and local. Also, the Federal Reserve will probably start their process of lowering interest rates this month. This act alone will spur economic development in our state. Washington State's economy depends heavily on exports.

Puget Sound Naval Shipyard now has the USS Ronald Reagan (CVN-76), with its approximately 2,800 sailors, for its new homeporting and an extensive dry-docking and planned incremental availability period. This is part of the ship's normal life cycle after being

forward deployed the last nine years in the Western Pacific and Japan.

Our Sixth Congressional District Representative race for the House of Representatives is down to two candidates: Emily Randall (D) and Drew MacEwen (R). Both candidates were interviewed by our Chapter 0181 Executive Board prior to the primary election and both support NARFE priorities. Drew is especially strong on supporting our defense infrastructure and our shipyard. Emily is especially strong on improvements to our ferry infrastructure and the Gorst bottleneck.

NARFE is political but not partisan. However, there are two small articles in the August 2024 *NARFE magazine*, page 10, that each of you should be familiar with. I have discussed each of these in previous issues of our chapter newsletter. They are: 1) “House Hearing Examines OPM Operations;” this includes telework policies, threat of Schedule F, and retirement annuity processing; and 2) “Lawmakers Support Cuts to Federal Benefits;” this includes balancing the budget within seven years on the backs of federal workers, cutting

MOVING? SNOWBIRDS?

Even if it's from one apartment to another in the same building or complex, please contact Ralph Sanders at 360-535-4334 to update your mailing address!!! USPS charges a fee for returned newsletters. THANK YOU!!

President cont. Medicare and Medicaid, and implementing the Chained CPI, which would be disastrous for retirees. This can be researched on the internet under "Project 2025." The federal debt is now at \$35 trillion and, yes, something has to be done to stop the ever-growing debt. However, due to Trump tax cuts and Biden spending, our country is going in the wrong direction.

Our local chapter will be making some changes for the coming year due to our aging executive board. Our treasurer, Rex Tauscher, will be stepping down with our secretary, Bea Bull, becoming secretary-treasurer. This is just one more hat she will be wearing, so make sure you thank her. Another change is Lanny Ross, our past Region IX VP, current chapter NARFE-PAC Coordinator and executive board member; he will be stepping down due to illness. Rex Tauscher will take his executive board position and I will take over as NARFE-PAC Coordinator, also wearing an additional hat.

Finally, NARFE has a new membership application form, F-135, issued in April 2024. I like it much better than previous applications. Contact Bea Bull for a supply or pick some up at a membership meeting. However, there is also an application in our monthly magazine or join us online at www.NARFE.org.

Medicare Parts A & B Trust Fund

President Bill Powers

There was an article in the news about hospital insurance seeing the biggest improvement in years. This article was slightly misleading so I was asked to submit an article about the subject.

Medicare Part A estimated depletion date has been moved out from 2031 to 2036, five years later than projected. This is due to a few economic changes. First, there are now more workers automatically paying a percentage of their wages into this trust fund. Secondly, these workers have higher wages than projected. Thirdly, Medicare Advantage enrollees' expenses were excluded. And lastly, inpatient hospital expenses and home health agency services were lower than expected. The standard Part A payroll tax rate is 2.9 percent for employees and employers combined, each paying half. However, high-income workers pay an additional 0.9 percent of earnings. This pay is not indexed for inflation, so by the estimated depletion date of 2036, a large percentage of workers will be paying the additional 0.9 percent payroll tax.

Medicare Part B is projected to have an annual growth rate of 8.8 percent over the next five years

versus the projected overall economic inflation rate of 4.3 percent, not the advertised 2 percent target inflation. This is due to specific current physician payment amounts not keeping up with underlying economic conditions and expected physician cost increases. This is a very important item because physician services are projected to be paid below the rate of inflation from 2025 and beyond. Medicare Part B will be adequately financed because monthly premiums are reset each year to cover expected costs. They are currently \$174.70. However, such financing would have to increase faster than the economy to cover expenditure growth. A Medicare funding warning has been issued by the Medicare Trustees for the last eight consecutive years. Beneficiary part B premiums only cover ¼ of the total cost of this program; the rest is absorbed by the government.

Source: "2024 Annual Report of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplemental Medical Insurance Trust Funds" dated May 6, 2024. **Note:** This report is 255 pages and is available on the internet at <https://www.cms.gov/oact/tr/2024>.

MEMBERSHIP & MUSINGS

V.P. Ralph Sanders

This report will cover the summer break (June, July and August) so there may be more names in some areas than we are used to. Our chapter has 367 active members as of this writing and we have maintained around that number throughout the summer. We had six members dropped for non-renewal: John C [redacted], Kathleen D [redacted], David F [redacted], Dominic Fi [redacted], Albert McF [redacted] and Donald P [redacted]. If you know any of these members, please ask them to renew their membership. Five members passed away during this three-month period: Myrna C [redacted], David L [redacted], Paul N [redacted], Richard O [redacted] and William W [redacted]. Our condolences to their families. There was one member, Stanley P [redacted], who transferred to a chapter nearer to where he lives.

Two new members joined our chapter during the summer: Karen B [redacted] and Ron R [redacted]. One member, George McM [redacted], reinstated his membership and one new prospective member, Walt S [redacted] signed up in July. Robert E [redacted] and Phillip L [redacted] transferred in from the closed Sno-King chapter. Welcome to all of those new and returning members.

If anyone has any questions or concerns regarding NARFE or Bremerton Chapter 0181, feel free to contact any member listed on the back page of this newsletter.

DISTINGUISHED MEMBERS

The following members reached “Distinguished Member” status in the past year:

Steven C	Dick M
Thomas C	Bruce McC
Brian G	Rickey O
Janice G	Roxie P
Nina J	Thomas W

Please contact Ralph Sanders for your “Distinguished Member” certificate and pin.

PROGRAMS

Secretary Bea Bull

9 SEPTEMBER – Jennifer Calvin-Myer will present “Healthy Aging: Brain Health & Safe Use of Medication” and Region IX VP Steve Roy will bring us highlights from FEDcon24.

14 OCTOBER – Joe Crain, Bremerton Executive Director, St. Vincent DePaul, will discuss the expansion of their facility.

11 NOVEMBER – Chapter-hosted FEHB plan health fair – 10:00AM to 1:00PM. Meeting at 1:00PM – Reps will present their plans.

9 DECEMBER – Holiday Luncheon – 1:00PM – location to be determined.

SECRETARY

Bea Bull

Vote! – Both in the November election and the current NARFE election. If NARFE has your email address, you should already have your invitation to vote; otherwise, use the ballot in your September *NARFE Magazine*.

Federation Elections – There are candidates for president (Tony Merola, Olympia/South Puget Sound Chapter 0236 President), Secretary (Curtis Price, Everett Chapter 0193 Legislative Chair and WSF Webmaster) and Treasurer (Cray Henry, current WSF President and National-only member). As of this writing, a candidate for Vice President is still needed. Nominations close(d) on 31 August and the election will begin 1 September; watch for an email or contact Bea Bull for information and a paper ballot.

TREASURER

Rex Tauscher

Our account balances for the end of May were \$16,978.04, and for the end of July balances were \$17,171.67, for an increase of \$193.63. The Life Membership Trust account value has increased from \$9.01 per share on 31 December 2023 to \$9.12 as of 17 August 2024 for an increase in account value of \$197.94. Balances in newsletter mailing accounts were, bulk mail \$326.57 and return mail \$137.87, for a net worth as of 31 July of \$33,795.32. A Treasurer’s report for August 2024 will be available at our September 2024 meetings.

ALZHEIMER’S CHAIR

Secretary Bea Bull

NARFE members raised a combined total of \$23,625.37 in national fundraising in June. As of 30 June 2024 the grand total was \$16,277,464.50.

Our 2024 Walk to End Alzheimer’s will be 21 September at Silverdale Waterfront Park. Visit the “2024 Alzheimer’s Walk” tab on the district website to join the team or make a donation. Donation forms will also be available at the September membership meeting.

At the June meeting, Alzheimer’s donations were received from Loraine B [REDACTED], John B [REDACTED] and Bill F [REDACTED]. We thank everyone 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 “Bremerton Chapter 181” on the notation line, and mail it to: Alzheimer’s Association
225 N Michigan Ave, 17th Floor
Chicago, IL 60601-7633**

SUNSHINE CHAIR

Lois Barber

Sympathy cards were sent to the families of David L [REDACTED], Paul N [REDACTED], Jack S [REDACTED], William W [REDACTED] and to Dean C [REDACTED] in the loss of his son, R [REDACTED]. Thinking of you cards were sent to Lois B [REDACTED], Don P [REDACTED], Lanny R [REDACTED] and Ralph S [REDACTED].

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.

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-NATIONAL
Vacant

LEGISLATIVE CHAIR-STATE
Lyn Damschen

NARFE-PAC CHAIR
Lanny Ross

SERGEANT AT ARMS
William Fuhrmeister

SUNSHINE CHAIR
Lois Barber

**EXECUTIVE BOARD MEMBERS
UNTIL DECEMBER 2024**
Ralph Petersen

Lanny Ross

UNTIL DECEMBER 2025
Stan Barber
John Burch

**WESTERN WASHINGTON
DISTRICT VP**

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NARFE NATIONAL WEBSITE
www.narfe.org

LEGISLATIVE HOTLINE
877-217-8234

ADD YOUR E-MAIL ADDRESS
800-456-8410

NARFE STATE WEBSITE
www.narfe.org/wa/

NARFE DISTRICT WEBSITE
Webmaster – Bea Bull
www.narfewadistiv.org

CHAPTER FACEBOOK PAGE
<https://www.facebook.com/narfechap181>

**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

**SENIOR INFORMATION &
ASSISTANCE**
360-337-5700 OR 1-800-562-6418

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