



July 2015 Cape Fear Infogram



A Four-Star Chapter

Publisher COL Juan I. Chavez, USA, Ret. ♦ Editor LTC Don Gersh, USA, Ret.
A monthly newsletter for the members of the Cape Fear Chapter (NC-01)
Visit our homepage at www.cfmoaa.org

Chapter meeting to present JROTC college scholarships

The next bi-monthly general membership meeting will be a luncheon in The Mash House Restaurant and Brewery at 1130 hours on Thursday, 30 July 2015. The agenda includes presentation of 12 college scholarships to some very promising young adults. It is expected that all scholarship recipients and their parents will be present at this special event.

We are fortunate to have Mrs. Magda Baggett as our guest speaker for this "Inaugural Annual Scholarships Awards Luncheon." As the former Assistant Dean of Students at Methodist University, Mrs. Baggett's extensive experience with scholarship programs at Methodist University, and subsequently with scholarship programs sponsored by the Fayetteville Rotary Club, is notable. Mrs. Baggett and her husband, Colonel (Ret) David Baggett are members of the Cape Fear Chapter and both are very active Rotarians.

Bring a prospective member to the meeting and if he/she joins, we'll pick up the tab for the lunch and award a free 2015 membership in the Chapter. For details and reservations see event flyer on page 7.



Magda Baggett is the guest speaker for the July luncheon.

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President's Report

By COL (Ret) Juan I. Chavez, USA

Phone (910)797-5419, email: President@cfmoaa.org

ROTC scholarships to be awarded at next meeting

The NCCOC State Convention at Cashiers, NC on June 11-14, 2015 was great. The rustic High Hampton Inn and Country Club, was the ideal venue nestled in the foothills of the Blue Ridge Mountains; the scenery was breathtaking, the ambiance was serene.

The Cape Fear Chapter was well represented with a delegation of eight, and all of us had a grand time. The food was better than that served on a cruise ship, and the camaraderie at dinner time each evening was the highlight of the day. The cooler temperatures at the higher elevations also provided a welcome respite from the hot, muggy weather we've been experiencing in the lowlands this summer.

Several awards were presented by Barry Wright, Director of Council & Chapter Affairs, MOAA at the convention; I was privileged to formally accept on behalf of our chapter the two 2014 Colonel Marvin J. Harris Communications Awards our chapter won earlier this year. And if that wasn't enough, Maria and I were members of the winning team of the 9-hole golf scramble. Doesn't get better than that.

To see some of the photographs taken at the convention go to our website at www.cfmoaa.org and click on *Photo Gallery*. To view a more comprehensive photographic chronology of the convention go the NCCOC website at www.moaa-nc.org and click on *Photo Gallery*. Shutterbug

Doug Ehrhardt did a great job in laying it out in album format.

Now back to reality. We have two very important events coming up in the immediate future, and both of them are integral parts of our chapter's primary philanthropic endeavor, the ROTC Scholarship Program.

On the 30th of July 2015 at our bi-monthly general membership meeting at The Mash House Restaurant and Brewery, the agenda includes presentation of 12 college scholarships to some very impressive and deserving young adults. This is a first for our chapter, we have never presented this many scholarships at one time at a single event. All scholarship recipients and their parents were invited and expected to attend. We plan to give this inaugural "Annual Scholarships Awards Luncheon" maximum press coverage in our local media as well as in MOAA's multi-media to showcase our commitment to our scholarship program.

The reason we are able to present this number of scholarships this year is because of the success of last year's fundraising golf tournament and the generous donations to the scholarship fund by our members during this year's membership renewal period. I wish to thank all of you and our many sponsors and supporters for such a generous outpouring. This brings me to the second upcoming event related to the scholarship program, our annual fundraising golf tournament – the sustenance of our scholarship program.

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Editorial

By LTC (Ret) Don Gersh, USA

Phone (910) 624-4597, email: Secretary@cfmoaa.org

Technological challenges

Firstly, I want to apologize for the lateness of this month's *Infogram*. It's partly because I am in Champaign, Ill., helping my third son move to a new location and job, and partly because of the technological challenge I am having with my computer and this program.

Ben is moving from Greenville where he has been for the last 13 years. He attended Brody School of Medicine, then five years of a dual residency in Family Medicine and Psychiatry, and finally several more years as an Assistant Professor at Brody and dual practices at Vidant Medical Center in Greenville. He is the last of our four sons to leave North Carolina, and Debbie and I have been in his new home helping him put up curtains, sort and place his books, and put away the kitchenware.

It took more than a week to have his Internet service hooked up. And then just as the technician pulled away in his truck, the "black box and zapper" died. No TV, no

Internet. Once again, I was placed on the technician's "will call list."

We waited almost another full week for the tech to return. He assured me that this has never happened to him before, that is having both the magic black box AND the accompanying hand controller zapper thingee go bad at the same time. I told him about the Gersh Curse.

Well, the same goes for my hand-me-down laptop computer I have. There is no reason why I cannot "insert" a PDF file containing both artwork and text. Yet I cannot. I have spent days trying. I have sent text "back" and "forwards." I have done the same for artwork. Yet I cannot copy what I need, and I cannot fix the problem.

Therefore, I am giving up again and apologize to member Steve Mannell for not being able to run his half-page ad (again) in the newsletter. There is no reason why his PDF file should not appear as he prepared; no reason, no reason :(

Cape Fear Chapter, MOAA
Post Office Box 53621
Fayetteville, NC 28305
www.cfmoaa.org

Membership Information, contact
Secretary Don Gersh at 910- 624- 4597 or
secretary@cfmoaa.org

Advertising Information, contact
Editor Don Gersh at 910- 624- 4597 or
editor@cfmoaa.org

Personal Affairs Officer, contact
Ralph Hinrichs at 910- 867- 7754 or
PAO@cfmoaa.org

Personal Affairs News

TRICARE and turning 65

By Kathy Prout, chair, Auxiliary Member Advisory Committee

If you are about to turn 65, say goodbye to TRICARE and hello to TRICARE For Life (TFL) and Medicare. This transition does not happen automatically, so make sure you take the appropriate steps to ensure a smooth transition.

You will be required to sign up for Medicare Part B during the Social Security initial enrollment period, which is about three months before your 65th birthday. Make your appointment early! It can take a month or more to get an appointment.

Start online at www.ssa.gov. Make sure to bring to the appointment your birth certificate, marriage license(s), divorce decree(s), Social Security card, military ID, driver's license, and previous year's tax records. Medicare rates are based on your income, so rates vary.

TFL covers all uniformed services retirees, survivors (including certain former spouses), and other servicemembers who might be disabled and are Medicare eligible and enrolled in Medicare Part B. There are no fees with TFL as there are with TRICARE.

However, before you can begin using TFL, you must: enroll in Medicare Part B; have an accurate, up-to-date record in the Defense Enrollment Eligibility Reporting System (DEERS), and have a valid military ID.

Medicare becomes your primary insurance, and TFL becomes your secondary payer to Medicare for a Medicare eligible condition. However, TFL covers some conditions that Medicare does not. In those cases, TFL will be the primary payer, and you will have a copayment. Otherwise, anything not covered is a personal expense.

Be sure to ask whether a drug or test your doctor orders is covered by Medicare. If not, you might find yourself with an unexpected, expensive bill. If you are not in receipt of Social Security, Medicare will bill you quarterly.

If you receive Social Security payments, Medicare Part B will be deducted from this compensation. When a provider accepts Medicare assignment, that provider agrees to accept the Medicare approved amount as payment in full for any claim filed.

A Medicare approved provider who does not accept Medicare assignment must file a claim and cannot bill you for more than 115 percent of the maximum Medicare allowable charge (MMAC). Medicare will reimburse 80 percent of the MMAC. TFL will pay the balance up to 115 percent of the MMAC.

Traveling overseas? There is no Medicare coverage overseas. The beneficiary pays out of pocket for medical expenses.

TFL is available as TRICARE Standard overseas. There is a \$3,000 catastrophic cap per family per fiscal year. Travel insurance is recommended to cover these additional fees and cost shares.

If you are a MOAA member and have provided MOAA with your birth date, a copy of the publication *Aging into Medicare* and *TRICARE For Life* will be sent to you on your 64th birthday. This publication explains everything. Please share your birth date with MOAA. This will give association representatives the ability to assist you with Medicare and other benefits.

Membership Update by Juan Chavez

Recruiting

We added one new member to our rolls in June, bringing our total to 25 year-to-date. This was our worst recruiting month this year. We have to do better and I need your help!

It is my privilege to welcome our newest member, an old Army buddy of mine:

CPT (Ret) Loren Neilson, USA

The challenges our military establishment is facing this year are unprecedented. If we want to help ourselves, our military and our nation, we need to strengthen our voice on Capitol Hill. You can contribute to this effort by recruiting **ONE** additional **Voice** in 2015; we need everyone to do their part.

To review, the **eligibility criteria** for membership are: *any commissioned or warrant officer – active duty, retired, former, Reserve or National Guard, in any of the seven uniformed services.*

Retention

For the very few who did not respond to our renewal notices, your membership can still be reinstated if you reapply. If you are one of the delinquents, please mail in your requests using the form on the back page of the Infogram. You can also renew online and pay by credit card by going to <http://www.moaa.org/OnlineChapterDuesPayment/>. If you're not sure of your status or have any questions, please call Don Gersh at (910) 484-4545.

(Continued from Page 2)

This year's golf tournament will be held at Baywood Golf Course on Saturday, the 19th of September 2015. I am pleased to announce that Tammy Beshlin will be acting as our Tournament Director for the third consecutive year. Tammy has done such a great job the past two years, that I anticipate no less than another record-breaking year for her; we are blessed to have her and husband Dave – what a team.

We'll soon start our solicitation campaign for sponsors and supporters of this year's golf tournament. I'll be asking all our chapter

members to get personally involved this year. There are several ways each of us can participate, e.g., as a golf tournament committee volunteer, a player, a sponsor, a donor, etc. I feel confident that this year will be another record-buster.

In closing, I wish all of you a happy 4th of July. Hope to see many of you at the Fort Bragg Independence Day Celebration on the main post parade field. Their fireworks display is simply spectacular.

Happy Birthday America, may God continue to shed His grace on thee!

MOAA Legislative News

Congress is currently working on several important veterans' bills. Please take a moment to send your elected officials a MOAA-suggested message on the following pieces of legislation:

S.1085 : Military and Veteran Caregiver Services Improvement Act. This bill provides veterans of all eras eligibility for a full range of caregiver support services through the VA.

S. 469: Women Veterans and Families Health Services Act. This bill improves reproductive assistance provided by DoD and VA to severely wounded, ill, or injured members of the Armed Forces, veterans, and their spouses or partners.

S. 901: Toxic Exposure Research Act. This bill establishes a national center for research on the diagnosis and treatment of health conditions for the descendants of veterans who were exposed to toxic substances during service in the Armed Forces.

Note: MOAA recommended substituting the term "Uniformed Services" for "Armed Forces" to ensure that research conducted at a designated VA Medical Center is applicable to commissioned officers of the Public Health Service and NOAA Corps.

S. 1641: Jason Simcakoski Memorial Opioid Safety Act. This important bill keeps veterans safe by providing the VA with the necessary tools to provide effective pain management services.

H.R. 303: Concurrent receipt . This longstanding, top MOAA priority authorizes full concurrent receipt of military retired pay and veterans' disability compensation for retirees with regular or Guard/Reserve retirements, regardless of disability rating.

H.R. 1384: Honor America's Guard-Reserve Retirees Act. This bill would grant veteran status to members of the Reserve Components who served a career of 20 years or more and are military retirees, but who are not recognized by the government as "veterans" because of no service under active duty orders.

Note: H.R. 1384 was adopted as a provision in the House version of the FY 2016 defense bill and will be up for debate when House and Senate lawmakers meet later this month.

MOAA thanks the committees and the members who sponsored or co-sponsored the above bills.



General Membership Meeting
Scholarships Awards Luncheon

The Mash House Restaurant
4150 Sycamore Dairy Rd.

1130 hours, Thursday, July 30, 2015

Cost: \$20.00 Per Person
(Tax & Gratuity Included)

Attire: Dressy Casual

Menu

Baked Cod in lemon butter with
Mango Salsa, Roasted Chicken
Salad with Grapes and Pecans,
Wild Rice Pilaf, Steamed
Vegetables, Mixed Greens Salad,
Fresh Baked Dinner Rolls

Dessert: Peach Cobbler with
Vanilla Ice Cream

Drinks: Pepsi Products, Iced Tea,
and Coffee

(No Host Bar)

RSVP NLT July 24, 2015

Send reservations and check
(payable to CFC MOAA) to:

George Blanc, 3490 Thamesford Rd.
Fayetteville, NC 28311

Reservations Request

Name _____

Name of Guests

Number of Reservations _____

X \$20.00 = _____

Military Professional Reading List

Want to keep up with current trends in military affairs to further your professional development? Are you looking for classic military literature to inspire your thinking? MOAA's reviewer Col. William Bushnell, USMC (Ret), has put together a compilation of Contemporary Books and Vintage Books that will keep you turning the pages.

Each list is updated twice a year to provide a wide variety of subject and thought and to highlight books that might not appear on other professional reading lists. The contemporary list is updated in July and January; the vintage list is updated in April and October.

And there's more. At the end of these two lists, you will find MOAA's unscientific sampling of the reading lists from the JCS chairman, the service chiefs, and other national leaders. We've come up with some favorites, which are listed On Everyone's List.

You also may want to check out the professional reading lists compiled by National Defense University (NDU). There you'll find recommendations from each military service and other prominent sources.

Order these books through MOAA's Amazon Store !

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**APPLICATION FOR MEMBERSHIP IN THE CAPE FEAR CHAPTER OF THE
MILITARY OFFICERS ASSOCIATION OF AMERICA**

Initial Application ☐ Renewal ☐ Date _____

(Last Name) (First Name) (MI) (Rank) (Branch of Service)

(Mailing Address: Number and Street) (Preferred Telephone Number)

(City) (State) (Zip) (Email Address)

Birth Date _____ Spouse's name _____

Status: Retired ☐ Active Duty ☐ Former Officer ☐ Reserve ☐ National Guard ☐

Cadet/Midshipman ☐ Auxiliary ☐ In this case fill in the above information but show your deceased spouse's rank and branch of service.

I am ☐ a member of National MOAA; my member # is _____. I am a Life Member ☐

I am not ☐ a member.

I would like to receive my chapter newsletter via: Email ☐ USPS ☐

In addition to my dues, I have included a donation of \$_____ for the Chapter's ROTC Scholarship Fund.

Your signature: _____

Annual Chapter membership dues are \$20.00 for Regular members; \$10.00 for Auxiliary.

Please mail this application with check (payable to CFC, MOAA) to: **CAPE FEAR CHAPTER-MOAA,
P.O. Box 53621 Fayetteville, NC 28305**

**Cape Fear Chapter, MOAA
Post Office Box 53621
Fayetteville, NC 28305**



***“We are a powerful voice speaking
for a strong national defense, and
representing the interests of military
officers and their families at every
stage of their career.”***

Calendar of Events

- 4 Jul - Independence Day (1776)
- 7 Jul - CFC Board of Directors Meeting at Fort Bragg Conference and Catering Center, 1100 hours
- 30 Jul - General Membership Meeting/Scholarship Awards Luncheon, The Mash House, 1130 hours
- 7 Aug - CFC Board of Directors Meeting at Fort Bragg Conference and Catering Center, 1100 hours
- 1 Sep - CFC Board of Directors Meeting at Fort Bragg Conference and Catering Center, 1100 hours
- 7 Sep - Labor Day
- 11 Sep - Patriot Day (Observed as a National Day of Service and Remembrance.)
- 19 Sep - Annual Golf Tournament, Baywood Golf Course, 1000 hours

Cape Fear Chapter website is www.cfmoaa.org