



Council Communiqué

MOAA Outstanding Newsletter 1997, 1998, 2001, 2003, 2005
Runner-up Outstanding Newsletter 1999, 2000, 2002, 2004
Florida Council of Chapters, Military Officers Association of

Issue No. 82

April 2007

PRESIDENT'S COMMENTS

CAPT BILL MONK, USN(Ret)



SPRING HAS SPRUNG!

Spring is not the only thing that's in the air - think wildfire smoke and pollen, too - SACHOO!!! When you think about how to get rid of the various irritants, nothing spells relief better than C-R-U-I-S-E! That's right, fresh sea air will do wonders to clear up those red, drippy eyes and noses. Which leads me to encourage you to call Bill Aselage at Cruise ONE and sign up for the Florida Council's 2007 Convention At Sea. Those four days will put a spring in your step and roses in your cheeks!

As some comics used to say - But, Seriously, Folks - there is a more urgent reason for you to sign up for the cruise. You read in the last issue of the Communiqué, about

the proposed Council Bylaw changes which are to be considered at the annual business meeting during the cruise. These proposed changes, if adopted will permit absentee voting on matters of importance to the Council, much the same as National MOAA permits absentee voting on matters of interest to it. BUT! To adopt these changes, we must have a quorum at the meeting. Our Bylaws define a quorum as, "... at least one delegate being present from a majority of the Chapters/Clubs in good standing at the time of the meeting." We currently have 43 Chapters/Clubs, so a quorum requires us to have delegates from 22 of them. At this writing, we only have 20 Chapters represented - 2 short of where we need to be. Without a quorum, the meeting will not be able to carry out the business of the Council - passing the Bylaw changes, and electing replacements for the three AVP's whose terms expire at the Convention. It's important that you make sure your Chapter is represented at the meeting, so find a way to make that happen.

Spring means something more, as well. On April 18, three teams from your Council will participate in MOAA's annual Storming The Hill. We'll be talking to Florida's Senators and Representative about the importance of their support to pass MOAA's legislative priorities. This year the priorities are 1) support a minimum 3.5% active duty pay raise; 2) end the SBP-DIC Offset and "Greatest Generation" Tax; and 3) to overturn DoD's annual push to increase health-care costs to retirees. You can help - by mailing in the tear-out letters in the February Military Officer Magazine, if you haven't already done so - and by calling - 1-866-272-6622 and ask for your Representative's office. When you get it, ask for the staffer who handles military/veterans affairs and say you want him/her to support the three MOAA issues. While you're at, it tell him/her that your personal representatives from the Florida Council will be coming to call on April 18th and you expect them to be well-received.

In the meantime - - - please keep our Comrades in the Profession of Arms in your thoughts and prayers.

IMPORTANT DATES - -

UNKNOWN - - The "Drop Dead" Deadline for reserving cabins on the M/V CELEBRATION for the Florida Council of Chapters Convention At Sea. **Check it out!!**

10-14MAY07 - - Florida Council of Chapters Convention At Sea aboard Carnival M/V CELEBRATION.

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OUR HEALTH CARE UNDER SIEGE!

By Col. KLYNE D. NOWLIN, USAF (Ret)
Legislative Affairs Chairman

Once again DoD wants to reduce our health benefits by significantly increasing TRICARE fees and pharmacy copayments. Last year we were facing the same problem, but thanks to many of you who sent in over 40,000 tear-out letters in March 2006 and other correspondence to Congress during the year opposing TRICARE cost increases, DoD's proposal was derailed. This year the challenge will be bigger since the defense budget proposed to Congress for 2008 assumes higher fee hikes than last year

As you may recall, last year's budget requested tripling TRICARE Prime and TRICARE Standard fees for retired officers and their families and survivors over a two-year period, and more than doubling fees for most enlisted retirees. In addition, it also would have increased retail pharmacy fees for all TRICARE beneficiaries of all ages (including TRICARE for Life beneficiaries).

We must not forget the past and how our benefits have been slowly eroding over the years. First, we military retirees were kicked out of military medical facilities, except military pharmacies, even though we were promised health care for life. As a result, we had to find civilian medical providers and pay for our supplemental insurance. Under MOAA's leadership and the help of other associations, we fought back and won TRICARE for Life. For those, who did not live near a military treatment facility, they were offered mail order (TMOP) or retail pharmacies, for their drugs, both at a copay. Again remember we were offered free medical care for life. Then, DoD took many of the prescription drugs, we older people need, off the military formulary list. Again, we've had to pay a copayment of \$22 for these non-formulary drugs. In 2006, DoD proposed increasing the retail network copays from \$3 and \$9 for generic and brand name drugs, respectively, to \$5 and \$15, and the non-formulary copay to 20% or 25% of the total cost of the drug. As noted above, DoD's proposal to increase fees was stopped for 2007. But the Pentagon is back again with a proposal to increase our fees.

What can you do? If you haven't mailed the tear-out letters contained in your February Military Officer magazine, mail them NOW! In addition, you can go to MOAA's Web site at <http://capwiz.org/>, click on Legislative Action Center, scroll down to Shifting Health Care Costs, click on the blue underlined subject, and follow the prompts to send a letter to your legislators.

You can also help by contacting your senators and representative to cosponsor the following bills: Senate bill S.604, which among other things, would prohibit TRICARE Prime enrollment fee and TRICARE pharmacy copays from being increased in any year by a percentage that (Continued on Page 3) - -

OUR HEALTH CARE (*Cont'd From Page 2*) - - exceeds the percentage increase in military retired pay. Both Senators Martinez and Nelson have not signed on to S.604; and House bill H.R. 579 would establish the principle that it's Congress's responsibility, not the Pentagon's, to establish when and by how much military health fees will be increased. Out of the 25 Florida representatives, only Jeff Miller (R-FL01), Corrine Brown (D-FL03), Ginny Brown-Waite (R-FL05), Gus Biliraks (R-FL09), Vern Buchanan (R-FL13), and Robert Wexler (D-FL19) are cosponsors. To send a suggested-MOAA message urging your legislators to cosponsor these important bills, go to <http://capwiz.com/moaa/issues/bills/> and click on bills S.604 and H.R. 579 TODAY!

Good News - - On SBP fixes, to end the VA-paid dependency and indemnity compensation (DIC) offset for SBP and to make paid-up status effective Oct. 1, 2007 for those who have paid SBP premiums for 30 years and attained the age of 70, both the Senate and House legislators Sen. Bill Nelson (D-FL) and Rep. Henry Brown (R-SC) have re-introduced bills, S. 935 and H.R.1589, respectively, in the Senate and House. Rep. Jim Saxton (R-NJ) has also introduced H.R. 784, which covers the same items in the House.

You can help end these SBP inequities by clicking on the bill links above to send your legislators a suggested-MOAA message urging them to cosponsor these important bills.

One Final Item - - MOAA wants your ideas. Each month, a different MOAA lobbyist chats with readers about their legislative questions. MOAA's April chat will be with MOAA's VA health care expert, Col Ana Smythe (USMC-Ret). MOAA wants your questions and comments. So email MOAA your suggestions and comments at legischat@moaa.org.

STATE LEGISLATIVE MATTERS

By COL JERE MOORE, USA (RET)

State Legislative Affairs Chairman.

As the Legislature approaches the midpoint of its 2007 session and its Easter recess, the veterans battle of the day is between veterans service organizations, such as the American Legion, Veterans of Foreign Wars and Disabled American Veterans, who want to create their own license plates, and Support the Troops, a non-profit organization created for the administrators to make money from tags bearing its name. Neither appears to be making much headway at the moment although Gov. Charlie Crist supports the Support the Troops tag while the State Veterans

Planning Group including the Florida Council of Chapters, MOAA, oppose it since it will draw financial support from the Florida Department of Veterans Affairs nursing homes.

Meantime, bills to change the distribution of funds from sale of Marine Corps plates to the nursing homes from \$50,000, a compromise reached before anyone knew how many Marine Corps plates would be sold, to 35 percent of the additional \$15 for each plate (HB935 and SB1630) are moving along well. Robert Milligan, retired Marine lieutenant general and ex-comptroller who gained legislative approval of the original plates, has generously supported the revision.

Bills to provide free Gold Start Mother plates to mothers of service members killed in action has passed a House committee but is not moving in the Senate.

Other bills that have gained approval of at least one committee, a sign that they are not comatose, and have companions in both House and Senate, include measures to:

- Increase education benefits to children of POWs, which would primarily benefit the family of Scott Spicher, the Navy pilot still missing from the 1991 Iraq war. (HB35 and SB412)

- Expand the definition of wartime veterans to include those who served in Operation Enduring Freedom and Operation Iraqi Freedom. (HB37 and SB 156)

- Prohibit the use of a service members name or image without permission. (SB116 and HB1159)

- Prohibits courts to change custody conditions while a parent is on active duty. (SB122 and HB435)

- Allow instant bingo (HB191 and SB500)

- Require universities and community colleges to waive 50 percent of tuition for wartime veterans from Florida. (HB 991 and SB2006, although the Senate bill is not moving

- Allow veterans to claim preference in government employment more than once. (HB699 and SB728)

- Allow the National Guard to continue family assistance for Guard members for up to 120 days after they return from overseas or are discharged. (HB1119 and SB 1448)

If you want to follow the bills, you can look them up on www.Floridavets.org/information/legislink.asap or www.leg.state.fl.us.

MOAA Matters in Review

By LtCol Fred Edwards, USMC (Ret)

Past President, Florida Council

Chairman, Councils and Chapters Committee

National MOAA Board of Directors

This year we will Storm the Hill on April 18. This means sending teams of council presidents, along with national board members, staff members, and auxiliary advisory committee representatives, to the offices of every key legislator in Washington.

Because Florida has 27 lawmakers in Washington and because the number of national representatives who live in Florida has increased, we have added a third team this year. CAPT Bill Monk, USN (Ret), who is the council president, will be paired with board member CAPT Bill Knehans, USN (Ret). Board member LTG Jerry Hilmes, USA (Ret), will be accompanied by Violet Smith, the co-chair of the national Auxiliary Advisory Committee. With me will be board member RADM Dan Lestage, USN (Ret), and Jennifer McCollum of the Auxiliary Advisory Committee.

We do not live (meaning vote) in the districts of most of the representatives we will visit, so here's how you can help. W

When you communicate with your representative, review the issues and explain that you, your chapter members, and their spouses fully support them. And if your lawmaker has co-sponsored a bill that would fix our issue, be sure to include a hearty thanks.

The national board has selected three issues this year in order to make a targeted attack, rather than toss out a potpourri shopping list. Why limit ourselves? Because Congress thinks they only have so much money to spend, and they need to know which projects are most important to us. Here are the issues:

1. *Health care cost-shifting to military beneficiaries.*

Again this year the Defense Department wants to triple Tricare costs for military retirees under age 65 and their families. DoD claims that rising health costs impinge on weapons programs, and the Joint Chiefs feel the only way they will get funding is if they accept the department's policy line. The theory is that the draconian increases in fees not only will save money but also will drive many retirees out of Tricare, thus saving the department more money. This plan compares apples and oranges and ignores the fact that our retirees earned subsidized health care by undergoing hardships that most civilians would never accept. It's also a harbinger

of step two -- to further balance the hardware budget on the backs of military retirees who are age 65 and over. Congress can simply get the money for hardware some place else.

2. *Ending the two inequities suffered by the greatest generation under the Survivor Benefit Plan (SBP).*

The *first inequity* is the dollar-for-dollar deduction of VA benefits for service-connected deaths from Survivors Benefit Plan annuities. This is another case of apples and oranges because each payment comes for a different reason -- one because the service member died of service-connected causes, and the other because the member paid into a government-subsidized insurance plan

The *second inequity* is really a catch-22. The law says that retirees who reach age 70 and have paid SBP for 30 years no longer will have to pay premiums. But the law says this won't start until Oct. 1, 2008. Unless we get this changed -- with your help -- 190,000 enrollees will pay premiums up to 36 years while their younger comrades-in-arms will pay only for 30.

3. *Closing the military pay gap.*

After years of capping military pay raises below private sector pay growth, Congress passed a law to narrow the gap over the last eight years by approving military pay raises at least .5% above private sector pay growth. BUT as of April 1, 2007, the pay gap remained at 4.0% -- and Congress then passed the lowest pay raise in 13 years. If Congress would authorize a military pay raise of at least 3.5% for FY 2008, the troops could continue to catch up. This is what we want.

You can read more about these issues in the Military Officer Magazine and at MOAA's Web site (www.moaa.org)

We hope for success and we'll achieve it with your help.

Support our Troops Rally in DC May 26, 2007

The U.S. Veterans Dispatch announced on Mar 28, 2007, that the National Park Service has granted a permit to Rolling Thunder to sponsor a "Support our Troops" demonstration on the Henry Bacon Drive field adjacent to the Lincoln Memorial on Saturday, May 26, 2007. This is the same location which was occupied by the anti-war protestors on March 17th. So, mark your calendars, make your reservations, and contact friends - - the colors are red, white and blue. This message provided by: <http://TroopsSupport.com>.

*FYI... ON PLASTICS
AND
CREDIT CARD HANDLING*

SCENE 1. This is a new one - - People sure stay busy trying to cheat us, don't they?

A man went to the local gym and placed his belongings in the locker. After his workout and a shower, he came out, saw the locker open, and thought to himself, "Funny, I thought I locked the locker.

Hmm, "He dressed and just flipped the wallet to make sure all was in order. Everything looked okay - all cards were in place.

A few weeks later his credit card bill came - a whooping bill of \$14,000! He called the credit card company and started yelling at them, saying that he did not make the transactions.

Customer care personnel verified that there was no mistake in the system and asked if his card had been stolen. "No," he said, but then took out his wallet, pulled out the credit card, and yep - you guessed it - a switch had been made.

An expired similar credit card from the same bank was in the wallet. The thief broke into his locker at the gym and switched cards.

Verdict: The credit card issuer said since he did not report the card missing earlier, he would have to pay the amount owed to them.

How much did he have to pay for items he did not buy? \$9,000! Why were there no calls made to verify the amount swiped? Small amounts rarely trigger a "warning bell" with some credit card companies. It just so happens that all the small amounts added up to big one!

SCENE 2. A man at a local restaurant paid for his meal with his credit card. The bill for the meal came, he signed it, and the waitress folded the receipt and passed the credit card along.

Usually, he would just take it and place it in his wallet or pocket. Funny enough, though, he actually took a look at the card and, lo and behold, it was the expired card of another person.

He called the waitress and she looked perplexed. She took it back, apologized, and hurried back to the counter under the watchful eye of the man. All the waitress did while walking to the counter was wave the wrong expired card to the counter cashier, and the counter cashier immediately looked down and took out the real card.

No exchange of words --- nothing! She took it and came back to the man with an apology.

Verdict: Make sure the credit cards in your wallet are yours. Check the name on the card every time you sign for something and/or the card is taken away for

even a short period of time. Many people just take back the credit card without even looking at it, "assuming" that it has to be theirs.

FOR YOUR OWN SAKE, DEVELOP THE HABIT OF CHECKING YOUR CREDIT CARD EACH TIME IT IS RETURNED TO YOU AFTER A TRANSACTION!

SCENE 3: A woman went into a pizza restaurant to pick up an order that had been called in. She paid by using her Visa Check Card which, of course, is linked directly to her checking account.

The young man behind the counter took the card, swiped it, then laid it on the counter as he waited for the approval, which is pretty standard procedure. While he waited, he picked up his cell phone and started dialing.

The woman noticed the phone because it is the same model she had, but nothing seemed out of the ordinary. Then she heard a click that sounded like her phone sounds when she took a picture.. He then gave her card back, but kept the phone in his hand as if he was still pressing buttons.

Meanwhile, she's thinking: 'I wonder what he is taking a picture of,' oblivious to what was really going on. It then dawned on her - - the only thing there was her credit card, so now she's paying close attention to what he is doing.

He set his phone on the counter, leaving it open. About five seconds later, she heard the chime that tells you that the picture has been saved. Now she's standing there struggling with the fact that this boy just took a picture of her credit card. Yes, he played it off well, because had they not had the same kind of phone, she probably would never have known what happened.

Needless to say, she immediately canceled that card upon leaving the pizza parlor.

Object/Verdict: Be aware of your surroundings at all times.

Whenever you are using your credit/debit card take caution and don't be careless. Notice who is standing near you and what they are doing when you use your card. Be aware of phones, because many have a camera phone these days. When you are in a restaurant and the waiter/waitress brings your card and receipt for you to sign, make sure you scratch the number off. Some restaurants are using only the last four digits, but a lot of them are still putting the whole thing on there.

The truth is that they can get you even when you are careful, but don't make it easy for them.

SEND THIS TO AS MANY PEOPLE AS YOU CAN THINK OF. LET'S GET THE WORD OUT! ESPECIALLY GET IT OUT TO THOSE WE CONSIDER OUR FRIENDS - - SO WE CAN ALL BE AWARE!

EDITOR'S COMMENT: Above from an Email - - As if that were not obvious.

Chapter/Club Happenings

♦ **Tampa Chapter's** "Operation Helping Hand" continues to be one of the most outstanding programs in existence for helping the families of wounded troops; having given patients and their families over \$70K in the 2-1/2 years of the program.

♦ **Kingdom of The Sun Chapter** member (and former FCOC Chaplain) COL Lamar Hunt, USA recently received an award from the Marion County School Board for his efforts with the chapter's "Operation Stuff The Bus," which COL Hunt was largely responsible for getting

started - - and collecting over \$202K in school supply donations during his tenure.

♦ **Tallahassee Chapter** - - COL John Feldmann, NW Area VP presented Chapter Pres. COL Cray



Coppins with their MOAA Chapter 40th Anniversary Certificate - - at the chapter's February 28, 2007, meeting.

♦ **St. John's River Valley Chapter**

- - Charter Chapter Member Bill Darden was presented the MOAA President's Award for Outstanding Service by MOAA Board Member (and FCOC Past Pres.) Bill Knehans recently.

♦ **Mid-Florida Gulf Coast Chapter** Pres. Pete Chiefari, BG, ARNG/AUS (RET) "President's Corner" in their "Surfwind" newsletter continues to write articles that are thoughtful, on point, pithy - - a recent one ended with "the cost of fighting this will be enormous; the cost of losing unthinkable." *Right On General!!*

The **COUNCIL COMMUNIQUÉ** is the newsletter of the Florida Council of Chapters and is published bimonthly: February, April, June, August, October, and December with a special convention issue published in March. A current issue of the Council Communiqué can be found at the Florida Council of Chapters Web Site: <http://www.moaafl.org/>. Opinions expressed by writers are their own, and may not express the positions of the FCOC or the MOAA.

Council Communiqué

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Quotable Quotes - -

"Mile by mile it's a trial;

Yard by yard it's hard;

But inch by inch it's a cinch."

-Anonymous

Inside This Issue:

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