



Jayhawk Chapter MOAA Newsletter



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November Program:

*K.U. Associate Athletics Director John Hadl
will be our guest speaker.*



2006

**CHAPTER
Awarded 2007**

As I see it...



Greetings. MOAA National recently sponsored its 10th annual Chapter Presidents' Symposium in Grapevine, Texas in early October and three of our officers – Bernie Kish (our prospective President for 2008); Jim Cooper (our current Treasurer and prospective 2008 Treasurer); and John Halladay (our current Secretary and prospective 2008 Secretary) – were in attendance. These symposiums are a great way for chapters to share best practice information and for MOAA National to provide hands-on personal training to chapter leadership. MOAA's National President, Vice Admiral Norb Ryan, USN(ret), spoke to the attendees and everyone I heard from who attended was very favorably impressed with him. Admiral Ryan and I served together on the Secretary of the Navy's Staff and I can tell you from a personal standpoint that MOAA is blessed to have Norb at the helm.

Bernie, Jim and John all came back with renewed energy and ideas for our Chapter and for the future. Most are focused on what we all know is critical for our way ahead . . . recruitment. One thing we're going to do toward this end is reenergize our contact with KU's ROTC Units. As part of that we'll be sponsoring one of the units at each of our next three regular chapter meetings. First up will be the Army Unit at our November meeting. We will make a special invite to their cadre of officers and to their cadet color guard. We will follow that early next year with invitations to the Navy and Air Force units.

As I hope you all know, we had to change our November meeting date from what we announced at September's meeting. The new date is 27 November and our program speaker will be John Hadl, two-time All American at KU who went on to a renowned career in the NFL. Come visit with John. I'm sure it will be informative and entertaining evening.

Our efforts to fully endow our Clayton Comfort Leadership Award Fund achieved a major milestone this month with a mass mailing of information and requests for support to over a thousand individuals around the country. Erv Hodges' leadership in this has been terrific. As I see it, it's now up to each of us to personally support this most worthy cause. Get the word out to those you think may have an interest in rewarding and recognizing our young cadets and midshipmen at KU.

Mike Sullivan

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*** Reservations should be sent
to Jim Cooper by
20 November.**



JAYHAWK CHAPTER NEWS

CHAPTER NEWS

Salvation Army Bells

We are scheduled to ring bells for the Salvation Army on 8 December, noon to 5:00 p.m., at Checkers - 23rd & Louisiana.

Please check your calendars – We will have a sign-up sheet at our meeting on 27 November.

The Clayton L. Comfort Award

The Jayhawk Chapter in cooperation with KU Endowment announces the creation of a permanently endowed Clayton L. Comfort Award. This award will financially support deserving students from each of the ROTC detachments at the University of Kansas. The recipients will have demonstrated the potential, character and leadership qualities to become outstanding officers in the Armed Forces of the United States and future national leaders. This fund replaces the original scholarship fund and all monies have been transferred to the endowed fund.

We thank all who have contributed to the Comfort Fund. If you have not yet made your contribution, we encourage you to do so as soon as possible. The earnings from the endowed fund will be used to make the annual awards and the greater the size of the fund the more meaningful the awards will be. It is hoped that we will soon be in a position to give awards of at least \$1,000.00 each.

As you consider your year-end giving, please include this most worthy cause. We also encourage you to consider this fund for an estate gift. The KU Endowment will assist you in making this fund a part of your estate planning.

Book Signing

“Buck” Newsom reports: CAPT (Ret) Jim Wise, Instructor for Navy ROTC at KU from 1969-72 will have a book signing at the Dole Center on 3 November at 1930 hours (probably his latest book on the Navy Cross). He also started the Navy League in the area while he was here.

Chapter Dues

Don't forget that **Chapter dues** are payable in **January**. The earlier we get them in, the fewer reminders need to go out and the faster we can get busy on the 2008 Chapter Directory.

Personal Affairs Notes - John Halladay

Aid and Attendance (A&A) You received information in our last Newsletter about this program. To further elaborate – to qualify for the A&A program, a veteran must have served for at least 90 days, served at least one day during a period of war, and be discharged under conditions other than dishonorable. Wartime veterans who entered active duty on or after 8 September 1980 (officers, as of 16 October 1981) must have completed at least 24 continuous months of military service, or the total period for which they were ordered to active duty.

Individuals who apply to the VA for A&A must be incapable of self-support and be in need of regular personal assistance. To qualify, the veteran or surviving spouse must require the aid of another person to perform functions of everyday living.

If a veteran or surviving spouse meets the eligibility requirements, the VA calculates the monthly benefit by first subtracting non-reimbursed medical expenses from total household income to derive a net income amount. If this is

below the VA established current year income threshold, the VA pays the difference between the net household income and the current year A&A threshold amount.

For example: A veteran with total monthly household income of \$4,000, who is living in a nursing home and paying \$3,600 a month out of pocket expenses, would have a net income of \$400, an amount well below the VA monthly threshold amount of \$1,520. In this case the VA would pay a monthly benefit of \$1,120 to bring the household income up to the threshold of \$1,520.

Other useful numbers for additional information and assistance: the VA at (800) 827-100 and National MOAA Hqtrs. at 1-800-234-6622, if you are a MOAA member.

The Jayhawk Chapter's Personal Affairs Committee Chairman is John Halladay. Telephone calls or e-mail are welcome to discuss Personal Affairs subjects from anyone in the Chapter. Phone 785-843-6184 or e-mail jwhalladay@sunflower.com.

**The newsletter is only as good as the material available,
so each member is requested to forward news and other items of interest to the editors.**

KU Joint Service ROTC Veterans Day Ceremony and 24-hour Candlelight Vigil

The University of Kansas ROTC cadets will hold a ceremony in honor of Veterans Day on Friday, 9 November 2007. The event will consist of a formal flag retreat at 4:00 pm in front of Strong Hall on campus (Jayhawk Blvd) followed by a presentation by Col (Ret) Bernie Kish in Budig Hall (Room 130). The community is welcome to attend; please RSVP your intention to join us to Cadet Tyler Fry at 316-210-1366 or tyler387@ku.edu.



Army News
LTC John Basso

Greetings Jayhawk Chapter,

It has been a busy start to the school year for Army ROTC. Our senior class has taken over leadership of the battalion and put together an aggressive training plan. We've concentrated our efforts thus far on introducing the 20 freshmen cadets we have to the Army and on beginning to prepare our juniors for next summer's leadership assessment course. As such, we've spent many afternoons out in the woods with a focus on infantry squad tactics and troop leading procedures, as well as on land navigation skills.

A major milestone in our training timeline was the completion of the fall field training exercise at Fort Leavenworth from 5-7 October. Our senior class put together a challenging day and night event that included numerous situational training lanes against a guerrilla force and day and night land navigation. Additionally, we conducted M16 rifle familiarization and qualification as well as rappelling training at the Lansing Correctional Facility training site. Overall, a great weekend of training.

Simultaneously we have been preparing our nine-cadet team for the Ranger Challenge Competition at Camp Dodge, Iowa. I'll have more to report on that next newsletter. While classes and training have taken up most of our time, this is also our primary recruiting season. In turn, I'd ask the help

of the MOAA family in recommending that any qualified high school senior you know apply for an ROTC 4-year Scholarship through KU Army ROTC. As I've previously mentioned, the Army has to grow by 60,000 soldiers and we have to do our part by increasing the number of lieutenants we commission from 16 a year to 25 a year. We have a great deal of scholarship dollars available to do that, but need as many high-quality candidates as we can get.

Finally, I'm happy to report that we will host our Jayhawk Battalion Alumni Association Homecoming and Wall of Fame Induction Ceremony on Saturday, 3 November at 9 a.m. in the Military Science Building. Among the inductees this year will be BG Michael Flowers, a KU Army ROTC Alum and the current commander of the Joint POW/MIA Accounting Command at Hickam AFB, Hawaii. We look forward to welcoming BG Flowers and our other distinguished alums back and welcome you to attend the ceremony and open house. Thanks for your support!

Jayhawks Lead the Way!

LTC John Basso



Navy News
CAPT Thomas Arnold, USN



Greetings from the Jayhawk Navy!

It is hard to believe we are half way through the fall semester and are already preparing for our winter commissioning ceremony. This year we will commission five new officers in December – four future Ensigns and one Second Lieutenant. They are:

- Officer Candidate Sean McIntosh, a future Navy Special Warfare Officer

- Officer Candidate Kathryn Barger, a future Navy Nurse Corps Officer
- Midshipman Christopher Jeffries, a future Navy Nuclear Submarine Officer
- Midshipman Heather Redenius, a future Marine Corps Officer

- Midshipman Shane Thompson, a future Navy Surface Warfare Officer

If you are free, we would be pleased to have you join us at 2:00 PM, 15 December at the Dole Institute for our December Commissioning Ceremony. Retired Navy Captain Stan Holloway, a former SEAL, will be our guest speaker.

The Battalion has enjoyed a busy fall schedule. Highlights include an intensive day of leadership training at KU's Adams Campus Challenge Course near Clinton Lake, the annual Tri-Service Flag Football game with their Air Force and Army counterparts, a Battalion drill competition, and the annual Barn Dance. We're also looking forward to the Tri-Service Ball, hosted by the AFROTC this year, the

annual Flag Football game with the Missouri NROTC Unit, and the Veteran's Day observances and campus vigil at the Korean and Vietnam War memorials. The Battalion is also pleased to be hosting a KU NROTC Alumni Association Tailgate BBQ on November 3rd prior to the homecoming football game against Nebraska. If you are a member of the Alumni Association and have not already received information about this event, or if you are interested in becoming a member, please contact LT Laura Jeffries of our staff at 785-864-1187.

CAPT Tom Arnold



Air Force News

LtCol Sandra Leiker, USAF

Hello, MOAA!

The semester is flying by as usual ... I really do not know where the time goes. It seems like we, or the cadets themselves, have had something going on almost every single weekend since the start of school, so the weeks seem to run together in one big blur! Now I realize that I am slightly prone to exaggeration, so it could be that I am stretching the truth a little here ... but I don't think so. Let me recount for you a few of the unique training and extracurricular activities that the cadets have undertaken recently and we'll see.

Let's start with an activity I don't usually talk about ... intramural sports! I have been paying particular attention to our cadet intramural teams this year because, well, they have been so good! Flag football season was a joy – even the cadets who weren't playing came out to cheer for the team at each game – and the team made it through the playoffs to the finals (well, I think it was the finals!) Anyway, they played great, had a lot of fun and built a lot of camaraderie for the detachment. Now it is floor hockey season (yes, floor hockey ... who knew?) We play Sunday afternoons in the student rec center – it's a lot of fun to watch. The basketball team is also starting to train and think about their strategy for a winning season, including an annual trip to compete in the much-renowned Notre Dame Fighting Irish ROTC Intramural Basketball Tournament in January ... yes, a cadre sponsor is needed and I drew the short straw ... so I will be heading for South Bend just after New Years. In September, we took a 4-person relay team (including me!) to Dayton Ohio for the 11th Annual Air Force Marathon. That was a really neat trip and we finished the run in just around 4 hours. Of course, the cadets could have easily gotten a faster time if they hadn't spent most of the run looking up as C-5s, CV-22s, C-130s, and other aircraft flew overhead. (Yes, admittedly they would

also have gotten a better time if, instead of me for a 4th, they would have had another 18-21 year old runner!) But since I drove them to Ohio, I guess they felt they could let me do a leg of the race.

One of the neatest things the cadets have done this semester took place over fall break. Four of our seniors got in touch with a KU alum pilot stationed at Randolph AFB in San Antonio, TX and he suggested they submit a request for T-38 familiarization flights. The "fam" flight program is oriented toward giving US Air Force Academy and ROTC cadets the opportunity to go up as passengers in AF aircraft and see what flying is really all about before they preference their AF career fields. The program works on a completely non-interference basis; that is, if there are empty seats in any multi-seat aircraft during regularly scheduled AF training missions, and the cadets pass all the pre-flight medical checks, they are able to "ride along" in the empty seats. So with a lot of help and support from the wonderful folks of the 12th Flying Training Wing at Randolph AFB, we got permission for four cadets to receive T-38 flights. They even received special permission to bring a camera up in the cockpit to take pictures and video for the recruiting video the detachment is putting together. If you happen to run into any of the lucky cadets who got to go on this trip, you will immediately know them from the glazed happy looks in their eyes, and their complete inability to talk about anything except "how cool it was". Yes, occasionally ROTC training IS more exciting than power-point briefings!

Of course, our other more traditional training is ongoing. A few highlights have been the Army ROTC cadets (and staff) teaching our cadets basic land navigation skills, which they then used to find a "simulated downed aircraft" during our Field Leadership Exercise (FLX) out at Clinton Lake's Coyote

Head point. The Navy/Marine Corps staff also helped us with training this term, teaching us some tough "log carry" workouts that we incorporated into our Field Day Athletic Competition. The "joint" service training is a not just a lot of fun; it really helps the cadets become more familiar with the priorities and competencies of their sister services. Quite a few more joint service activities are upcoming, including the annual ROTC Military Service Ball and the Veterans Day 24-hour candlelight vigil at KU's campus memorials. The community is welcome to share Veterans Day activities with us the afternoon of Friday, 9 November ... including a

formal flag retreat in front of Strong Hall on campus at 4 pm. KU's own Dr Bernie Kish has graciously volunteered to share his thoughts with us during a short ceremony in Budig Hall following the retreat; the vigil candles will be lit immediately following his presentation. Contact us for more information ... we would love to see you there.

Thanks for all your support!

Lt Col Sandra S. Leiker

Parting Words

By CWO3 David Kennedy, USMC (Ret.)
President, Kansas Council of Chapters

Tick, tick, tick, tick... The individual seconds go by so slowly, but the accumulation of them into a year breezes by in a quick 'whoosh'. It doesn't seem all that long ago that we met in Ft. Riley on a warm autumn afternoon, and I was sworn in as your Council president. And the 'whoosh' began...

I fear that my words will seem inadequate to express my gratitude and appreciation for this past year; yet to not say them is even more inappropriate.

I want to thank Col Mary Goodwin of the Santa Fe Trail Chapter for inviting me to swear-in her incoming Chapter officers in January. I probably should have warned her ahead of time that I have been talking fast ever since I began talking (which was cough cough years ago). I also want to thank Admiral Mike Sullivan of the Jayhawk Chapter for inviting me to attend their July meeting with U.S. Congresswoman Nancy Boyda (D, KS-2nd) as their Guest Speaker. I had a wonderful evening, and to 'top it off' Nancy's husband is also a Marine! And, of course, I extend my thanks to Commander Bud Munson of the Sunflower Chapter who lets me speak at Chapter meetings and puts up with me on a regular basis.

Tonya and I thoroughly enjoyed ourselves at the "Storming the Hill" gathering in April. We met many other Chapter and Council presidents and spouses, as well as MOAA staffers, and they all had their stories to tell. Everything associated with "Storming the Hill" was, and is, first class! I highly recommend it to my successors.

I also owe apologies to the Flint Hills Chapter, the Kaw Valley Chapter, and the Wichita Chapter. When I assumed

this position as Council president, I had every intention of visiting every chapter in Kansas during the course of the year, and a year ago it seemed like I had plenty of time in which to do it. However, as I am just 'retired' and not 'retired retired', I still work a full-time job. Unfortunately, those work constraints kept me from attending meetings at these fine chapters. I am the one who is less well off for not visiting them.

I offer my congratulations to the Santa Fe Trail Chapter for their selection as a MOAA 5-Star Chapter of Excellence for their activities in 2006 (streamer awarded in 2007). Congratulations also to the Jayhawk and Sunflower Chapters for their selections as MOAA 4-Star Chapters of Excellence for the same period. All three of these chapters have been consistent recipients of MOAA's annual recognition, and so, I also congratulate them for their repeated success. The remaining challenge is to get more Kansas chapters competitive for this recognition, and for them to complete.

I wish every success to General Keller as he starts his tenure as Council president, and I offer my assistance in whatever manner he may deem necessary.

Again, it's been an honor to serve you, and thank you for a marvelous year!

Semper Fi!

David Kennedy

A new retiree took a job as a greeter at Wal-Mart and just couldn't seem to get to work on time. Every day 5, 10, 15 minutes late. But he was a good worker, real sharp, so the Boss was in a quandary about how to deal with it.

Finally, one day he called him into the office for a talk.

"Charley, I have to tell you, I like your work ethic, you do a bang up job, but your being late so often is quite bothersome."

"Yes, I know Boss, and I am working on it."

"Well good, you are a team player. That's what I like to hear. It's odd though, your coming in late. I know you're retired from the Air Force. What did they say if you came in late there?"

"They said, 'Good morning, General.'

MOAA LEGISLATIVE UPDATES

Both the House and Senate have passed legislation authorizing all veterans and servicemen not in uniform to salute the American flag.

MOAA's LEGISLATIVE UPDATE for September 21, 2007: MOAA's LEGISLATIVE UPDATE for September 28, 2007:

Senate Adopts "People Program" Fixes

The Senate resumed action on the Defense Authorization Bill this week, adopting multiple amendments affecting health care, Guard and Reserve programs, and the U.S. Flag.

Wounded Warrior Symposium a Hit

MOAA's Sept. 18 symposium highlighting challenges for wounded warriors and their families has drawn widespread praise.

Senate Adopts "People Program" Fixes

Drill Cost Reimbursement: Sen. Jeff Sessions' (R-AL) amendment would allow reimbursement of up to \$300 in drill-related travel costs for drilling Guard/Reserve members, effective October 1, 2007 (rather than delaying the change for a year as envisioned in the original bill).

Guard/Reserve Support: Sen. Saxby Chambliss' (R-GA) amendment would require a program to facilitate delivery of information and services to Guard/Reserve members returning from combat and their families.

Reserve TRICARE Coverage: Two amendments by Sen. Ben Nelson (D-NE) would extend coverage for certain Reserve families whose coverage would expire on Oct. 1, and authorize temporary continuation of coverage on a self-paid basis for any beneficiary whose eligibility expires in the future.

Autism: Sen. Ben Nelson's amendment would authorize a demonstration project to evaluate improved approaches to treat military dependent children with autism.

Several key amendments remain to be addressed affecting concurrent receipt, TRICARE fees, SBP fixes and more. Now is the time to tell your senators what you want by visiting http://moaaonline.org/ct/87z_irK1mmnd/

The Incredible Shrinking COLA

Last month we said that based on past years' experience, the COLA could be in the 2.3% to 2.5% range for 2008. With continued deflation in August we'll have to modify our prediction. This is the only year during the last three decades that inflation decreased in both July and August. September may bring an increase, but expect a COLA in the 2.0% to 2.3% realm for 2008.

MOAA Lobbyist Transition

We're extremely pleased to announce that CDR Rene Campos, USN (Ret), previously Deputy Director for Military Family Issues, has assumed duties as Deputy Director for Health Care Issues, with primary responsibility for wounded warrior and VA care initiatives.

Rene worked extensively with DoD and service wounded warrior programs during her last four years on active duty in the Office of the Secretary of Defense, and has been a key advisor in this area since coming to MOAA in 2004.

Senate Adopts Major Military Benefit Upgrades

It was a very good week for the military community, as the full Senate approved a number of amendments addressing a broad range of MOAA's and The Military Coalition's key issues, including:

Majority Leader Harry Reid's (D-NV) amendment that would provide full, immediate concurrent receipt to disabled retirees deemed "unemployable" by the VA retroactive to January 1, 2005.

Sen. Bill Nelson's (D-FL) amendment that would accelerate 30-year paid-up Survivor Benefit Plan (SBP) coverage to October 1, 2007 and bar deduction of VA survivor benefits from SBP annuities.

Sen. Frank Lautenberg's (D-NJ) and Sen. Chuck Hagel's (R-NE) amendment would bar any increases in TRICARE fees for FY2008 and articulate the sense of Congress that military health care is a crucial offset to the adverse conditions of service and military people pay substantial premiums up-front in extended service and sacrifice over and above any fees.

Sen. Saxby Chambliss's (R-GA) amendment that would reduce the Reserve retirement age by three months for each 90 days served on active duty since 9/11/01.

Sen. John McCain's (R-AZ) amendment that would increase the maximum annual points creditable for Reserve component retirement to 130 points (vs. 90) for 2007 and subsequent years.

Sen. Norm Coleman's (R-MN) amendment that would authorize paying increased reimbursements for mental health care if required to meet needs, and requiring a Pentagon report on military beneficiaries' adequacy of access to mental health services.

Sen. Blanche Lincoln's (D-AR) amendment that would authorize Guard or reserve members to use their mobilization GI Bill benefits up to 10 years after separating from the selected reserve.

New Law Affects Employer TRICARE Plans

Many military retirees who work for defense contractors, airlines, and certain state governments are getting letters from their employers that their health coverage options will change as of Jan 1. In many cases, it's a notice that the employer will no longer be able to offer a TRICARE supplement as one of its health plan options.

That's because a provision in last year's Defense Authorization Act (FY2007) bars civilian employers from offering their employees incentives to use TRICARE rather than the company's normal health plan. It specifically bars offering employees a TRICARE supplement.

At MOAA's urging, the Committees included language indicating that these kinds of initiatives should not be barred because they are not specifically aimed at TRICARE. But it's hard to argue that a TRICARE supplement isn't TRICARE-specific.

So what can TRICARE-eligibles do if they get a letter notifying them that their employer is terminating a company-offered TRICARE supplement?

The first option is to ask the employer to offer a flat-rate payment in lieu of the supplement. If the company was willing to pay the cost of a supplement, one would think they'd be willing to pay up to the cash equivalent. But to be allowed under the new law, the payment needs to be non-TRICARE-specific. That is, it should be the same amount for an employee who chooses TRICARE as it is for an employee who chooses coverage under a spouse's employer plan. Many employers already offer such cash payment plans; it's just a matter of including TRICARE-eligibles in them.

Another alternative is to enroll in TRICARE Prime, if Prime is available in your area.

MOAA's LEGISLATIVE UPDATE for October 5, 2007:

Disability Commission to Congress: Pony Up

After two years of studying the various aspects of veteran disability benefits, the congressional commission charged with making recommendations to modernize veterans' disability payments is recommending full concurrent receipt, elimination of SBP-DIC offsets and other changes that reflect a number of MOAA priorities. That will probably come as a surprise to some legislators who had hoped the commission would recommend scaling back on some disability benefits.

The Veterans' Disability Benefits Commission (VDBC) rolled out its long-anticipated report at an Oct. 3 press conference before several military and veteran organizations. The VDBC's 540-page report titled "Honoring the Call to Duty: Veterans' Disability Benefits in the 21st Century" includes 113 recommendations for DoD, VA, and Congress to consider.

The recommendations call for complete overhaul of the current DoD and VA disability processes. The commission highlighted 14 priority recommendations that include several MOAA goals for retirees, survivors, and veterans. Some of these major recommendations are:

- * VA disability compensation should be upgraded to reflect adverse effects on quality of life (QOL). Congress should increase the compensation for severely disabled veterans up to 25% as an interim measure pending development and implementation of a QOL measure in the VA rating schedule
- * VA should immediately update the current rating schedule, beginning with more appropriate evaluation and rating of PTSD and TBI
- * VA should establish a holistic approach that couples PTSD treatment, compensation, and vocational assessment
- * Congress should eliminate the disability offset to military retired pay for all disabled retirees and the offset to disability severance pay for members separated due to service-connected disabilities
- * VA and DoD should realign the disability evaluation process so that the Services determine fitness for continuation on duty, while VA assigns disability ratings for use by DoD as well as VA
- * Congress should eliminate the deduction of VA Dependency and Indemnity Compensation from military Survivor Benefit Plan annuities

- * VA and DoD should expedite development and implementation of compatible information systems

Many of these recommendations carry a hefty price tag. But Chairman James Terry Scott, LTG, USA (Ret) said the commission was not influenced by cost. "hen we discussed the options, we talked about the cost of a particular recommendation just so we'd know what we were talking about," he said. "But we did not let that be the determining factor of whether we made it into a recommendation."

The commission is scheduled to discuss the report's recommendations over the next several weeks before both chambers of Congress. The full report and the executive summary can be viewed on the VDBC web site.

http://moaaonline.org/ct/ppz_irK19znw/.

SBP - Show Me the Money

A question we frequently hear from older members is, "I've been paying into SBP for decades. The government has made a lot of money on me. Why can't I get some of that money back after all these years?"

On the flip side, those nearing military retirement want to know "Is SBP really worth it? It seems awfully expensive - how much 'bang for my buck' am I going to get?"

Anyone who thinks the government is making money on SBP is way off-base. As shown in the chart on the link below, the government currently pays out more than twice as much in SBP benefits to survivors than it collects in retiree premiums. And that difference will continue to grow, since we recently won a benefit increase for survivors age 62 and older.

For members retiring after 20 or more years of active duty, the government expects that the average retiree's lifetime SBP premiums will only cover about 60% of the average benefits that will be paid to the retiree's survivor.

That means three things:

- * Your SBP benefit is 40% subsidized by the government to help recognize the value of your service...(much different than the negative subsidy of civilian insurance, for which premiums must cover 100% of benefit costs, as well as company overhead, salaries, commissions, and profit)
- * Much like Social Security, every dollar you pay in SBP premiums goes toward paying part of the benefit for someone else's survivor, just as other retirees' premiums will help fund your survivor's benefits
- * Any civilian insurance that provides "cash back" if you don't die is going to cost you a lot bigger premium per death benefit dollar (and we don't know of any civilian insurance that provides a fully inflation-protected annuity like SBP does)

http://moaaonline.org/ct/p7z_irK19zn2/

MOAA's LEGISLATIVE UPDATE for October 12, 2007:

Commission Chairman to House: "Fix Concurrent Receipt"

In the first of two scheduled hearings on Capitol Hill, the Veterans' Disability Benefits Commission (VDBC) Chairman reported the commission's recommendations to a very receptive House Veterans' Affairs Committee this past Wednesday. LTG Terry Scott, USA (Ret.), particularly highlighted 14 "priority" recommendations, including an end to the disability offset to retired pay.

MOAA's LEGISLATIVE UPDATE for October 19, 2007:MOAA Testifies on Disability Changes

On October 17, the Senate Veterans Affairs Committee convened a special hearing to consider inputs from MOAA and a number of other groups on proposals to improve health care, compensation and rehabilitation benefits for disabled members and their families, with particular emphasis on problems encountered by those wounded in Iraq and Afghanistan.

Witnesses included former Sen. Bob Dole and former Clinton cabinet member Donna Shalala, who co-chaired the President's Commission on Wounded Warriors; Independent Review Group Co-chairman (and former Army and VA Secretary) Togo West; Veterans Disability Benefits Commission Chairman LTG James Terry Scott (USA-Ret); and MOAA Government Relations Director Col. Steve Strobridge (USAF-Ret).

In sorting through the various recommendations of the review panels, Daniel Akaka (D-HI) and Ranking Minority Member Richard Burr (R-NC) searched for common themes.

In particular, they asked every group whether there should be a distinction between benefits for combat-wounded members and those disabled by other causes. The consensus was that there should not be. "When you join the military, you're preparing for combat," said Dole. "Once you're a paraplegic, the impact on your life is the same whether your injury was caused by a bullet, a military vehicle accident, or a slip on an icy runway," said Strobridge.

Another point of consensus was that the VA should be the single agency assigning disability percentages. Strobridge said MOAA supports the pilot program concept scheduled for implementation next month by DoD and VA, under which the Defense Department will determine what conditions render a servicemember unfit for continued duty, the VA will assign disability ratings for all service-connected disabilities, and DoD will accept the VA ratings in establishing the military disability retirement percentage.

MOAA has concerns about a new administration proposal that would abolish the military disability retirement system and leave determinations of health care eligibility for most service-disabled members and families to the discretion of the Secretary of Defense. While we strongly support guaranteeing receipt of service-earned retired pay in addition to VA disability compensation (for which we applaud the administration's plan), outright elimination of the military disability retirement system has the potential to reduce compensation for certain severely disabled mid-grade officers by as much as \$1,000 a month, and potentially even more for certain Guard and Reserve officers. (Congress is unlikely to consider those proposals before next year.)

Strobridge also emphasized the need to establish a joint DoD/VA seamless transition office, with full-time staff whose specific mission is to oversee implementation and maintenance of initiatives such as a joint electronic medical record and electronic separation document. "This is too important to be someone's part-time job," he said. "We have to build a structure of responsibility that won't disappear when certain key officials or their bosses leave."

Chairman Akaka and Senator Burr expressed their commitment to doing the right thing by wounded warriors and all disabled servicemembers. Akaka noted that many of the

needed initiatives would be addressed in the defense bill already passed by the Senate. Burr, in particular, expressed a sense of urgency about completing needed legislative and policy changes. "America is the most powerful nation in the world," he said, "and I don't see why it should take us years to get these important things fixed."

Guard GI Bill Snafu

MOAA's Deputy Director for Government Relations, COL Bob Norton (USA-Ret), was the lead witness at an Oct. 18 hearing before the House Veterans Affairs Economic Opportunity Subcommittee on the Montgomery GI Bill (MGIB).

The dominant subject was education benefits for returning combat veterans from the Minnesota National Guard. The 34th Brigade combat team served a grueling 16-month tour in Iraq and a total of 22 months on active duty. More than half of the unit served on two-year orders that qualified them to apply for active duty MGIB benefits.

But orders for the rest of the unit were for one year and 364 days - one day short of two years. Based on that one-day orders snafu, the Army denied active-duty-level benefits for the latter group, offering them an option worth about \$8,000 less. After "NBC Nightly News" and other media highlighted that unfair decision, the Army let the soldiers apply for an administrative correction that would make them eligible for the active duty benefit.

Norton told the panel that the real problem facing mobilized reservists is that they're not allowed to use their GI Bill benefits after leaving service, whereas all other active duty veterans are allowed 10 years' eligibility after separation. Further, reservists aren't allowed to accumulate multiple activations toward more education benefits. All Guard and Reserve members who serve multiple tours in Iraq or Afghanistan of less than two continuous years lose all GI Bill benefits when they leave service.

Norton urged Congress to make two key MGIB fixes. First, consolidate reserve and active duty programs under one law, with benefits scaled in proportion to service rendered. Second, allow activated reservists the same 10 years of post-service access their active duty counterparts have. The Senate approved the readjustment benefit in its version of the FY2008 Defense Authorization Act; the House adopted the consolidation provision in its version of the bill. Norton urged legislators to put those fixes into law.

For the longer term, MOAA recommends tying MGIB benefits to the average cost of a four-year public college education.

MOAA Web Site Gets a Face Lift

MOAA is proud to announce the 2007 redesign of its Web site! Take a tour of the new site to check out planned new features, and why we changed some items.

http://moaaonline.org/ct/Rpz_irK1-Rk7/

Did you miss Friday morning's live session with MOAA health care lobbyist, CDR John Class (USN-Ret)? He was chatting with members online from 10-11 AM (EST) about health care related issues.

We've archived his chat Q's and A's so you can view them at your convenience.

http://moaaonline.org/ct/R7z_irK1-Rk1/



JAYHAWK CHAPTER MOAA



A membership meeting will be held **Tuesday, 27 November 2007**, at the Lawrence Country Club. Dinner cost is **\$20.00** per meal.

The Program: K.U. Associate Athletics Director **John Hadl** will be our guest speaker.

Social Hour: 1800 hours

Dinner: 1900 hours

The Menu: *Filet Mignon, baked potato, vegetable, rolls, salad, tea or coffee and ice cream*

Send your reservation and check payable to **Jayhawk Chapter MOAA** to arrive no later than **20 November 2007**, to:
CAPT (Ret) Jim Cooper - 1115 Stone Meadows Drive, Lawrence, KS 66049-3961

Dinner reservations are confirmed on Monday before the dinner. Cancellations, if necessary, should be made prior to Monday noon; otherwise, the Lawrence Country Club will charge us for those meals.

If you have any questions, you may contact Jim at 842-7037 or John Halladay at 843-6184.

cut here

Yes, please make _____ reservations for me and my guests. (Spouse and other guests are welcome.)

The cost is \$20.00 per meal. I am enclosing a check for \$ _____ for meal(s).

Clayton L. Comfort Award program contribution \$ _____
(**Checks made out to "KU Endowment"**)

TOTAL: \$ _____

Name

Telephone

**IF YOU NEED A RIDE TO MEETINGS, PLEASE LET US KNOW HERE _____
AND GIVE US YOUR TELEPHONE NUMBER _____**

**TEAR OFF AND RETURN THIS FORM WITH A CHECK PAYABLE TO:
JAYHAWK CHAPTER MOAA
CAPT (Ret) Jim Cooper, 1115 Stone Meadows Drive, Lawrence, KS 66049-3961**

MOAA WEBSITE: www.moaa.org

KANSAS COUNCIL WEBSITE: www.kansasmooa.org

JAYHAWK CHAPTER WEBSITE: www.jayhawkmoaa.org

When the last issue went out, I hit the wrong button and sent it via e-mail to all members who have e-mail addresses. If you found you could handle it just as well via e-mail, please let us know at jwhalladay@sunflower.com

2007-08 Jayhawk MOAA Calendar:

<u>2007</u>					
Tuesday	27 November	MOAA meeting	Tuesday	18 March	MOAA meeting
	<i>(note change of meeting date)</i>		Tuesday	20 May	MOAA meeting
<u>2008</u>					
Tuesday	15 January	MOAA meeting	Tuesday	15 July	MOAA meeting
			Tuesday	16 September	MOAA meeting
			Tuesday	18 November	MOAA meeting

Happy Holidays to everyone from your Editors



*Newsletter Editor
Jayhawk Chapter, MOAA
2403 Manchester Road
Lawrence, KS 66049-1646*

One Powerful Voice.®

For every officer at every stage of life and career.

Meeting Date Change:

27 November 2007