

President's Corner

Peter Lang

Where does the time go? I realized the other day that Kathy and I have been retired for over ten years! It just boggles my mind. Here we are past the Ides of March already this year and what have I accomplished? Not much as it turns out, but we've already had a good deal of fun. We've done some traveling across the continent and up and down the East Coast and we had two high energy little granddaughters here for a week-long visit. We've taken a road trip to Southern California and done some camping on the Oregon coast. I managed to get the tax return completed on a business we are involved in but have yet to do our personal return. I've also been engaged in a continuing struggle with the federal medical bureaucracy at the FAA since before Christmas so that I can continue to fly. Thankfully I'm healthy, but proving that to the bureaucrats is always a challenge. They don't seem to understand that there are many of us out there over the age of 60 who are still competent and high-functioning. I fear this is but a preview of how our new health care system will function. I've spent a good deal of time in recent weeks looking after the needs of a couple of children who have found themselves in the care of the State of Oregon due to the failings of their parents. I learned about this rewarding work from a KaPeRs member who preceded me in retirement, and who I became reconnected with through KaPeRs. Life is far from dull.

Given the way time is flying by, the Fall election will, all too soon, be upon us. Oh! Not the Federal election; the KaPeRs election. I will be stepping down as president and I am looking forward to working with whoever takes the office. It really has been an enjoyable position to hold, and I thank you all for the courtesy and patience you have shown to me over the past years. It has been a great run, but it is time to move on and let a younger person step into the office. The people on the KaPeRs Executive Committee are truly exceptional. They are as bright, competent and enthusiastic a group of people as anyone could hope to be associated with. My thanks to each of them for stepping up to serve and for the support you have provided to me.

I plan to continue in an active role with the Executive Committee and KaPeRs. I look forward to seeing and visiting with many long-time friends and former colleagues who are recently retired. I recall my

Dates to Remember

General Meeting

May 18, 2010
12 noon – Town Hall

Program

KPNW Westside Medical Center Project
Bryan Waide, Director of Internalization Services

2010 Meeting Dates

General Meeting

September 22
December 21

Executive Meeting

August 5
November 4

2010 Outings

July 22 – Astoria Museum Trip
September 18 – Indian Style Salmon Bake - Depot Bay

See page 7 for KaPeRs luncheon invitation

first experience with KaPeRs after we retired. My reaction was, "I'm just not ready for this group... they're just too old!" Well, little did I know! Somehow I was persuaded to come to a function and low and behold I got infected. The youthful enthusiasm and energy of the people I was meeting gave me a whole new perspective on "maturity". We are not old! Old is a state of mind. These people were not old. You can see from my opening paragraph above that our life is hardly neither staid nor sedentary. Our life is typical of the friends from our working days who we have reconnected with through KaPeRs. We are making meaningful and even important contributions through the charitable work of KaPeRs and through the associations we have established or renewed through this organization. There is more to be done and more fun to be had. Come join with us from time to time. You don't need to make this your life's work. Just come from time to time for some interesting and informative lessons and to meet with friends. Gather a group of friends and come to one of our functions together. Even if you don't enjoy the topic of a presenter you will surely not regret the visit with your friends. Thank you all for the opportunity and support. I am hoping to see more of you in the near future. ♦

Keeping in Touch



A letter from **Rex Underwood, M.D.** - "I just received the January 2010 issue of the KaPeRs newsletter and wanted to let you and the staff know how much I enjoy reading about my fellow retirees. I thought I should write a short note bringing folks who remember me up to date on my activities, so I'll mention some of the highlights. Julie and I are grateful to be in good health, for a couple of octogenarians. We still live on the Siuslaw River near Florence and love the fresh air and natural surroundings. Three years ago, I celebrated my 80th birthday by taking a helicopter ride over Victoria Falls in Zimbabwe. This year was a bit more conventional with a trip on a cruise ship through the Panama Canal. We have pretty much stopped the overseas travel to remote areas because of all of the hassles with airports, too much walking, etc.

I try to keep active with learning (except in medical matters), and am a lay reader in St. Andrew's Episcopal Church in Florence. Music still is an important part of our lives and we played a short recital last summer with two friends who are fine musicians. Our latest family member is a standard poodle pup who at age seven months is in total control of our house and belongings. Our kids are living very active lives: Son Paul, his wife Gwen, and granddaughter Megan live in Portland and daughter Tina, her husband Geoff, and grandson Kevin are in the Bay Area.

We would love to hear from old friends - I would like to include a warm greeting to Stressla Beavers - she and Marge Watters were a great help to me in keeping order in the circus that was the Bess Kaiser operating room." Sincerely, **Rex and Julie Underwood.**

Kathy Wiese writes, "My husband and I volunteer at Loaves and Fishes Meals on Wheels. I have joined a book club and a knitting group at my church. We make hats and shawls."

Susan Castor, Glisan Dental retiree, and her sister **Nancy Wood**, East Interstate Mental Health retiree, enjoyed time together in early January in the capital city of Oaxaca, Mexico. "We graciously lived in a family home while lively people from Canada, Seattle, New Hampshire and other parts of Mexico wove their visits throughout our stay. We practiced Spanish and drank in the visions of poinsettias and festival inspired people, listening to brass bands and melancholy singing. We indulged in the spicy and rich cuisine of the indigenous cultures of Oaxaca. We recommend it!

Roberta Potwin writes that she turned 86 on Feb. 8 and is doing good. "I quilt for charity once a week at the Milwaukie Center. The money goes for food at the Center for people who are unable to pay. I also tie quilts for our church's Mexico mission. Other than that I am pretty sedentary. I read a lot!"

Clark Martin is busy with boat restoration, sailing, parenting a 19-year-old, and studying for fun. He recently took part in a documentary at Johns Hopkins.

Virginia Fairchild says, "Like Peter (Lang), I like to read. I have read all three books that Mitch Albom has written and enjoyed them. Being retired I like getting out and doing things on my own time. Love to window shop and enjoy good food."

Carol Parker enjoys making Barbie Doll furniture, quilting, and making clothes for dogs.

A "second time around" Mom, **Linda Messer** and her husband "were foster parents of our now daughter since she was seven months old. She is now seven years old. I am involved in Girl Scouts with her and am a soccer mom. Retired life is great!"

Nancy Hackwith writes, "Since retiring in November I have been caring for my husband who had surgery just after my last working day. He is almost completely recovered now and we are involved in the large job of donating all of our extra stuff."

Carol O'Connor received her first newsletter in January and writes that she lives in Buckey AZ. "I keep busy with exercise classes, and volunteer activities. I am part-time Adjunct Faculty for a local community college. I teach practical nursing students in their med/surg clinical experiences." ♦

2010 KaPeRs Outings

The Astoria Museum Trip will take place on Thursday, July 22, 9:30 a.m. - 5 p.m. and will feature visits to museums throughout the city. Travel by motor coach to beautiful Astoria. Cost is \$30.00 per person and includes museum entrance fees. Lunch is on your own. Money is due to Stressla by June 26th. 9:30 a.m. departure is from Town Hall.

Saturday, September 18, 9 a.m. - 5:30 p.m. will be a motor coach trip to Depoe Bay to attend an Indian Style Salmon Bake held at the City Park. Enjoy a succulent salmon meal slow roasted on alder stakes just as the Native Americans did 2,000 years ago. Traditional dances and songs will be performed. A shuttle is available to downtown Depoe Bay for walking and browsing shops. The cost, which includes the meal, is \$40.00. Money is due to Stressla by August 28th. 9 a.m. departure is from Town Hall

Sign-up sheets indicating your interest in these events will be available at the May 18th luncheon or drop an e-mail to specialevents@kpnwretirees.org. ♦

May Program

Ground has been broken and construction started on the Kaiser Permanente Westside Medical Center. Bryan Waide and his road show team will present the latest information regarding facilities and services on the new campus. Bryan is the Director of Internalization Services. ♦

Volunteers Caring & Sharing

Ken Terhaar

Ken Terhaar, retired pharmacy administrator, along with several other retirees from Kaiser Permanente, help staff the Cowlitz Free Medical Clinic in Longview WA. Ken also serves as Board Chair. Dr. Tom Hickey of Northwest Permanente is co-medical director along with Dr. Kim Stoneking of PeaceHealth Medical Group.

The Clinic provides service to uninsured adults who live in the Longview/Kelso area. Their clinic space is provided by the PeaceHealth Medical Group in the Workplace Wellness Medical Office (an occupational health clinic). The clinic currently is open for service on Wednesday evenings from 5:30 p.m. to 9 p.m.

"I am amazed when I think that the Free Clinic has operated for four years!" says Terhaar. "Actually, we've been at it much longer if we count the more than three years of planning spent before we opened in November 2005. It is truly gratifying that many physicians and providers in our community are willing to see patients we refer to them for either no cost or at a reduced cost."

Among Northwest Permanente personnel volunteering their time at the clinic are Jennifer Bard, MD; Joseph Davis, MD; LeeAnn Gekas, MD; George Go, MD; Michael Grubbs, MD; Byron Hanson, MD; Thomas Hickey, MD; Heidi Hodge, MD; Larry Larson, MD; Albert Luh, MD; and David Westrup, MD. Health Plan volunteers at present include Tori Aase, RN; Lastenia Gregg, Clinic Assistant; Angela Roberts, MA, as well as Ken Terhaar.

The example of these volunteers shows that Kaiser Permanente personnel in general are strongly committed to their communities. Like those mentioned, many extend their working days by providing medical care to the uninsured after their normal clinic work day. Visit their website at www.cowlitzfreeclinic.org. ♦

Did you know?

If you are a KPNW retiree who participates in the Cost Share Program, you can now pay your monthly premiums via the Automatic Payment Program with Ceridian. Information on how to sign up is on the back of the monthly statement you receive from Ceridian. For those of you who travel, this is a great way to make sure your health plan premium is paid when you're away from home. ♦

New Retirees

Carmen Cleaves
Daniel Dickinson
John Ferdig
Michael Harding
Judith Hassouneh
Joan Holmes

Norman Muilenburg
Cynthia Peterson
Mary Anne Probstfield
Donna Sanders
Debra Smith
Thomas Smith

Family Shares Many Years of KPNW Service

The family of Jim DeLong has a distinguished career at Kaiser Permanente NW Region, with over 155 years of service. Family patriarch, Jim, retired in 1988 and recently celebrated his 87th birthday. He was Vice President and Regional Administrator, overseeing land purchases and developing building plans for several existing clinics, as well as KSMC. He met with Henry J. himself on several occasions. Jim's career spanned 40 years.

Daughter Debbie Russo, RN, CDE, works with the New Insulin Start program. Before becoming a nurse, she worked in Admitting at BKMC and discharged the Anderson Quintuplets in 1971. She relates, "While most families would go out for Sunday drives, our family outings were often to check out new land to buy for Kaiser and to look at construction sites in progress." She has 33 years of service as an RN.

Daughter Kitty Palazzo, RN is a part-time advice nurse at Beaverton MO and lives in Olympia WA, commuting 120 miles each way to work twice a week. For four years, she has been getting up at 4:30am to be on the road by 5:30. Her husband accepted a job that took the family to Olympia and Kitty looked for nursing positions but nothing there matched the wages and benefits at Kaiser. A very dedicated employee, Kitty has 30 years of service as an RN, plus high school and college years at the old BK Appointment Center.

Daughter Susan Galaviz worked at BKMC Admitting for 10 years. Son-in-law Manuel Galaviz, MD worked at Salmon Creek and retired after 20 years of service. Son Jim DeLong, is the supervisor of facilities at KSMC and has 18 years of service. Daughter-in-law Shinon DeLong, RN works on 3 North at KSMC and has three years of service. ♦



KaPeRs Executive Board

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Executive Board Actions

April 10, 2010

- Treasury - \$3,422.00
- A new tax ID number has been secured which will facilitate KPNW reimbursing KaPeRs for quarterly luncheons.
- Kathryn Holt agreed to take the Treasurer position vacated by Joanna Stuart.
- Thanks to Joanna for her dedication and hard work during her tenure.
- Approved Oregon Food Bank as recipient of 2010 Community Giving fundraiser.
- Viewed a demonstration of the KaPeRs web site that is in the process of being developed.

In Memorium

Richard Dykstra, MD

Rose Hendricks

John Sweeny

Reg Wobig



February raffle winners

Lucky recipients of gift cards from KaPeRs and KaiPerm FCU in February were Clark Martin, Jacoba Ahhiatty, June Potter, Colene Moses, Joan Brown, Eva Rice, Suzanne Brown and Sheila Caldwell. ♦

Interesting February Luncheon Program

Discovering Cultures through Volunteerism - an inside view of Armenia, Romania and Botswana - Marci Clark and her husband Jim Bartroff shared their slides and experiences of building houses through Habitat for Humanity and the Fuller Center for Housing. Their most recent "build" was in Armenia, a country that suffered genocide from Turkey after WWI (approximately 1.5M people) and lost a lot of land to Turkey as well. The very grateful Armenian homeowners worked daily with the volunteers who poured the cement floor for their 1,000 sq. ft. home. Marci and Jim's presentation was very informative and showcased the advantages of volunteerism. ♦

Human Resource Business

Human Resource business is now conducted through the Human Resources Service Center (HRSC) office in Portland OR. Call toll free 877-457-4772 to be connected to an employee in the NW Region office. Hours are 8am - 5pm, Monday thru Friday. Press option 1 for the Northwest Region then option 2 for Benefits and Retirement. ♦

KaiPerm FCU news

KAIPERM NORTHWEST CREDIT UNION ANNUAL MEETING

THURSDAY MAY 20, 2010

Refreshments 5:30pm

Meeting 6:30pm

Red Lion Hotel
1021 NE Grand Ave
Portland OR 97232

Call 503.813.3242 to get your free tickets.
Ticket is required for door prize entry.

Why Not Direct Deposit?

Direct Deposit is the fastest and safest way to make a deposit into your account, and the best news is that funds are available immediately. (No funds that are directly deposited will be placed on hold to allow time for check clearing.)

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Get the **ADVANTAGE** with Direct Advantage Membership!

If you have an active checking account with net check direct deposit you too can get the *financial advantage* with KaiPerm Northwest Credit Union. All "Direct Advantage" Members get the following free products/services:

- Free Bill Pay service
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- Free Debit Card Yearly Renewals
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- Free Pin Replacement
- Free Home Banking (Virtual Branch)
- Free Corporate Drafts
- Free Check Copies
- Free Statement Copies
- Free VISA Credit Card (no annual fee)
- Free IRA Administration

In addition, "Direct Advantage" Members get a 2% discount on regular loan rates and higher dividend rates on their Holiday Club and Money Market Accounts.

Not a "Direct Advantage" Member? Just call a friendly Member Service Representative at 503.813.3242 to enroll.

KaiPerm Loan Rates are Hard to Beat

New & Used Autos

Fixed Rate - 3.95%*

Terms - up to 60 Months

***Qualified buyers. Direct AdvantageRate.**

Note: Why not check us out for refinancing your current 1st mortgage or use the equity in your home for a debt consolidation loan. We offer great loan service with excellent market rates. Call Tina at 503.813.3248 or Peggy at 503.813.3249 for more information.

Did You Know...

KaiPerm Northwest Credit Union offers a Visa Credit Card with an interest rate of 10.95% Direct Advantage rate and **NO annual fee.**

If you have a credit card that charges 29.9% (or any interest rate higher than 11% for that matter!) you could potentially save hundreds of dollars each year.

Example: If you have a credit card with a \$5,000 balance, the interest you are paying would be about \$1,500 a year.

The KaiPerm credit card interest on a \$5,000 visa balance would be about \$550 per year — that is close to \$1,000 savings!!

Contact the loan department for more information.

Tina - 503.813.3248, Tina@kaipermnw.org or

Peggy - 503.813.3249, Peggy@kaipermnw.org.



KaPeRs wishes to thank KaiPerm FCU for their continuous support of our retiree group. Since January 2003, they have underwritten the paper and printing costs of the newsletters, as well as special mailings. In addition, they contribute items to our luncheon raffles. We are grateful for their support.

KaPeRs Newsletter is published four times a year for retirees of Kaiser Permanente NW Region. Your news and comments are welcome. Please include them with your luncheon reservation. Or send items for the newsletter to:

newsletter@kpnwretirees.org

Credit card merchants hiking your interest rates?

We can help! If you have been a victim of rising interest rates on your existing credit cards (we won't name names!) let KaiPerm Northwest Credit Union lend you a hand. Transfer your existing balances to a KaiPerm VISA credit card. We offer a fixed rate card at 10.95% for Direct Advantage Members (11.95% for Non-DA members) with no annual fee. Interested? Contact our Loan Department for more assistance: Peggy at 503.813.3249 or Tina at 503.813.3248 or submit an application online at www.kaipermnw.org. They will be happy to help.

P.S. Get an even better rate. If you have a paid car title, then you can get a rate as low as 5% for Direct Advantage members (7% for Non-DA).

Suggestions to help manage your credit card Account

When it comes to using credit you need to be careful. VISA credit cards give you the convenience of making day-to-day purchases without having to carry cash. You have the flexibility to pay your balance in full each month or use the card to make large purchases and spread the payments over time. You can also shop safely online or by phone with the knowledge that you are fully protected against fraudulent charges just by having the VISA logo on your card.

How you choose to use your Credit Card Account determines what finance charges and/or fees (if any) you will pay. Here are some ways to minimize or eliminate the cost of using your card.

Control the cost of credit:

If you make purchases on your credit card and pay your balance in full each month by the due date, you will never pay any interest on your KaiPerm Northwest Credit Union VISA Credit Card. If you pay the minimum each month then you will pay interest on the remaining balance each month. In many cases, paying the minimum will result in 3/4 of the payment going towards interest and 1/4 paying towards the principle balance. It will be very difficult paying this debt off unless you pay more than the minimum so that more dollars go toward that principle balance. If you would like assistance, we can help you figure out how long it will take to pay off your credit card.

Use the tools available:

We recommend using online access if you can. This allows you to review your transactions, see if you are getting close to your credit limit, and make sure you know when the payment is due.

Set up automatic transfer from your checking account. You can do this via bill pay service or contact your credit union for assistance.

You are invited to the KaPeRs luncheon

Tuesday, May 18, 2010
12 noon at Town Hall
3704 N. Interstate Avenue
Portland, Oregon 97227
\$10 retirees • \$12 for guests

Door prizes: six attendees will win certificates for dinners for two at local area restaurants.

Return this RSVP and payment by Tuesday, May 11 to:
Kathryn Holt, KaPeRs, 707 NW 20th, Portland, OR 97209-1303

If you must cancel, please phone Kathryn at 503-223-0311 before Friday, May 14, to have your check returned. After that date, we are charged for reservations.

- I will attend the KaPeRs luncheon on Tuesday, May 18, 2010.
 - This is my first time attending a KaPeRs luncheon.
 - I prefer a vegetarian lunch.
 - I need transportation to the luncheon.
 - I am able to provide transportation to the luncheon for someone who lives nearby.
- I am enclosing \$10 for my luncheon, payable to KaPeRs. My Name _____
- I am enclosing \$22 for my guest and me. My guest's name _____
- Yes, I want to support KaPeRs. My check includes a contribution in the amount of \$ _____ (Our sincere thanks to those of you who have already contributed!)

- Is the address label on the reverse correct? If not please write in any changes (including phone number) under the label and return this form to Kathryn Holt at the address above.

Are you involved in volunteer activities? If so, we would like to publish them in the Newsletter. Please provide your contact information here and someone will get in touch with you.

Name _____ **Phone number** _____ **e-mail** _____

- What have you been doing? We'd like to hear from you. We learn so much from one another in the stories we share. We hope you find it interesting as well. Please take a moment to send us your news.



If you would like to receive KaPeRs messages via e-mail, send a message including your name and e-mail address to Patsy VandeVenter at gvpats@aol.com. Subject Line: KaPeRs.

KaPeRs (Kaiser Permanente Retirees Organization)

c/o Northwest Employee Benefits
500 NE Multnomah St., Suite 100
Portland, OR 97232

Place address label here.

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Have You Moved Recently?

If you have chosen to receive a paper copy of *KaPeRs Newsletter*, be sure to let us know your new address and phone number. You may use the luncheon reservation form and send it to Kathryn Holt at the address listed, or e-mail jmneub@gmail.com.

Online Newsletter

Sign up to receive KaPeRs Newsletter online. Adobe Acrobat Reader is needed to read it and can be downloaded for free from the Internet. Send a message including your name and e-mail address to Patsy VandeVenter at gypats@aol.com. Subject Line: KaPeRs. To continue receiving the newsletter on-line, be sure to send e-mail address change to gypats.