



# The Lantern

Palm Beach-Martin Counties Chapter  
Military Officers Association of America

[www.moaaf.org/chapters/PBMCC](http://www.moaaf.org/chapters/PBMCC)



## January 2021 Issue

### President's Message

Herb Sennett, LTC, CH, USAR (RET.)

#### Will Things be Better in 2021?



I heard this question asked on a recent television program I was watching. The panel tried giving several cogent answers but basically concluded that no one can possibly know. And, of

course, I must agree. However, I remember the atmosphere of last December as we entered an “election year” with an amazing optimism. I even heard one person state that since things could not possibly get worse, 2020 had to be better.

Well, now we know. Surprise! 2020 has already gone down as one of the worst years in modern history. Only a few people knew about COVID-19 last December. And they were not able to warn us of anything since so little was known. But as January turned into February, the reality of where the year was headed became clearer—and dread set into most of the “civilized” world.

Politically, half of the American population is optimistic about the year ahead; and the other half is pessimistic. But isn't that the way it has been for decades? Thus, politically things probably won't change that much. But I cannot guarantee that.

Religiously, the majority of “church-goers” in numerous states seem quite pessimistic and even appear ready to stand up and fight for their rights under the first amendment of the Constitution. Some

are even ready to defy government orders to not meet in worship. Several organizations have announced and even challenged state orders against corporate worship bans due to COVID.

Economically, some prognosticators have predicted a bleak future for “small retail business” even being able to survive the mandatory closings—sadly while major, large retailers have been allowed to remain open. Some of the small business owners affected have stood against the various state governments and have found themselves under arrest and their business closed permanently for defying the orders to close.

So, where do we stand? In my opinion? If you know me very well, you will understand my answer. I believe in the American Spirit that spawned the American Dream. People who live here seem to believe that no matter what is thrown at them, no matter who many times they get knocked down, that they can pick themselves up, brush the dust off their clothes, and start all over again with nothing.

I believe that more businesses than not which were directly closed or damaged because of politically motivated decisions will return. Yes, I also believe many of them will not. But the individuals that believed they could open their own business, support themselves with it, and build lives because of that dream will rebuild and return. I am enough of an optimist to truly believe that that can and will happen.

Will things be the same as before? No. They can not be the same since the damage has been too great. Will we survive this “pandemic” and other horrible things that have happened this year? I believe we have survived, and we will. The one great idea of the American Dream has not been extinguished—yet.

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And as long as Americans can dream, they can survive and even thrive in the worst of times.

Like most of you who are reading this article, I believed in America when I first signed up as a sailor in April of 1963. I believed in America when I signed my commission papers in May of 1968. I also believed enough in America to re-up in 1983 as a Chaplain. And as far as I am concerned, I'm not about to give up on her in retirement.

We've got a lot of work to do. For me and Beverly, we've got plans to do more traveling and enjoy the beauty and grandeur of the American landscape. I will continue to work hard as a blogger on my website, [www.lovinglifefully.com](http://www.lovinglifefully.com) (pardon the shameless plug!). And I plan to stay active in politics (though I do not plan to run for office again).

Things have changed. I have changed. We all have been affected in some way by 2020. But we must not allow our past to define our future. It is time to make a few "New Years' Resolutions" that we know we can keep then start working on them immediately. Keep a smile on your face and a spring in your step as we all step up to make 2021 the best year ever!

## Get your MOAA News!



Here are a couple great links that will be worth your time to explore. They will take you directly to MOAA National for legislative updates and to the Florida MOAA Council Newsletters.

Go directly to MOAA and check out the interesting legislative updates:

<http://www.moaa.org>

Read our Florida Council Newsletters:

<http://www.moaafl.org/Communique/Default.aspx>

## Legislative Affairs

*Col Paul Loschiavo USMCR (Ret)*

Last month, I talked about my experience as a mentor of a nursing student at FAU. He happens to be a Marine Corps infantryman and it's turned into a great experience. (Please see the ads at the end of The Lantern and consider being a mentor. There's absolutely no heavy lifting and you will probably enjoy it.)

I also relayed that MOAA National was asking us to encourage our representatives to pass the National Defense Authorization Act which included language that would require the renaming of Army bases named after Confederate Generals. I mentioned that, even though I was a Marine, I've spent a fair amount of time at Forts Benning and Bragg and... I was unenthusiastic about changing the names of bases from which so many soldiers were trained to fight and win our nation's wars.

The electronic ink wasn't dry on The Lantern before I received a long, well thought out response from **Ed Manak**. Here's what he said:

*I graduated from the Airborne Course, Infantry Officers Basic Course, Pathfinder Course, and Infantry Officer Advanced Course at Fort Benning. I also graduated from the Recondo Course, Special Forces Officer Course, and Jumpmaster Course at Fort Bragg. Being a history major in college, it was very disturbing to me that these two forts, and many others, were named after Confederate officers who had rebelled and fought against the United States during the Civil War in order secede from the union and*

*continue the institution of slavery. I knew the names of many loyal soldiers in American history that could have been used to name these forts.*

*As a matter of history, these forts were named by segregationist politicians who wanted to force soldiers to pay homage to the Confederate generals. This obstinate "In your face" message was meant to belittle and embarrass the negro soldiers assigned to the forts. It was the brave soldiers from these forts that won two World Wars, not the Confederate generals who the forts were named after.*

*The House and Senate have overwhelmingly approved bills to rename military installations that were named after the Confederate rebels. The House bill and the Senate bill were approved by veto-proof bipartisan margins. Senator Jack Reed of Rhode Island stated "The diverse men and women of today's United States Armed Forces are united in defending our nation and serving a cause greater than themselves. We should put their interests ahead of those who fought to preserve slavery."*

*I am fully in support of the National Defense Authorization Act. The act would change the names of ten Army posts that honor Confederate leaders. The NDAA would establish a commission to rename the bases within three years. The NDAA also includes a 3% pay raise for the military in its Department of Defense annual budget of \$741 billion. Please encourage Representative Mast to pass the NDAA with the provision to rename the bases in honor of loyal Americans.*

Major Edward J. Manak

Marines tend to be pretty rigid and set in our ways. (Think 245 years of tradition unhampered by progress...). I mentioned to Ed that, to me, the names "Benning" and "Bragg" were simply names on the front gate. But he had a point. A very good point. There's a world of difference between a school named after Thomas Jefferson and a base named after a Confederate General or two.

As I write this, the NDAA has passed in both chambers of Congress with veto-proof majorities. You could urge the President to sign it into law which would preclude the need to send the bill back to Congress and go the the motions necessary to override a veto.

On another note, each month, we've been running ads from All For One, a pet rescue organization. If you are tired of being alone in this crazy virus world, maybe a dog or cat is just what the doctor ordered. Check it out. AFO also does pet fostering, so if you are hesitant about taking on a long term commitment, you can just foster a dog or cat until they find a forever home.



Dues are now due. Please pay through the website:

<https://chapterdues.moaa.org/Membership.aspx>

## Mentors Wanted!

The Christine E. Lynn College of Nursing at Florida Atlantic University, in Boca Raton, FL is looking for veteran nurses and other veteran officers to serve as mentors for veterans currently studying to become nurses as part of a grant, the *Caring-based Academic Partnerships in Excellence: Veteran RNs in Primary Care (CAPE-V)*. There's no requirement that you live in South Florida... the only requirement is a desire to help and encourage a young veteran in his or her academic pursuit! Please contact: Director, Dr. Beth King at [bking@health.fau.edu](mailto:bking@health.fau.edu), or Dr. Marilyn Ray, Colonel USAF NC (Ret) at [mray@health.fau.edu](mailto:mray@health.fau.edu) for further information about the CAPE-V grant, Veteran Mentorship, and Primary Care.

*This program is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) as part of an award totaling \$500,000, 0% financed with non-governmental sources. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by HRSA, HHS or the U.S. Government. For more information, please visit [HRSA.gov](http://HRSA.gov).*



\*\*WW II Army Nurse insignia

## Personal Affairs

Colonel Paul Loschiavo USMCR (Ret)

Statistically, women live about seven years longer than men. And then, for married couples, the man is typically older than the woman. Put together, the odds are very good that the vast majority of wives will be required to settle the affairs of their husbands.

As you are reading this, the odds are then also very high that you (the husband in a couple) are also drawing military retired pay. (If you are a 45 year old retired lady lieutenant colonel... *please* do not feel slighted.)

So, guys... what can you do to help your spouses?

Having had to settle *four* estates, I've discovered a number of things the hard way. And, no, I'm not a lawyer. Here are some suggestions:

1. Make sure your **will is current**. There's nothing wrong with an old will *unless* you signed it while you were married to a previous wife or your financial situation is significantly different. Basically, if your family situation is changed in any way, you need a new will.
2. **Where is the will?** It should not be in *your* bank safe deposit box. The best place to store it is with the executor (or Personal Representative, as it's called in Florida). If the PR can't find your will or can't get to it, it does no one any good.
3. **Who should be the PR?** Being the PR of an estate (or trustee of a decedent's trust) is not a fun job. It's a *pain in the rear*. It should be just one competent person. Two or more only serve to make everything more complicated. Your wife may do it, but will she want to? Ask her. If you choose a child, choose the one who does paperwork the best, and not necessarily the oldest. If you choose somebody else, try to pick someone *not* in your age group. Ask them beforehand. Be cautious of choosing your lawyer or accountant or somebody such as that. They might not be doing that job in twenty years. In all cases, choose a backup, and a second backup. Keep in mind that settling an estate can easily take a year or more, particularly if you own real estate or significant assets.
4. **Title assets jointly**. Assuming you want your assets to go to your wife, make sure everything is held *jointly*. If her name is not on the title and you pass on, she will need to go through the probate process. For second marriages, see paragraph 9.

5. **Organize your papers**. A new widow will need to be able to find things such as life insurance papers and DD-214s. There's no requirement anymore that one turn in the actual life insurance policy... the policy number is sufficient. But, she needs to be able to find it. (I discovered my father-in-law's life insurance policy when they sent the annual statement...) Note: life insurance companies usually don't send checks anymore. They often send *check books*.
6. **Safe deposit boxes**. The only paper you should have in a safe deposit box is somebody else's will. Documents such as trusts, powers of attorney, and health care surrogates should be *handy*. Photocopies of these documents are acceptable and the people who you appoint to do things should have the documents. None of these documents do you any good if the person who needs them on your behalf cannot get to them. Only the Will must be the original, and your PR should have it.
7. **Organize your finances**. Close small accounts and consolidate as much as is possible. Small accounts require just as much effort to handle in an estate as a large one. (Sometimes, more...). When a person passes on, every financial institution will require their own set of paperwork, and each will try to get a surviving spouse to transfer everything there. People are often worried about exceeding FDIC limits. What's more likely to occur? A major bank failure or an eighty year old guy passing on?
8. **Power of Attorney**. Where a Will comes into play only *after* you pass on, a Power of Attorney only works while you are alive. Financial institutions in Florida are now required to accept POAs written by a lawyer, but there are often issues with them. Every financial institution has a fill-in-the-blank POA form that is bullet-proof with that institution. After you consolidate in one or two financial institutions, complete *their* POAs. This is normally free.
9. **Second spouse - kids from previous marriage**: You can arrange it so that if something happens to you, your assets are held in trust for your second spouse, then, normally when that spouse passes on, the assets go to *your* kids. This is done through a "QTIP Trust" and you need an estate planning attorney to draft this.

10. **Online accounts.** Make sure your spouse knows how to connect. If she cannot, consider moving the accounts to a place where a human is available. Most banks now have some version of a bank brokerage. You can still get greatly reduced brokerage fees while having a human available to help a new widow.
11. **Joint accounts (again).** When there's a joint account, most financial institutions list the SSN of the first name on the account as the SSN for the account. Most often, this is the husband, who most often passes on first. When the person with top billing passes on, a lot of financial institutions require that the survivor open a new account in the survivor's SSN. Needless to say, this can be problematic if you have direct deposit of several payments going into that account and multiple auto-pays coming out of the account.
12. **Another joint account issue.** Many people think it's a good idea to make a child a joint owner on an account. Though it can avoid probate, it also puts the assets in that account at risk. If that child ever gets sued or divorced, those assets count as belonging to the child. If it's a brokerage account, you could lose the "stepped up cost basis" that occurs when the owner of investments pass on. (Talk to your tax preparer...)
13. **Pay-on-Death or Transfer-on-Death.** Most financial institutions offer a POD or TOD account. With this designation, upon presentation of a death certificate, the assets in the account are transferred to whoever you want them to go to.
14. **Instructions for survivors.** Keep in mind that it will be *months* before anyone looks at a Will. Put together a loose leaf binder. Label it on the front, back, and along the spine "*Worst Case Scenario.*" Use a loose leaf binder so you can add and subtract things from it. Avoid handwritten lists. Your handwriting is *terrible*. Type up instructions on your computer for survivors about what they should do *immediately* when you pass on. Tell your wife and kids where to find it. (Someplace quite visible is the best.). Include in here:
  - a. Your desires as to **funeral**. Cremation or not. Local Veterans Cemetery or Arlington or wherever. Keep in mind that it takes up to six months to arrange the event at Arlington. (Note: If you do choose Arlington, you do not rate a local military ceremony.)
    - b. If you will be interred in a military **cemetery**, what do you want engraved on the stone?
    - c. A copy of a recent brokerage and bank **statements**. Those statements contain account numbers, locations, websites, and people to contact. Replace them with current statements once a year.
    - d. A copy of your **DFAS** monthly statement.
    - e. Copies of your trusts, powers of attorney, and medical **documents**. I'd include a photocopy of your Will. Remember... your personal representative should have your original signed Will.
    - f. **Instructions** about special items. This would be for tangible things that are not necessarily valuable enough for the PR to consider. Things such as family pictures, your uniforms, your hand tools, sentimental items, and things like this. If several kids want all your favorite 45 caliber pistol, choose who gets it to avoid a family issue.
    - g. A list of your logon IDs and **passwords**. Keep it current. Suggestion: Store them in the contacts of your smartphone. Then, the only password you need to convey is the password to your phone. Your cellphone is a pretty safe place to store info. Keep in mind that the FBI has sued Apple trying to get the password of a terrorist's cell phone.  
If in doubt, talk to your financial advisor, your attorney, and/or accountant. The idea is for *you* to solve problems so your wife need not do so!



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**Tom S. Thorsen, CPA, PA**  
Certified Public Accountant

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*All-For-One Pet Rescue takes dogs, putting them in “foster homes” until a forever home can be found. If you think you might like to have a dog, fostering is a great way to test the waters and find out if it’s right for you. In this quarantine stay-at-home world, this might be just what you are looking of! PL*

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## Upcoming Events:

January:

Board Meeting via Zoom, Jan 14th, 5pm

Officers Call TBD

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