



PRESIDENT'S COMMENTS

What a great time was had by all at the Fish Fry at Two Rock Coast Guard Station. 47 members and/or friends attended. Hal Warren did an excellent job as POC.

Next, many of us helped at our MOAA "booth" at

the Sonoma County (PACAM) Air Show. Pete Peterka and Gary Meagher were the POC's and worked very hard to create a great display. The location wasn't exactly where we planned and it seemed like the number of people attending the show was less; still it was rewarding. Thanks for all your help.

Thank you Bob Safreno for helping out as the MOAA Voice's newsletter editor while Tim Morgan was absent.

We are all looking forward the annual Barbeque at River Front Regional County Park. Thirty-two of our members and their guests have already signed up. If you have never been to this park, it is outstanding with its two lakes and great walking trails. The picnic area is also outstanding underneath the Redwood Trees. Gary Meagher is the POC.

On a serious note, we need your help! There is no membership chairperson and the club always needs new members and the retention of its present members. Please volunteer and help the club in its need for this critical position to be filled.

CPT Lee Hoskins
President 2009



MOAA BOARD MEETINGS

EXECUTIVE COMMITTEE: Tuesday, September 8th, 2009, 1200 noon, 320 College Avenue, Ste. 300, Santa Rosa (RE/MAX Office of Lee Hoskins)

BOARD OF DIRECTORS: Saturday, October 3rd, 2009, 0930 hours - Santa Rosa Vet's Bldg Conference Room.

Chapter members are always welcome at these meetings.
Coffee and donuts will be served.



MENDOCINO SUB-CHAPTER

Mendocino County Subchapter, MOAA-
 The next luncheon meeting will be held Saturday, September 19th, 2009, at 11:30 am at Silvers at The Wharf, Noyo Harbor, Fort Bragg. Major Don Thomas, USAF (Ret.), will be our Guest Speaker. Attendees may order from the extensive menu and enjoy their favorite libations from the well stocked bar. We expect good weather, which will allow us to meet on the shaded outdoor deck, with views of the Pacific Ocean, Noyo River and Harbor and the fishing fleet. For planning purposes, please notify Mrs. Myrna Hurst: Tel: 707-468-0146 or email: myrna@pacific.net, or Ben Booth: Tel: 707-964-2174, or email: booth@mcn.org, of the number of attendees. Our luncheon meetings are always a happy and fun affair with great conviviality among our members, spouses and guests. Please plan to attend and bring a prospective new member or guest. We look forward to seeing you and yours at a big turnout, while having a great meeting, delicious food and warm friendship. The Subchapter Float will be entered in the Annual Paul Bunyan Days/Labor Day parade on Monday September 7th, Fort Bragg, so please come out and support our Mendocino County Subchapter, MOAA.

Ben Booth, Commander

LAKE SUB-CHAPTER

No Report this month

HUMBOLDT/DEL NORTE SUB-CHAPTER

H. W. GARDNER,
ADJUTANT - NO REPORT

SONOMA VALLEY SUB-CHAPTER

Our next meeting will again be in the meeting room at The Palms Grill at the intersection of Sonoma Highway and Verano Avenue on Thursday, September 10, 2009, starting about noon. We will order from their standard menu, so there is no reason to make a selection beforehand. Then each person will pay individually. I have had lunch there several times recently, and I like it.

The presentation at the September meeting will be conducted by Jennifer Rodgers-Casper about the Wings of Hope program. I don't really know much about it so far, but understand that it is a non-profit organization whose goal is to help

abused, neglected, and abandoned children living in residential homes.

LTC Dennis Meredith,
Subchapter Representative, Board of Directors

LEGISLATIVE UPDATE

By Bob Mandelstam
NO REPORT RECEIVED

MEDICAL CARE SOUGHT FOR RETIRED MILITARY

By Brenda Hurley
SPECIAL TO THE WASHINGTON TIMES | Thursday, August 27, 2009

President Obama and his party have endorsed legislation that would drastically cut the TRICARE for Life benefits of retired and veteran service members. If it is approved by Congress in a vote next month, retired and veteran service members will be obliged to pay high deductibles and co-pays. Military treatment facilities currently do not charge eligible persons co-pays for medical services or pharmaceuticals.

The concept of providing medical care for families of active-duty members of the uniformed services dates back to the late 1700s. In 1884, Congress declared that "medical officers of the Army and contract surgeons shall whenever possible attend the families of the officers and soldiers free of charge."

There was very little change until World War II, when family members could not be treated. Most draftees in that war were young men who had wives of childbearing age; the extremely large number of babies being born caused a burden on the system. The Korean War again strained the capabilities of the military health care system, and it was not possible to provide free medical care for military families.

On Jan. 1, 1967, Congress passed legislation giving military retirees, their family members and qualified surviving family members of deceased military members free medical care. That promise was broken in the 1980s, when Congress revoked the legislation in order to cut the budget.

Tricare for Life was instituted by Congress in 2002 to reinstate the broken promise that military retirees would receive free health care coverage for life. It was introduced as a supplement to Medicare for military retirees and their family members who are eligible for Medicare. The program pays nearly all medical costs not covered by Medicare.

Now, however, the benefits of retired service members and veterans are in danger again. Tricare comprises three options: one similar to a health maintenance organization, called Tricare Prime; an option with a preferred-provider network, called Tricare Extra; and a traditional fee-for-service plan, called Tricare Standard. Military retirees who are not yet eligible for Medicare may enroll in Tricare Prime by paying an annual enrollment fee of \$230 for individual coverage or \$460 for family coverage.

In addition, those enrollees in Tricare Prime make a \$12 co-payment for each outpatient visit to a civilian physician or other civilian health care provider; visits to military providers are free. Those who do not enroll in Tricare Prime may receive benefits under Tricare Extra or Standard. Beneficiaries who use either of those two plans must pay an annual deductible of \$150 for individual coverage or \$300 for family coverage. The Tricare enrollment fees, co-pays and deductibles have remained unchanged since 1995.

A Congressional Budget Office study states that "... if the savings that would accrue from reduced spending for Medicare were included, the introduction of cost sharing under this option would reduce the federal spending devoted to Tricare for Life beneficiaries by about \$14 billion through 2014 and by about \$40 billion through 2019. Approximately 22 percent of those savings would come from a reduced demand for medical services rather than from a transfer of spending from the government to military retirees and their families.

"An advantage of this option is that greater cost sharing would increase Tricare for Life beneficiaries' awareness of the cost of health care and promote a corresponding restraint in their use of medical services. Research has generally shown that introducing modest cost sharing can substantially reduce medical expenditures without causing measurable increases in adverse health outcomes. Among its disadvantages, this option could discourage some patients, particularly low-income patients, from seeking preventive medical care or from managing their chronic conditions under close medical supervision, which might negatively affect their health."

If this change is approved by Congress in September, the first curtailment of benefits would occur in 2011. Cost sharing would require retirees to pay the first \$525 of medical costs and 50 percent of the next \$4,725 for a first-year cost of at least \$2,888 per person. The new charges would be indexed to increase with inflation.

The CBO report recommends eventually eliminating the Tricare for Life program because it is "too expensive."

"People who are professionals always look for the channel of least resistance when it comes to cutting money out of the federal and DoD budget," retired Air Force Brig. Gen. Bob Clements said in an interview. "I can tell you this straight on: Military retirees are one of those channels of least resistance noted for sitting around, doing nothing, and waiting for ole Joe to do it for them. You had better wake up. Your medical benefits are the prime target. If you lose them, you have nobody to blame but yourself.

"Let me repeat that ... you have nobody to blame but yourself," Gen. Clements said. "The way to secure your benefits is to write to your members of Congress and to keep writing and writing and writing. Once is not enough! Keep repeating the above statement until you are blue in the face.

"Health care will eventually become the dominating factor in your life. Remember that it will impact you big time with the utmost in cruelty unless you are fortunate enough to die from a heart attack or get run over by a truck. The service organizations will put up a fight, but they will need your help and can't do it by themselves. I hope this makes it clear as to what you can expect if you do nothing," Gen. Clements said regarding younger people who are not yet eligible for Tricare for Life and may be oblivious to the impact of the proposed legislation.

Mr. Obama's plan also has strong advocates who tout its overall beneficial impact. "Obama's health care plan is going to make large insurance companies be more competitive," said small-business owner and Democrat Ruthie Hottenstein, a Manassas resident who is married to a retired service member. "Some small-business owners may be unable to provide employees with the best health care benefits if the insurance rates keep rising.

With Obama's health care plan, it will bring down the cost of medical benefits and make a more level playing field. Growing up, I had no insurance and didn't go to the doctor because we had no insurance. A large number of people would be helped if Obama's health care plan passes."

Gen. Clements nonetheless said he fears that retired and veteran service members will be negatively affected and recalled the long struggle to maintain benefits. "Remember Tricare for Life is an earned benefit that's been granted by a previous Congress," he said.

- Brenda Lee Hurley is a writer and Navy spouse living in Manassas.

CHAPTER PRESENCE AT AIR SHOW

The Redwood Empire Chapter, MOAA, made its presence known at the annual "Wings Over Wine Country" Air Show at the Charles M. Schulz Sonoma County Airport August 15-16, 2009. Chapter members, including members from Sub-Chapters, staffed a booth at the event greeting and informing eligible membership prospects of the benefits of belonging to the local chapter. Many show goers stopped by the booth, many curious as to what "MOAA" is, and several expressed interest in the activities of the chapter. This effort enhanced the visibility of MOAA to the general public and resulted in several applications for membership.

Accolades to the chapter members who gave of their time to staff the booth on two very warm summer days, and especially to those who assisted in the set-up and disassembly of our booth. Your support was invaluable and greatly appreciated.

Pete Peterka



SCAM ALERT!

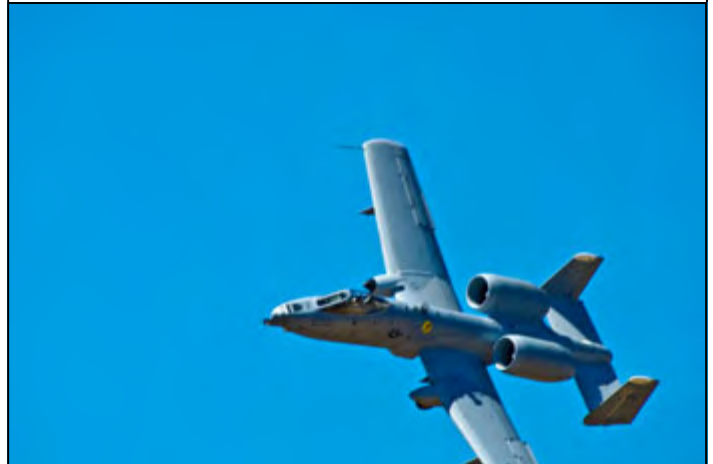
Veterans are reporting that they are receiving calls from people claiming to be from the VA Pharmacy. The callers are telling Veterans that the billing procedure for prescriptions has changed, and that the Veteran needs to provide his/her credit card number for prescription payment before Pharmacy will fill their medication requests.

Please alert your Veterans that this is a scam! All billing for any VA treatment and/or prescriptions is done through the MCCR Section of the VA. If the Veteran wishes to pay his/her account by credit

card, the Veteran must provide the credit card number to our Agent Cashier. Our Agent Cashier is the only VA employee authorized to accept credit card payments.

Thanks,

Wileen Hernandez
VA Greater Los Angeles Healthcare
System
Los Angeles, CA 90012
Phone: 213-253-2677 x4564



DONATIONS MADE IN JUNE 2009

Scholarship Fund
Jack Krout
Hal Warren

Military Support Fund
Jack Krout
Owen Reeves

DONATIONS MADE IN JULY 2009

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Myrna Hess
Jack Krout
Blanche McQuaid
Gary Meagher
Richard Vogel
Hal Warren
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Military Support Fund
Ann Bulawsky
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Jack Krout
Tina Lewis
Richard Vogel
Bob Wicklund

MOAA VOICE

Editor	Tim Morgan	707-695-9293, blkcloud@sonic.net
Distribution USPS Mail	Bob Safreno	707-795-3963
email	Tim Morgan	blkcloud@sonic.net
Online	http://www.redwoodwmpiremoaa.us	

(A Sonoma County Main Chapter event; all members are more than welcome)

To Secretary, MOAA, Redwood Empire Chapter, P.O. Box 2801, Santa Rosa, CA 95405

**LOBSTER and/or STEAK FEED,
FRIDAY, SEPTEMBER 25th**

*Veterans Memorial Building
1351 Maple Avenue, Santa Rosa*

*Menu: Maine Lobster 1 1/4 lb or larger, BBQ High Quality Steaks, Baked Potatoes, Caesar Salad,
Garlic bread. Red and White wine on the table. Dessert*

\$25.00 each

6 PM: Social, No Host Bar

7 PM Lobster served (if ready)

Enclosed is my check for ____ persons @ \$25.00 each. \$ _____

Enclosed is \$ _____ for the Col. Brey Scholarship Fund
And/or \$ _____ for the Military Support Fund

Name: _____, Phone: _____

Guests: _____

Make check (s) payable to: **MOAA, Redwood Empire Chapter**

----- Check here if you will be able to bring a Raffle Prize.

WEARING YOUR MILITARY UNIFORM

Wearing of the uniform by retired personnel is a privilege granted in recognition of faithful service to their country. The uniform may be worn for ceremonies or at official functions when the dignity of the occasion and good taste would dictate the propriety of the uniform. The uniform worn by a retiree may be the uniform prescribed on the date of the member's retirement or any uniform currently authorized for Active Duty personnel. It may not however be mixed, nor are retirees authorized to wear the BDU, ACU or desert uniform.

Source: Retirement Services Newsletter -Aug
2009.

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2009 DATES TO REMEMBER

Sep 09	
8th	Executive Committee Meeting
19th	POW/MIA Recognition Day
25th	Lobster Feed Santa Rosa Vets Bldg
Oct 09	
3rd	Board of Directors Meeting
22nd	General Membership Meeting Election of Officers
Nov 09	
3rd	Executive Committee Meeting
11th	Veterans Day Parade - Petaluma No Luncheon Meeting in November
Dec 09	
1st	Executive Committee Meeting
7th	Pearl Harbor Remembrance Day
13th	Holiday Social Buffet at Oakmont

• - Dates to announced/confirmed at later date



Secretary/Treasurer - MOAA, Redwood Empire Chapter
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MOAA WIVES CLUB

(Sonoma County Main - All members welcome)

2009 Officers

President Tina Lewis	539-5546
Vice President Liz Warren	763-6957
Secretary Mary Tillman	584-8350
Treasurer Shirley Reeves	539-7839

The regular meeting will be held at the Flamingo Hotel on Wednesday, September 9. We will gather at 11:30 and lunch will be served at noon. Our speaker will be Susan Hattendorf and her subject will be Neighborhood Safety. She has helped many areas get organized for the safety of home and hearth, a serious consideration at this time. Your Caller will advise you of menu choices. The cost is still \$20 and that is all inclusive. Our Reservations Chairman, Alice Peterka, has had considerable success in her quest for a more diverse menu. Please remember, you must contact Alice 542-4076 for reservations (up to the evening before the meeting) and cancellations (at least by the Monday preceding the meeting). Hostesses for the day will be Ann Bulawsky and Marjorie Donaldson. Our Family Services Chairman, Terry Silva, has sent a sympathy card to Mary Tillman on the loss of her sister. Many thanks to Susan Linch and Barbara Confer for filling in as hostesses in August.

Connie Miller, Publicity 563-8311
 conkrest@aol.com

REDWOOD EMPIRE CHAPTER OFFICERS AND DIRECTORS FOR 2009

President Pro-Tem:	CPT Lee P. Hoskins, USA	538-5167
1st Vice President Pro-Tem:	CDR Don D. Confer, USN	763-8198
2nd Vice President Pro-Tem:	Vacant	
Secretary:	CPT Robert R. Safreno, USAR	795-3963
Treasurer:	LTC Pete Rizzo, USA	539-3346
President Emeritus	CPT Tom Poulter, USA	576-0513
Past President:	Col Louis Peterka, USA	542-4076
Membership:	Vacant	
CAL-MOAA Director, Area 1:	LCOL Bob Huss, USAF	530-876-1090
Directors-at-large - Term 2009 - 2010		
	Vacant	
	Martina E. Lewis, AUX	539-5546
	LT William P. Matz, USN	837-2161
	LTC Gary T. Meagher, AUS	544-4089
Directors-at-large - Term 2009		
	CWP-4 Robert J. Silva, USCG	544-6445
	LCOL Kevin Connolly, USAR	544-9338
	CDR Leighton M. Royston, USN	578-4464
	Col Harold R. Warren, USMCR	763-6957
Directors Representing Sub-Chapters:		
Humboldt/Del Norte:	LCDR Howard W. Gardner, USN	443-9627
Lake:	CAPT Daniel W. Christensen, USNR	263-3297
Mendocino:	Mrs. Myrna M. Hurst, AUX	468-0146
Sonoma Valley:	LTC Dennis M. Meredith, USA	996-8819