



August 2018



# Cape Fear Infogram<sup>®</sup>

*A Five-Star Chapter*

Publisher COL (Ret) Juan I. Chavez, USA † Editor LTC (Ret) Don Gersh, USA  
*An informative monthly newsletter for members and friends of Cape Fear Chapter (NC-01)*

VISIT OUR HOMEPAGE AT [WWW.CFMOAA.ORG](http://WWW.CFMOAA.ORG)

## Member appreciation picnic at Smith Lake ... good weather, better friends



photos by  
*Art Rodriguez*



## Chapter earns 5-Stars

President Juan Chavez just received an email from MOAA informing him the chapter will receive the prestigious 5-Star Levels of Excellence Award at the national meeting in Phoenix, Ariz., in November. This is the chapter's fourth consecutive 5-star award.



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The *Cape Fear Infogram* is published monthly for members and friends of the Cape Fear Chapter, Military Officers Association of America  
Post Office Box 53621  
Fayetteville, NC 28305

#### Editorial Policy

The Cape Fear Chapter is affiliated with MOAA. As such, the Cape Fear Chapter is nonpartisan. Editorial policies are established by the Chapter's Publisher and Editor and are in consonance with MOAA's.

Advertising and sponsorship are accepted based on MOAA policies and standards.

**Editor** may be reached at  
(910) 624-4597 or  
Secretary@cfmoaa.org

**Chapter website**  
<http://cfmoaa.org/>

**Facebook**  
<http://www.facebook.com/CapeFearChapterMOAA/>

**MOAA website**  
<http://www.moaa.org/>

**MOAA "Take Action"**  
<http://www.moaa.org/takeAction/>

#### Membership

Open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses.



## Editorial

by LTC (Ret) Don Gersh, USA  
(910) 624-4597 secretary@cfmoaa.org

### *Do you read DOD's benefit updates, EOBs, etc?*

**A**s a rule, a poor one albeit, I don't read enclosures to utility bills, health insurance explanations of benefits, financial institutions' newsletters. Well, you get the idea. However, I received a simple post card about two weeks ago that caught my eye. Instead of chucking it in the recycle bin, this simple and inexpensive mailing caught my eye and interest.

It announced upcoming changes in the Dental Plan. Although our website has carried information about it, it was an effective tool to communicate with me.

My semiannual dentist appointment was Monday afternoon so I asked the insurance administrator about it. She said they should be notified mid-October who received the contract. I liked getting a "heads-up" with the postcard. I guess it is important to read those inserts and special mailings!



## Membership Update...

Joining the chapter in July were:

**MG Darrell Guthrie, USAR**

**LTC(Ret) Nathan Smyth, USA**

#### *Welcome!*

If you have recommendations for membership or would like to serve on the Membership Committee, please contact Stan Dodson at [1vp@cfmoaa.org](mailto:1vp@cfmoaa.org)

The **eligibility criteria** for membership are: **any commissioned or warrant officer – active duty, retired, former, Guard or Reserve, in any of the seven uniformed services, and their surviving spouses.**

Dues are \$20 for regular members and \$10 for surviving spouses. Use the renewal form on page 10 and attach your check made out to Cape Fear Chapter, MOAA. You can also renew online for next year by credit card at: [www.moaa.org/OnlineChapterDuesPayment/](http://www.moaa.org/OnlineChapterDuesPayment/)

If you are not sure of your status or have any questions, please call Don Gersh at (910) 624-4597 or email [secretary@cfmoaa.org](mailto:secretary@cfmoaa.org)

**HOW DO I JOIN?** You may download and complete a membership application and mail it with your check as indicated on the form. Or, join online, follow the prompts and pay with a credit card at: <https://chapterdues.moaa.org/Membership.aspx>.





# President's Report

By COL (Ret) Juan I. Chavez, USA

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

*Support our fundraising effort*

First, I want to thank all who attended our first-ever chapter picnic at Smith Lake Recreation Area on Saturday the 21<sup>st</sup> of July. Though I couldn't attend for personal reasons, I was told that the event was enjoyed by all. Most of the folks I talked to said that the food, catered by Mission BBQ, was excellent. Also heard that the weather turned out to be ideal – it did not rain, and it was not brutally hot and humid.

Kudos to George Blanc who worked so hard to make this event a memorable one.

Next on the calendar is our annual fundraising golf tournament; I cannot overstate the importance of this event. Thanks to Tammy Beshlin, our Tournament Director, plus the generosity of our chapter members and many other supporters, we have experienced significant success the past four years in raising the funds necessary to support our ROTC Scholarships and Awards Program.

This year we awarded a total of \$14,500 in college scholarships, bringing our total to \$140,500 since the program's inception in 1998. Moreover, this year we were able to increase the value of each scholarship by \$500 each.

Success, however, entails lots of hard work by many folks over a four-month period – it's an "all hands on deck" enterprise.

As I've mentioned before, the golf tournament is the only fundraising event of the year, and the only time that we ask our members to donate their time, talent and treasure to sustain a philanthropic endeavor we are all committed to -- the education of our best and brightest young men and women.

So please open your check books and mail in your hole and/or soldier sponsorships if you haven't done so already. If you wish to participate in other ways, as a player, a committee volunteer, or a prize donor, we welcome that as well.

Finally, solicit others (like your doctor, dentist, accountant, attorney, insurance agent, financial advisor, realtor, car dealer or just a friend) to support us by sponsoring a hole and/or soldier. Many of our regular supporters came about in this manner; don't be shy, just ask and you'll be surprise how many will say yes!

*Juan*

PS...due to the various circumstances, we lost several USO volunteers at the Fayetteville Regional Airport.

Please contact Ralph Hinrichs ,  
Personal Affairs Officer, for information and to volunteer!

pao@cfmoaa.org  
(910) 867-7754





# Chaplain's Thoughts

By Chap (LTC) Timothy Atkinson, USA  
phone (910) 978-3541 Chaplain@cfmoaa.org

## *Who Packed Your Parachute?*

*The wise in heart will be called prudent, And sweetness of the lips increases learning. Understanding is a wellspring of life to him who has it.* Proverbs 16:21-22

Charles Plumb was a U.S. Navy jet pilot in Vietnam. After 75 combat missions, his plane was destroyed by a surface-to-air missile. Plumb ejected and parachuted into enemy hands. He was captured and spent six years in a communist Vietnamese prison. He survived the ordeal and now lectures on lessons learned from that experience!

One day, when Plumb and his wife were sitting in a restaurant, a man at another table came up and said, "You're Plumb! You flew jet fighters in Vietnam from the aircraft carrier Kitty Hawk. You were shot down!"

"How in the world did you know that?" asked Plumb.

"I packed your parachute," the man replied.

Plumb gasped in surprise and gratitude. The man pumped his hand and said, "I guess it worked!" Plumb assured him, "It sure did. If your chute hadn't worked, I wouldn't be here today."

Plumb couldn't sleep that night, thinking about that man. Plumb says, "I kept wondering what he had looked like in a Navy uniform; a white hat, a bib in the back, and bell-bottom trousers. I wonder how many times I might have seen him and not even said 'Good morning, how are you?' or anything because, you see, I was a fighter pilot and he was just a sailor."

Plumb thought of the many hours the sailor had spent at a long wooden table in the bowels of the ship, carefully weaving the shrouds and folding the silks of each chute, holding in his hands each time the fate of someone he didn't know. Now, Plumb asks his audience, "Who's packing your parachute?"

Everyone has someone who provides what is needed to make it through the day. Plumb also points out that he needed many kinds of parachutes when his plane was shot down over enemy territory—he needed his physical parachute, his mental parachute, his emotional parachute, and his spiritual parachute. He called on all these supports before reaching safety.

Sometimes in the daily challenges that life gives us, we miss what is really important. We may fail to say "hello, please, or thank you." Congratulate someone on something wonderful that has happened to them, give a compliment, or just do something nice for no reason. As you go through this week, this month, this year, recognize people who pack your parachutes. I am sending you this as my way of thanking you for your part in packing my parachute! And I hope we will all thank those people each day who pack our chute. Thank you MOAA for packing our chute for representing our needs to congress, and for you the local chapter and all you do to bless so many. Hope to see you at the golf fund raiser soon.

*Tim*





# Chapter News...

## 2018 ROTC SCHOLARSHIP AWARDS PROGRAM FUND RAISING GOLF TOURNAMENT

### *Ways to Participate or Support*

**Hole Sponsorships.** A donation of \$125 will sponsor a hole. You can sponsor a hole in your name, or in memory of a loved one. If you know of any business, civic or church group, or friend that would be willing to support a noble program ask them to sponsor a hole. Sponsorship entitles the sponsor to a professionally fabricated sign with the inscription, "This Hole Sponsored by," followed by the sponsor's name and/or other desired inscription, prominently displayed on one of the tee boxes during the tournament. The names of all sponsors are widely publicized in all tournament literature, our chapter newsletter, and our website.

**Active Duty Soldiers Sponsorships.** Our program to sponsor our active duty soldiers and wounded warriors to play in our golf tournament as our guests is a popular one. Our soldiers have a great time and our sponsors get a great sense of satisfaction in treating them. Our goal this year is to sponsor at least 60 active duty soldiers; the cost will be \$70 per soldier (the player entry fee). The benefits of this program are several, but suffice it to say that it presents us with an opportunity to thank our active duty soldiers for their service by treating

them to a great golf outing; and, it presents them an opportunity to interact with us.

**Player.** If you are a golfer, put your own team together and enter as a team; or, enter as an individual player and we'll pair you off.

**Donations.** A popular feature of our tournament is the drawing for prizes by players who purchase "Mulligan" chances. A ticket is issued for each "Mulligan" purchased and these tickets are used to draw for prizes. Prizes consist of golf related merchandise or accessories, or gift certificates/cards from restaurants and other commercial enterprises. Donations of such items are welcome and encouraged.

**To make a donation or to volunteer to help** on tournament day please call Tammy Beshlin, Tournament Director at (910) 213-2065, or email her at beshlin\_4@msn.com.

**To sponsor a hole or a soldier** use the sponsorship submission form on page 6.

**To enter as a player or team** use the entry form in tournament flier on page 7.

**The Cape Fear Chapter  
Military Officers Association of America  
2018 ROTC Scholarship Awards Program  
Annual Fund Raising Golf Tournament  
September 15, 2018**

**Sponsorship**

Businesses, civic groups or individuals can support the ROTC Scholarship Awards Program by sponsoring a hole with a donation of \$125, and/or an active duty soldier-player for \$70 each.

Hole sponsorship includes a professionally fabricated sign with the inscription, "This Hole Sponsored By", followed by the sponsor's name and/or other desired designation, prominently posted on one of the tee boxes during the tournament. Moreover, a list of all sponsors is included in the tournament brochure provided to all participants as well as in the October 2018 issue of the "Infogram", the Chapter's monthly newsletter; and, the Chapter's web site at [www.cfmoaa.org](http://www.cfmoaa.org).

Each year we invite 50-60 active duty soldiers from Fort Bragg and Pope Field to play in our tournament at no expense to them. Their entry fees of \$70 each are paid by sponsors who wish to treat a soldier(s) as a way of saying thanks for their service and sacrifices.

*Tammy Beshlin*

TAMMY BESH LIN

Tournament Director

910-213-2065

[beshlin\\_4@msn.com](mailto:beshlin_4@msn.com)



TO: Tournament Director

- ☐ I want to sponsor a hole for \$125, and/or,
- ☐ I want to treat \_\_\_\_\_ active duty soldiers to play @\$70 each = \_\_\_\_\_ as a gesture of my appreciation for their service and sacrifices.

Name of sponsor: \_\_\_\_\_

Mailing address: \_\_\_\_\_

Email address: \_\_\_\_\_ Telephone number: \_\_\_\_\_

Designation or inscription desired on sign (please print):

\_\_\_\_\_  
\_\_\_\_\_

**NOTE:** Please make check for the total amount, i.e., hole sponsorship, plus active duty soldier-player sponsorships, payable to "CFC, MOAA" and return this form with check to either:

- (1) The Cape Fear Chapter member who gave it to you, or
- (2) CFC, MOAA, ATTN: Golf, P.O. Box 53621 Fayetteville, NC 28305, or,
- (3) The Baywood Golf Course Pro Shop

# The Cape Fear Chapter



**Military Officers Association of America**

## 2018 R.O.T.C. Scholarships Awards Program Fund Raising Golf Tournament

**Baywood Golf Course Saturday  
September 15, 2018**

### **ENTRY FEE**

\$70.00 per player  
(Sponsor an active duty soldier to play  
by paying his/her entry fee.)

### **ENTRY FEE INCLUDES**

Green/cart fees and range balls  
Swag bag  
On course beverages  
Catered dinner after play  
Many prizes and giveaways

Entry fees are considered donations and  
Will not be refunded to "no shows."

### **PAYOFFS & PRIZES**

1st Place Team (gross & net)  
2nd Place Team (gross & net)  
Closest to the pin on par 3's  
Blind draw for 50+ door prizes

### **OFFICIAL ENTRY FORM** (Individual or Team)

Fill out, detach and return with entry fee.

Player #1 \_\_\_\_\_ \*Hcp \_\_\_\_\_

Player #2 \_\_\_\_\_ \*Hcp \_\_\_\_\_

Player #3 \_\_\_\_\_ \*Hcp \_\_\_\_\_

Player #4 \_\_\_\_\_ \*Hcp \_\_\_\_\_

POC Phone # \_\_\_\_\_

Email Address \_\_\_\_\_

\*Enter USGA handicap index or average  
score for 18 holes.

### **SEND PAYMENT**

Make checks payable to: **CFC, MOAA**

Mail to, or drop off at:

**Baywood Golf Course**

**or**

**CFC, MOAA**

**ATTN: Tournament Director**

**P.O. Box 53621**

**Fayetteville, NC 28305**

### **CONTACT INFORMATION**

**Tammy Beshlin**  
**Tournament Director**

910.213.2065

Email: beshlin\_4@msn.com  
Baywood Golf Club Pro Shop  
910.483.4330

### **KEY DATES & TIMES**

Registration deadline is September 13, 2018

Check-In time is 0800 hours, September 15,  
2018

Shotgun Start 1000 hours, September 15,  
2018

## MOAA NEWS...

### MOAA Survey: TRICARE Beneficiaries Are Increasingly Dissatisfied

“The results for MOAA's latest TRICARE survey confirm what many of us have been suspecting: Beneficiaries aren't happy. Beneficiaries' overall satisfaction with the TRICARE program has decreased, according to the survey. Compared to survey results from December 2017, the new data shows increasing dissatisfaction across all categories, including provider choice, access to providers, and especially among medication costs. Over 8,500 TRICARE beneficiaries responded to the most recent survey.

Survey respondents indicated concerns regarding the costs of their health care. The results revealed some beneficiary categories are more likely than others to alter their health care decisions based upon increased costs. Beneficiaries who identified themselves as spouses, enlisted, and either using TRICARE Prime or Select were more likely than all others to cancel or postpone treatment out of cost concerns. TRICARE for Life respondents continue to show the greatest overall satisfaction with their health care.

The cost shares can be staggering. Most people are healthy, and they are not aware of these kinds of costs. They don't react to the increases that have occurred. Only when they need medical attention do most beneficiaries understand the importance and size of the increases and new fees.

Here are the main takeaways and key stats from the survey:

- On the positive side, 80 percent of TRICARE for Life beneficiaries were either very satisfied or mostly satisfied. But conversely, only 50 percent of those using TRICARE Select were very or mostly satisfied, and 28 percent were very to mostly dissatisfied.
- Trends in satisfaction with the cost of medications have decreased. Previously 42 percent were very satisfied with the cost of their medication. The new data shows only 28 percent remain very satisfied. A full 22 percent are either very or mostly dissatisfied.
- Over 50 percent of beneficiaries responded that they were somewhat to very concerned about being able to afford their medications. This is a dramatic shift from previous responses when beneficiaries were largely unconcerned about affording their prescriptions.
- When asked how frequently beneficiaries canceled or postponed medical appointments in the past year out of cost concerns, 85 percent indicated they had never done so - down from 94 percent previously. Of those who had, 10 percent said they had done so 1 or 2 times, 3 percent 3 or 4 times, and 2 percent indicated they had 5 or more times.
- Specialty appointments were the most frequently canceled or postponed appointment type as reported by 62 percent of those who had done it. Physical therapy and mental health appointments were the most reported sub-types.

By CAPT (Ret) Kathryn Beasley, USN  
Director of Government Relations, Health Affairs





**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 ☐ Surviving Spouse ☐ (Please 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 National MOAA member, but will consider joining.

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

If a new applicant, how did you learn about the Cape Fear Chapter of MOAA? \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_

**Annual Chapter membership dues: \$20.00 for Regular Members  
\$10.00 for Surviving Spouses**

**Please mail this application with your 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...***

**visit our website at:**

**[www.cfmoaa.org](http://www.cfmoaa.org)**

## ***Calendar of Events***

7 Aug - Cape Fear Chapter Board of Directors Meeting at Iron Mike  
Conference Center, 1000 hours

1 Sep - Labor Day

4 Sep - Cape Fear Chapter Board of Directors Meeting at Iron Mike  
Conference Center, 1000 hours

11 Sep - Patriots Day

**15 Sep - Golf Tournament at Baywood Golf Course**

2 Oct - Cape Fear Chapter Board of Directors Meeting at Iron Mike  
Conference Center, 1000 hours

8 Oct - Columbus Day

6 Nov - Cape Fear Chapter Board of Directors Meeting at Iron Mike  
Conference Center, 1000 hours

10 Nov - Fayetteville Veterans Day Parade

11 Nov - Veterans Day

**16 Nov - Annual Meeting, election of new officers,  
Iron Mike Conference Center, 1730 hours**