

NARFE Chapter 0763  
Meeting Minutes  
January 8, 2024

President Harold Kehr called the meeting to order at Dixie's Diner at noon. We held a moment of silence and then recited the Pledge of Allegiance. We had 9 members attending and no guests.

Harold discussed President Biden's signing of the Social Security Fairness Act and presented statistics on how many different Idahoans will benefit from the repeal of the Windfall Elimination Provision and Government Pension Offset. Teachers, firefighters, state workers and federal workers may all benefit from this landmark legislation.

Shalynn, an associate with State Farm Insurance, gave a presentation discussing home and auto insurance. Large increases have been occurred in both areas over the last couple of years. Home insurance increases are due to inflation and natural disasters. She said that because of the huge losses, several insurance companies are no longer writing policies in California and Florida. This is even true in Island Park, Idaho. Auto insurance costs have been driven up by distracted drivers and cost associated with vehicle complexity. New cars may have between 60 & 100 sensors, and repair costs for even small accidents are large.

Shalynn suggested checking our liability insurance coverage to ensure it is at least \$250k per person, \$500k per accident and \$100k for property damage. She even encouraged taking out an umbrella policy to provide adequate coverage.

Shalynn encouraged us to carefully consider calling our insurance companies about water damage to our home. All of these calls are all logged and count against you, even if no claim is actually filed or paid. These claims go on your policy record and may affect costs for up to three years, and remain on your record for 5 years.

Similarly, consider the potential increased cost that a small claim may cause to your auto insurance. You need to determine if it would be in your benefit to pay the repair cost yourself, rather than paying increased overall insurance costs for several years after an accident. As a note, comprehensive claims are not counted against our record for determining accident insurance costs.

Minutes of the last meeting and current financial statements were passed around for members to review. Harold passed out the proposed budget for 2025. It's similar to the budget we had for 2024. After review, a motion was made and seconded to accept the proposed budget. The motion was approved by a unanimous vote.

The Alzheimer's collection container was also available, and we collected \$11.45.

Harold submitted a voucher of \$65.10 for certificate frames and a check membership fee that he had paid. Harold also provided a check for \$10 to NARFE 763 for this dues payment (after he cashed a check that had been made out to him). The invoice was approved and paid by the Treasurer.

Our next meeting will be held on February 5, 2025 at Dixie's Diner. The meeting was adjourned at 1:55 pm.

Richard Dickson  
Secretary/Treasurer