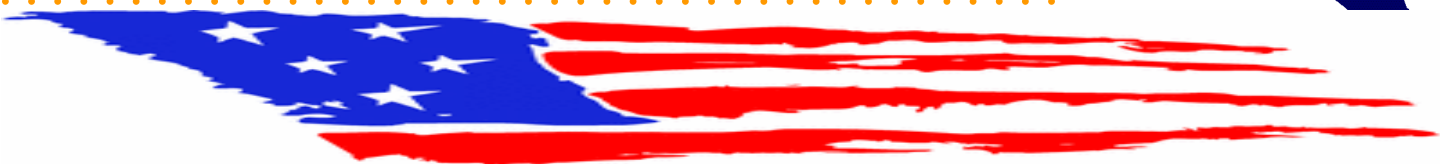




Soundings, February 2015



President's Message

Greetings ALL Silver Strand Chapter MOAA Members!!! Our last joint SSMOAA hosted December 9th dinner meeting at the Coronado Yacht Club with FBI Special Agent Erin Phan as our Guest of Honor/ Speaker was an AWESOME event!!! Despite some fairly significant audio-visual equipment challenges, it was a VERY INTERESTING presentation, and I truly appreciate everyone's incredible patience in hanging in there 'till the end!!! A special THANKS to MajGen Bob Butcher for conducting our installation of new Officers/Board of Directors, AND to those who have "volunteered" to serve the chapter for the 2015 year!!! And finally, a HEARTY THANKS to ALL who brought items to donate to the San Diego Armed Services YMCA in sup-

port of our troops and their families, and who so GENEROUSLY supported the Sand Dollar gift shops which provide scholarships for dependents and spouses!!! MAXIMUM THANKS to all who attended!!! Information on our upcoming CCNL hosted joint dinner meeting on February 16th appears on pages 2, 3 and 8 of this newsletter, with a reservation (RSVP) form that can be printed out and sent in with a check to make a reservation for the meeting. Please note that this dinner meeting will be held on a Monday evening at the Coronado Yacht Club. Our Guest of Honor/Speaker will be VADM "Pink" Floyd, USN, Commander, U.S. Third Fleet, which provides the realistic, relevant training necessary for an effective global Navy and leads naval forces in the Eastern Pacific from the West Coast of North America to the international date line. PLEASE come out and join us for dinner, current information on the goings on within Third Fleet (straight from the "horse's" mouth) and a GREAT time!!! We are now actually past our dues renewal period for those members whose chapter dues expired at the end of 2014. We have received a number of renewals, for which we are truly grateful, but we still have a ways to go. As a reminder, since we began our multiple-year membership options a

few years ago, not every member's dues expire on the same year, and since we are e-mailing (vice snail mailing) our newsletters now, we realize members may not know or remember just when their chapter dues expire. Therefore, at the end of this newsletter is a list of members with the date your dues are paid through to the right of your name. If a "14" appears by your name, your chapter dues expired at the end of the 2014 year, and we would love you to renew for the 2015 (or beyond) year. We still have two dues options: \$10/year or \$40/5 years (one half these amounts for Auxiliaries). We hope you will ALL decide to continue membership with chapter next year, and long into the future!!! Dues can be paid in conjunction with your dinner reservations (or separately) by using the dinner reservation form included in this newsletter. And remember, if you stay with us until you reach age 90, you become a Legacy Member and your chapter dues are waived for eternity!!! MAXIMUM THANKS ALL!!! Hope you ALL had FABULOUS holidays, and that 2015 is your VERY BEST year ever!!! Hope to see you all on February 16th!!!
V/r,
Tom

Guest Speaker



Vice Admiral

Kenneth E. Floyd

Commander, U.S. 3rd Fleet

U.S. Third Fleet provides the realistic, relevant training necessary for an effective global Navy and leads naval forces in the Eastern Pacific from the West Coast of North America to the international date line. Vice Admiral Kenneth Floyd hails from Lewisburg, West Virginia, and was commissioned through the University of North Carolina at Chapel Hill NROTC program in May 1980. He was designated a naval flight officer in August 1981 and completed training in the F-14A at Fighter Squadron (VF) 101 in May 1982. Floyd served in several F-14 Tomcat squadrons including tours with the Jolly Rogers of VF-84, the Grim Reapers of VF-101 as an in-

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<p>structor, and the Red Rippers of VF-11. He participated in Operation Desert Storm while serving as a department head with the Starfighters of VF-33. He served as the executive officer and subsequently the commanding officer of the VF-32 Swordsmen from November 1994 to September 1997. Subsequent sea tours include a tour as the executive officer of USS Constellation and deputy commander of Carrier Air Wing 7 where he participated in Operation Enduring Freedom. He commanded Carrier Air Wing 7 from February 2003 to July 2004. Ashore Floyd served on the staff of the Naval Space</p>	<p>Command in Dahlgren, Virginia as aide to the commander and subsequently as flag lieutenant, commander Carrier Group 8. He also attended the Naval War College graduating with a Master of Arts degree in National Security and Strategic Studies and served as the chief staff officer on the Fighter Wing, U.S. Atlantic Fleet staff. He completed a tour on the staff of the United States military representative to the NATO Military Committee in Brussels, Belgium, served as the deputy operations officer on the staff of Joint Task Force Southwest Asia in Riyadh, Saudi Arabia, and served as</p>	<p>chief of staff to commander, Naval Air Forces. He has served flag tours as director, Aviation and Aircraft Carrier Plans and Requirements (OPNAV N880) and deputy director, Air Warfare Division (OPNAV N88B) prior to assuming command of Strike Force Training Pacific in February 2009. He returned to the OPNAV staff in June 2010 as director, Air Warfare Division (OPNAV N88) followed by Warfare Integration (OPNAV N9I), and deputy assistant chief of Naval Operations for warfare systems (N9B). In June 2013, he assumed command of U.S. 3rd Fleet headquartered in San</p>	<p>Diego. His awards include the Navy Distinguished Service Medal, Legion of Merit, Bronze Star, Defense Meritorious Service Medal, Meritorious Service Medals, Air Medal, Navy Commendation Medal, Navy Achievement Medal and various campaign, unit, and service medals.</p>
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National Military News

Commission Suggests Radical Reforms

On January 29, the Military Compensation and Retirement Modernization Commission (MCRMC) released its widely anticipated report on proposals to change military pay and benefits.

The MCRMC suggests 15 total reforms to modernize military pay and benefits and generate budget savings for DoD and the VA. The proposals are bold. If implemented, they would transform military pay and benefits.

MOAA is closely studying the potential impact of these reforms, and although we likely won't agree with some of commission's recommendations its clear they put a considerable amount of thought and creativity into this proposal compared with previous studies.

Below you'll find what we know so far on the top proposals.

Military Retirement:

At the top of list is replacing the current 20 year cliff-vesting military retirement system with a blended defined benefit and 401k-style retirement package. The proposal would be optional for the current force, and mandatory for new service entrants. Current retirees would not be affected by the recommended reform.

The MCRMC recommendation would allow servicemembers who don't reach the 20 year threshold to leave with a personal retirement account, but it would also create more uncertainty for the retirement benefits of those who serve a full career.

Key facets of the retirement proposal include:

- Reduce the defined benefit modifier from 2.5 percent of base pay per year of service to 2 percent

- Increase flexibility in delivery of retirement annuities through monthly payments, lump sum payments, or a combination

- Automatic enrollment of all servicemembers in the Thrift Savings Plan (TSP) at a contribution of 3 percent of their base pay (servicemembers can alter their contribution)

- Services automatically contribute an amount equal to 1 percent of servicemembers base pay into the TSP

- Matching service contributions up to 5 percent of base pay after two years of service

- Servicemembers become fully vested in TSP after 2 years of service

Health Care:

Most controversially, MCRMC recommends eliminating TRICARE for military families and working age retirees and replacing it with a selection of commercial insurance plans similar to those available for federal civilian employees. The cost of the insurance would be subsidized.

Key recommendations include:

- Active duty: continue to use Military Treatment Facilities (MTF) and specialists at no cost to the member

- Active duty families: create a new Basic Allowance for Health Care (BAHC) for active duty military families to pay for families to purchase commercial health care and cover most out of pocket expenses

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Retirees under 65 and dependents: Eliminate TRICARE options and replace with a number of commercial health insurance options (similar to the Federal Employees Health Benefit Program). Retirees would initially pay 5 percent of the cost share, but it would grow 1 percent per year until reaching 20 percent of the cost share in 15 years

Guard and Reservists: Activated reservists and families receive similar health care to Active Duty and Active Duty families. Inactive reservists are eligible for commercial health care options and must pay a 25 percent cost share

Retirees over 65 and dependents: TRICARE For Life remains as is

TRICARE Dental Program: remains as is

Survivor Benefits:

Another recommendation MOAA is closely scrutinizing is one that would create a new cost structure for Survivor Benefit Plan deductibles. A higher cost, unsubsidized premium option would be available in exchange for relief from the current offset of SBP annuities from VA Dependency Indemnity Compensation payments in the event that a service-connect disability causes a service-member's death. However, the premium is so high that we believe few servicemembers would elect the coverage.

Other notable recommendations include:

- Consolidate the commissary and exchange systems while maintaining the access and savings at these facilities

- Expand Space-A travel to the families of servicemembers deployed for 30 days or more

- Consolidate 30 Reserve component duty statuses into six

- Create a four star joint medical command structure across the services

It's important to note that the MCRMC put forth recommendations. At this time these recommendations are not legislative proposals.

The retirement and health care recommendations need significantly more analysis before we weigh in. MOAA and our partners in The Military Coalition are hard at work examining the impact of the recommendations, and will continue a dialog with the commission next week. We will have much more to follow.

The Commission's recommendations will be heavily scrutinized by Congress as the administration will be unveiling its FY 2016 budget submission next week.

- See more at: <http://www.mcrmc.gov/index.php/reports>

Sequestration: GOP Dems "Don't Have a Plan"

WASHINGTON — President Barack Obama on Thursday will lay out a plan to end sequestration that Republicans immediately will reject, but GOP members "don't have a plan" of their own.

Obama will travel to Philadelphia to meet with House Democrats at a caucus retreat, and is expected to provide details of his 2016 budget plan. In it, the White House says he will for the second consecutive year propose ending sequestration.

Obama will release that budget plan on Monday, including a \$534 billion base Pentagon spending plan and a \$51 billion overseas contingency operations (OCO) request.

The White House says the federal spending plan "will reverse harmful sequestration cuts and instead show how we can invest in his vision for middle class economics by making paychecks go further, creating good jobs here in the United States, and preparing hardworking Americans to earn higher wages."

The Obama budget will seek to "fully reverse those cuts for domestic priorities, and match those investments dollar-for-dollar with the resources our troops need to keep America safe," the White House said.

Obama and congressional Democrats want to raise domestic spending caps to fund entitlement programs they covet. The White House and some Democrats are willing to raise defense spending caps to secure support from hawkish Republicans.

But House and Senate GOP leaders — and their hand-picked chairmen of the budget committees — have no interest in raising the spending caps.

House Budget Committee Chairman Rep. Tom Price, R-Ga., declared on Tuesday that Washington has "a spending problem."

"And for all that's been said about the recent decrease in annual deficits, which we welcome, we have not solved our nation's fiscal challenges," Price said, warning about the nation's debt and deficit levels. "In fact, under the status quo, our fiscal and economic concerns are only [getting] worse."

Price by this spring must produce a 2016 budget resolution with Senate Budget Committee Chairman Sen. Mike Enzi, R-Wyo. On Wednesday, Enzi said of his work with Price: "We will act to control the spending, reduce the deficits, and end the debt."

"Runaway spending habits have bred excessive deficits and incredible debt," Enzi said. "That just doesn't seem right to me."

Neither Republican budget chairman mentioned increasing defense spending during his opening statement of each panel's first hearing of the new congressional session.

Obama's budget plan likely will be dead on arrival the moment it's released, congressional observers agree.

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That means any plan to provide more temporary and partial relief from sequestration similar to the Ryan-Murray deal of late 2012 will have to be conceived on Capitol Hill.

"We're the ones who created this mess," Sen. Lindsey Graham, R-S.C., said on Wednesday. "We don't have a plan."

Graham said Senate Armed Services Committee Chairman Sen. John McCain, R-Ariz. "is challenging some of us on the committee to find a plan."

With Obama's budget going nowhere, the coming GOP budget resolution will likely keep spending caps, and the committee will still look for a passable plan, mean the next round of sequestration will occur in October.

Graham pleaded with Obama to "help us," because "we can't do this by ourselves."

"We're going to need the commander in chief to weigh in and inform the American people that the sequestration cuts are unacceptable," Graham said. "Not just on the defense side."

Obama will begin doing just that on Thursday — but little has changed since he first took office in January 2009.

Republicans won't like what the commander in chief will have to say, and sources say the president likely would veto any GOP budget resolution that hits his desk this spring.

USA Today contributed to this report.

Email: jbennett@defensenews.com

Report: Consolidate Commissaries and Exchanges

Defense officials should think about consolidating commissaries and exchanges into a single defense resale system, according to the report from the Military Compensation and Retirement Modernization Commission released Thursday.

After a two-year study, the commission publicly unveiled 15 major recommendations that would change a variety of military benefits.

"Commissary and exchange benefits are valued by many service members, retirees and their families, and should be maintained," the commission recommended.

"Let's stop for a minute and celebrate that the commission found that the basic commissary premise of selling at cost plus 5 percent is viable," said Joyce Raezer, executive director of the National Military Family Association.

A consolidated resale organization would better sustain that benefit while over time reducing reliance on taxpayer dollars, commissioners said.

The commission recommends some cost-saving measures related to the consolidation, but they are far less than what defense officials have proposed. DoD has proposed cutting \$1 billion in annual costs from the current \$1.4 billion budget within a couple of years, but the commission's estimates would start saving in fiscal 2017 — \$78 million — until it reaches \$515 million in annual savings by fiscal 2021.

Food would continue to be sold at cost in commissaries, but to reduce the need for taxpayer dollars, the stores would start making a profit on other items — new items like beer and wine, convenience items such as greeting cards, school supplies and cosmetics, and store brand products.

The commission recognized that there would have to be some changes in laws and policies to allow these and other changes.

Costs of transporting items overseas — now funded by taxpayer dollars, so that customers overseas pay the same for products in their stores as they would stateside — would be covered out of non-appropriated funds.

Customers also might pay a 5 percent surcharge for similar items in the exchanges. "Conversely, allow the use of exchange profits to cover commissary costs currently covered by the surcharge," the report suggests

The stores would also consolidate their logistics networks, consolidate their staffs and convert commissary staff from appropriated-fund employees (taxpayer-funded) to non-appropriated fund employees — funded by profits from sales, for example. They would consolidate retail space where multiple exchanges and commissaries are operated within close proximity.

Under the proposal, stores initially would maintain their own branding — such as the Navy Exchange — and directors would be appointed for each of the exchange systems within the consolidated agency. But over time, the branding and organizational structure could be modified.

That consolidation would include the exchanges, but not the organizations currently managed by the exchanges. Part of the military services' morale, welfare and recreation programs still would be funded from the organization's profits.

But family advocates would like more details about how a consolidation would work, Raezer said. When she briefed the commission's recommendations to military spouses on her organization's staff, she said, the two primary questions raised were: "How do you work out what's sold at what price?" and "How do you sort out how much money goes to morale, welfare and recreation?"

The commission's report said that in its survey, town halls and other public forums, commissary and exchange benefits frequently received strong support, "with a primary focus on commissary discounts, yet some service members did challenge the value of the commissary and exchange benefits.

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"Typically they were skeptical of the claimed savings and the quality of non-branded products such as produce. "Even among skeptics, however, there was consistent acknowledgment of the additional benefit offered overseas, and in remote and isolated locations, where commercial alternatives are either not available or not comparable." Based on the commission's survey, the most important aspects of the commissary benefit were discounts and convenience.

Sen. Tammy Baldwin Tells VA to Interview Whistleblowers

MADISON, Wis. — U.S. Sen. Tammy Baldwin on Thursday asked that the lead investigator looking into allegations of opiates being overprescribed and retaliatory practices at the VA hospital in Tomah take into account whistleblowers' testimony. The medical center came under scrutiny earlier this month when media and whistleblower accounts detailed the widespread overuse of narcotics. A 35-year-old Marine, Jason Simcakoski, died of an overdose in the hospital's inpatient care unit in August. In a letter, Baldwin asked VA Undersecretary Carolyn Clancy, who will serve as the lead investigator in the monthlong probe, consider concerns not addressed in an earlier report. Baldwin said an investigation conducted by the VA's Office of the Inspector General published in March was not thorough in its reporting of opiate-prescribing practices. "It is clear that prescription drug distribution and the overall management at Tomah warrant a full investigation," Baldwin wrote. "Despite these alarming numbers, the OIG did not find evidence of wrongdoing." A representative in Clancy's office said Thursday that Clancy was on her way to Tomah and would make a statement about Baldwin's recommendations Friday after touring the facility. Baldwin also suggested that Clancy implement a national review of VA hospitals' prescription drug policies. She said the lack of information about prescription practices in the March investigation "seriously calls into question the Department of Veterans Affairs' national standard of care." Tomah VA Chief of Staff David Houlihan has been suspended pending further investigation, Baldwin said. Whistleblowers, including former VA employee Ryan Honl, said some staff members created an environment of fear and intimidation that prevented employees from speaking out against the prescription drug overuse. Honl worked as a secretary at the facility for six weeks in 2014, and said he submitted reports of low-level fraud to the Office of the Investigator General. He said once he came forward as a whistleblower, others used him as a "conduit" for submitting testimony. He staged a sit-in Tuesday at the medical center because he wanted to be the first to speak with investigators. "I waited for 10 hours and no one got back to me," Honl told The Associated Press on Thursday. In her letter, Baldwin said Clancy should conduct interviews with whistleblowers like Honl and further suggested Clancy consider a criminal investigation into those involved in Simcakoski's death.

House Panel Seeks Answers on VA Health Spending

By Patricia Kime, Staff writer

A lack of transparency at the Veterans Affairs Department hinders efforts by the government — and Congress — to understand how the health services provided by VA compare to the private sector on quality and cost, federal budget experts say. According to the Congressional Budget Office, efforts to obtain data from the Veterans Health Administration and the Veterans Benefit Administration to measure VA health care against other organizations have been hampered by "limited data provided to Congress and the public about costs and operational performance." Although some studies indicate VA treatment is less costly than care provided in private hospitals and clinics, the CBO's Matthew Goldberg said that "limited evidence and substantial uncertainty make it difficult for" his organization "to reach firm conclusions about those relative costs." That information is necessary, added Goldberg, deputy assistant director for CBO's national security division, to determine whether it would be cheaper to expand veterans' access to health care by increasing the size of the VHA or sending more veterans to civilian care. "CBO [has been asked to] estimate the budgetary effects of the Veterans Access, Choice and Accountability Act. ... Among the many analytical challenges in conducting those studies are the problems CBO sometimes encounters in obtaining appropriate data from VHA or VBA," Goldberg told members of a House Veterans' Affairs Committee health panel on Wednesday. VA's \$57 billion medical budget provides funding to care for nearly 9.3 million of the nation's 22 million veterans. In 2014, Congress passed a massive veterans bill adding \$17 billion to that amount to reduce wait times and improve veterans' access to health care. Subcommittee chair and medical doctor Rep. Dan Benishek, R-Mich., expressed concerns over accountability and transparency, saying VA should be more forthcoming about how it spends its current funds and will spend the additional funding. "It became painfully apparent to me last year that VHA was either unable or unwilling to provide basic information about the services it provides," Benishek said. VA was rocked last year by scandal over lengthy patient wait times and data manipulation at many medical facilities that hid the

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true extent of the problem — malfeasance that resulted in the resignation of VA Secretary Eric Shinseki and the early retirement of Undersecretary for Health Affairs Dr. Robert Petzel.

New VA Secretary Robert McDonald has pledged to increase transparency across the department, and at the hearing, Dr. James Tuohschmidt, acting principal deputy undersecretary for health, did his part to support that effort, telling House members VA would begin producing an annual report on its health system similar to the one the Defense Department generates on its health services.

"I understand we used to [produce a report]. I don't know what happened, but we will produce an annual report. You have my commitment today," Tuohschmidt said.

Like the DoD report, the VA report may include operating statistics, usage data, trend data, demographics and analysis of inpatient, outpatient and pharmacy services.

But even with the information consolidated in one place, comparing the VA system with other health systems likely will remain difficult because of VA's uniqueness, Tuohschmidt said.

"The VHA system is designed to serve a certain population. They suffer from a disease burden higher than the general population. More than 40 percent have a major mental health diagnosis. ... VA provides a large social support system to patients that fall outside the typical scope of health care provided outside in the private sector — caregiver support, helping the homeless, travel payments to get patients to their appointments. These are all examples of our mission to address the total health of our population, not simply care for illness and disease," Tuohschmidt said.

CBO's Goldberg suggested that the new annual report contain information useful to the beneficiary as well as the department itself — case data and information on individual treatment to shed light on the work at VA — as well as detailed information for analysts on staffing, compensation, patient use, treatment costs and more.

Benishek said a comprehensive report would help guide the committee in understanding VA's budget needs as well as its management of taxpayer dollars.

"I worked at VA for 20 years off and on. I realize that VA provides care that can't be duplicated in the private sector. But we need to have some idea for the total money we are spending at VA to provide care for veterans," Benishek said.

California Rep. Julie Brownley, the highest ranking Democrat on the subcommittee, agreed that transparency is needed regarding VHA spending but added that even with it, comparing costs to the private sector would be difficult.

"I think we should focus on improving access to veterans health care, ensuring that veterans receive the best care possible, and continue to hold important oversight hearings on the quality and safety of the care provided to veterans," Brownley said.

Current Federal and State Veteran Legislation

Bill #	Bill Title	Synopsis	Status
HR 203	The Clay Hunt SAV Act	H.R. 203 would increase access to mental health care and capacity at VA to meet demand, improve the quality of care, boost accountability at VA, and develop a community support system for veterans.	Pending in Senate (House passed 1/12/15)
HR 280	VA Recoupment of Bonuses and Awards	To authorize the Secretary of Veterans Affairs to recoup bonuses and awards paid to employees of the Department of Veterans Affairs	In Committee (1/27/15)
HR 294	Long-Term Care Veterans Choice Act	To amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to enter into contracts and agreements for the transfer of veterans to non-Department medical foster homes for certain veterans who are unable to live independently.	Introduced 1/13/15
HR 473	Dept of VA Accountability Act	Give the Department of Veterans Affairs secretary more authority to hold corrupt executives accountable, limit the amount of time VA senior executive service (SES) employees can spend on paid administrative leave and reform certain aspects of the department's performance appraisal system for its senior executives.	Introduced 1/22/15
HR 571	The Veterans Affairs Retaliation Prevention Act of 2015	The bill would provide VA whistleblowers with a means to solve problems at the lowest level possible, while offering them protection from reprisals and real accountability for those who reprise against them.	Introduced (1/28/15)

Current Federal and State Veteran Legislation

State of California

AB 13	Public postsecondary education: community colleges: exemptions from nonresident tuition.	AB 13, as introduced, Chávez. This bill would exempt nonresident students enrolled at a community college who are using, or are intending to use, Federal GI Bill education benefits, as specified, to cover the costs associated with enrollment as a community college student.	Introduced (12/01/14)
AB 27	Public postsecondary education: exemption from nonresident tuition.	AB 27, as introduced, Chávez. The bill would require the California State University, and would request the University of California, to exempt from paying nonresident tuition a student or prospective student of their respective segments who is using, or is intending to use, "GI Bill education benefits," as defined, while enrolled as a student of that segment.	Introduced (12/01/14)
AB 171	Dept of VA Funding (County VSO Bill)	AB 171, as introduced, Irwin. Department of Veterans Affairs: veterans' services. This bill would continuously appropriate the sum of \$5,600,000 from the General Fund to the Department of Veterans Affairs to be available for allocation to counties to fund the activities of county veterans service officers, as specified.	Introduced (1/22/15)
AB 184	Small Business Technical Assistance Act of 2015.	AB 184, as introduced, Eduardo Garcia. The bill would require the State Chair of the California Small Business Development Center Leadership Council to report specific information to GO-Biz relating to any year that state funds are appropriated and would also require the state chair, as a condition of accepting state funds, to allow access to other information about those federal programs under certain conditions.	Introduced (12/19/14)
SB 56	Veteran Identification Bill	SB 56, as introduced, Knight. Veterans: benefits. Existing law defines "veteran" for the purposes of the various programs bestowing benefits upon veterans.	Introduced (12/19/14)

**Dinner Meeting Reservation/
Donation/Dues Form**

Where: Coronado Yacht Club,
1631 Strand Way

When: February 16, 2015
1800: Social Time
1845: Dinner – **BUFFET @ \$30.00**
1930: Program

Gourmet Buffet

Spring Mix Salad, Chicken Pasta Alfredo, Creole

Roasted Pork, Veggies, Potatoes,

Dinner Rolls, Dessert, Coffee and Tea

Make checks payable and mail to:

Silver Strand Chapter MOAA
P.O. Box 180043
Coronado, CA 92178-0043

Name _____

Phone _____

Number attending dinner _____ **x \$30 =** _____

Donations to:

NJROTC (Coronado and Mar Vista High Schools) \$ _____

Naval Sea Cadet Corps, Coronado Battalion \$ _____

MOAA Scholarship Fund \$ _____

Dues:

\$10/year for Regular members, \$40 for 5 years \$ _____

\$5/year for Auxiliary members, \$20 for 5 years \$ _____

\$50 for "Renewal 2020" (dues paid through 2020) \$ _____

**Reservations must reach
our PO Box by NOON,
FRIDAY, 13 February
(Firm)**

(\$25.00 for Auxiliaries)

TOTAL ENCLOSED: \$ _____

Check here if you need an official Silver Strand Chapter MOAA name tag: _____

If you are unable to RSVP by Friday, 13 February and would still like to attend the dinner meeting, please call Tom Bauer at (619) 313-2228 (days) or (619) 437-6689 (evenings), or e-mail bauertg@yahoo.com.

SS MOAA 2015 Officers/Board of Directors

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USCG Rep.	Jeff Lee, CAPT, USCG (Ret) JLee77@aol.com	435-1985	Auxiliary Liaison	Event & Media Relations Coord Past President	Kathy Bruyere, CAPT, USN (Ret) kmbruyere@gmail.com	409-9505

Silver Strand Chapter Member Dues Status

Allega	15	Giorgione	17	McCarthy	18	Sheridan	17
Andreasen	17	Golden	14	McClung	20	Simmons	15
Ball	14	Gott	16	McClure	16	Smisek	18
Barnett	15	Grimaud	19	McCue	17	Spittler	14
Bauer	20	Grimm	18	McGrath	20	Stames	14
Bean	20	Hales	19	McGuire	18	Strickland	19
Beatty	14	Harvey	21	McKamey	15	Sund	17
Behm	15	Hascup	20	Meyer	20	Sweeney	20
Bell	17	Hatfield	14	Mitchell	LIFE	Teachout	15
Bennitt	19	Hayward	LIFE	Moeller	19	Townsend	20
Bernitt	28	Heinze	20	Monroe	14	Turpit	15
Bianchini	15	Hernandez	20	Moody	16	Tyler	17
Bixler	14	Herrmann	16	Morris, R.	15	Van Rooy	19
Blakely	14	Hinesley	19	Morton	15	Vaughan	15
Bonelli	14	Hoffmann, D. & P.	20	Mummert	14	Wack	17
Bowen	15	Hoffmann, W.	20	Newcomb	17	Walsh	18
Breay	14	Howe	15	Newport	20	Wamsley	14
Bruyere	20	Humes	19	Newton	17	Ward	18
Buckovetz	20	Huskey	20	Nordgren	20	Wastila	20
Busbee	15	Ireland	16	Nyquist	19	Watson	15
Butcher	20	Jackson	15	O'Brien	17	Weisbrod	15
Clausen	17	Jennings	16	O'Keefe	15	Wells	14
Cooper	14	Johnson	25	O'Leary	18	Woiwode	14
Corriere	18	Jones	15	Orosz	14	Wood, David	16
Cotten	14	Kachigian	19	Owen	15	Wood, Dennis	14
Couture	16	Keeney	17	Parker	17	Woods	19
Crawford	14	Kemp	15	Penner	16	Worley	17
Cronin	18	Keoleian	18	Peterson	20	Wright	18
Crow	18	Knop	19	Pontes	15	Yorck	15
Cuellar	19	Krejmas	14	Potts	15	Zaludek	16
David	19	Lafleur	15	Powell	18	Zortman	14
Deweese	17	Laird	LIFE	Pray	14		
Donahue	19	Lamberth	20	Prout	17		
Downey, C.	18	Lanman	20	Quartly	16		
Downey, J.	20	Lee	17	Rahill	LIFE		
Duermeyer	15	Lover	20	Redding	15		
English	18	Mallires	18	Rogers	15		
Fagan	20	Malone	15	Rud	14		
Farrell	20	Martell	18	Ryan	17		
Finley	20	Martin	25	Sadlier	20		
Flynn	16	Mather	20	Sangalis	16		
Foster	16	Mayhue	16	Schrantz	15		
France	14			Shaw	16		

Have you renewed
your membership?

Auxiliary Liaison News

When a death occurs after a sudden or long illness or a short or long marriage, the surviving spouse has suffered a huge loss. It is never easy. Out of sympathy and good intentions, family and friends sometimes say the darndest things. As a surviving spouse, I have heard the following comments and many more. It is my intention to provide you with not only what not to say but also some tips on what to do and say instead.

1. "I understand exactly how you feel because my [substitute any noun other than spouse, including cat, dog, etcetera] died." Nobody knows how another person is feeling. Every relationship is different. Instead, say one of the following: "I can't imagine how you must be feeling," "You must be so sad," or even, "I don't know what to say."
2. "If you need anything, let me know." A recent widow(er) doesn't know what he or she needs and won't call. Do say, "May I take you out for coffee?" "May I run errands for you?" "May I bring you a meal or babysit?" or "May I stop by and visit?"
3. "He/she is at peace now" or "At least you were prepared," in the case of a terminal illness. It is never easy. When death is sudden and unexpected, do not say "At least he/she didn't suffer." The surviving spouse thinks, Maybe he/she didn't suffer, but I am suffering.
4. To a younger survivor, people say, "You are young and you will move on and find somebody else." Naturally, the surviving spouse cannot imagine life with anybody other than the deceased spouse.
5. Asking any survivor about dating is just as tactless. Do not say, "When are you going to start dating?" or "Will you remarry?"
6. To an older widow, people say, "You were so fortunate to have had such a long marriage or to have known each other so long." It is never long enough.
7. "Did he/she leave you a hefty life insurance policy?" Unless you are a very close family member, the family financial advisor, or an attorney, do not ask.
8. "It has been a while now. Aren't you over it yet?"

Don't be afraid to talk about the deceased, as memories are with the survivor constantly. It is comforting for the survivor to know he or she has not been forgotten by others. Tell him or her, "I remember." Everybody grieves differently and on a different time line. It can take six months to several years. Accept where the survivor is in the process. Do not assume the survivor is no longer interested in couple's activities. Your invitation might be declined, but it will be appreciated.

No matter what, remember to be there for a surviving spouse and stay connected.

MOAA's Web Base has other great resources for surviving spouses and their friends and family members. Get more tips on helping a grieving friend <http://www.moaa.org/main_article.aspx?id=2793> and reaching out to friends <http://www.moaa.org/main_article.aspx?id=3247&ct=527456d89eab3ef42f86d71869d943d6340e4904d556e92d545e6d5315aea165f74dd35f66436786812c6ff7054712d48cdd62411d46b800aa02b58ec9c61e9d> or find book recommendations for surviving spouses <http://www.moaa.org/main_article.aspx?id=2807>.

MILITARY COMPENSATION AND RETIREMENT MODERNIZATION COMMISSION FINAL REPORT

Recommendation 2: Provide more options for Service members to protect their pay for their survivors by offering new Survivor Benefit Plan coverage without Dependency and Indemnity Compensation offset.

Background:

The Survivor Benefit Plan (SBP) gives retiring Service members the option to provide a lifetime monthly annuity to qualified survivors. SBP provides survivors an annuity equal to 55 percent of the base retirement pay the Service member elects to cover. Service members can elect coverage on any base dollar amount of their retired pay, between \$300 and their full retired pay. In return for this survivor annuity, the Service member's retired pay is reduced by 6.5 percent of the base amount elected. The premium for plan participation is deducted from retired pay before taxes. Based on the number and age of participants, investment rates of return, and mortality rate assumptions, these Service member premiums cover approximately two-thirds of the full cost of SBP coverage. DoD subsidizes the remaining amount. In general, SBP payments to the covered survivor are taxable income. Once the member has reached age 70 and has participated in SBP for 360 months, the reductions in the retired pay to cover the retiree's share cease.

Survivors of retirees may also be entitled to Dependency and Indemnity Compensation (DIC) payments from the Department of Veterans Affairs (VA), if the Service member died from: (1) a disease or injury incurred or aggravated in the line of duty while on active duty or active-duty training, (2) an injury incurred or aggravated in the line of duty while on inactive duty for training, or (3) a disability compensable under laws administered by VA. DIC payments are nontaxable.

A survivor is generally restricted by law from receiving the full amounts of both SBP and DIC benefits. SBP benefits are offset by the amount of DIC received, with the total amount paid equal to the greater of the full SBP benefit or the DIC award. DoD proposed eliminating this offset and terminating the SBP subsidy in its March 2014 white paper on retirement options.

Auxiliary Liaison News

Findings:

The SBP program has steadily become more attractive as an affordable way to provide lifetime monetary benefits to retirees' survivors. Eighty percent of Service members who retired in 2013 enrolled in SBP, compared to only 58 percent who retired in 1993. This growth is even greater for enlisted personnel, 79 percent of whom enrolled upon retirement in 2013, compared to 52 percent in 1993. The average number of families receiving SBP payments in a year grew by 87.9 percent from 1993 to 2013 (from 172,425 to 323,903). In that same time period, SBP payments to beneficiaries rose 216.7 percent (from \$1.2 billion to \$3.8 billion). The majority (80 percent) of retiring Service members elect SBP coverage on their full retired pay. This growth is largely due to DoD's subsidy of SBP costs. If the program were not subsidized, Service member costs would total 11.25 percent of the base amount elected based on FY 2013 actuarial figures compared to 6.5 percent currently paid.

Service members broadly participate in SBP, yet the current DIC offset of SBP is unpopular. For example, the Military Officers Association of America reported, "It is apparent that the [SBP-DIC] offset is not only unfair but also unjustly affects so many surviving spouses." Similarly, the American Veterans stated, "The offset of SBP against DIC is inequitable because it penalizes survivors of military retired veterans whose deaths are under circumstances warranting indemnification from government separate from the annuity funded by premiums paid by veterans from retired pay." The Disabled American Veterans also concluded, "Any offset between longevity military retired pay and VA compensation is unjust because no duplication of benefits is involved." In FY 2013, 323,903 survivors received SBP benefits. Of these, 59,302 (20.7 percent) also received DIC payments, making them subject to the SBP-DIC offset. The effect of the offset is somewhat mitigated by the reimbursement of SBP premiums proportional to the DIC offset provided to survivors.

Recommendations:

The existing SBP program should be maintained for Service members who want to elect subsidized coverage that would remain subject to the SBP-DIC offset.

A new SBP program should be implemented for which Service members would fully fund SBP costs, but would no longer be subject to offset by DIC payments. With unsubsidized coverage, Service members' retired pay should be reduced by the full cost of the benefit as determined annually by DoD Office of the Actuary. As an example, based on FY 2013 data, the amount would be 11.25 percent of the base amount elected. The base amount should not exceed 100 percent of the member's retired pay consistent with existing statute. Survivors of the Service members who select unsubsidized coverage would receive full SBP and DIC payments without offset. Although this option has a greater out-of-pocket cost to the Service member, it provides a greater overall benefit.

The Services should provide retiring Service members and their spouses with an individualized, detailed analysis of the costs and benefits of the alternative SBP options, including potential costs and income from the current and new SBP programs.

Those currently participating in SBP should be provided a one-time opportunity during the SBP open period to opt in to the new program.

Please join us on Facebook: The Surviving Spouses of MOAA.

And please check the MOAA website for more information on the MCRMC.