



**Military Officers Association  
of America (MOAA)  
Brass Bulletin Newsletter**  
“Never Stop Serving”

**Portland, Oregon  
Chapter**  
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P.O. Box 18206  
Portland, OR 97213

**Volume XXXV, Number 7**

**www.MOAAPortland.org**

**April 2019**

**PRESIDENT’S FORUM**

**By Colonel Mary J. Mayer, USAF (Ret)**



**GUEST SPEAKER:** The guest speaker for our April dinner meeting is **Dr. Justin S. Cetas, MD, PhD**, a very accomplished associate professor and residency program director at the Oregon Health and Science University (OHSU) in Portland, Oregon. He’s also the chief of neurosurgery at the Portland VA Medical Center. After more than 20 years in practice, he is a leading neurosurgeon in the Pacific Northwest.

After high school, Dr. Cetas took time off and traveled through Europe—an enlightening experience for him. Ultimately, he decided to attend St. John’s College in Santa Fe, New Mexico where he could read, think about, and discuss the great books of Western civilization. He didn’t want to be limited to a particular discipline.

*(continued on page 2)*

**IN MEMORIAM:**

**May They Rest in Peace!**

**Mrs. Judith Kay Sampson,**  
Wife of MAJ John Sampson, USA (Ret)

**Lt Col Dale Sawyer, USAF (Ret)**

**APRIL CHAPTER DINNER MEETING:**

**Tuesday, 2 April 2019**

Social: 1700, Dinner: 1830

The Monarch Hotel

12566 SE 93<sup>rd</sup> Avenue

Clackamas, Oregon 97015-9760

Phone: (503) 652-1515

**PROGRAM:**

**Dr. Justin S. Cetas, MD, PhD**, Neurosurgeon at OHSU and Portland VA Medical Center, will speak on “**Traumatic Brain Injury Research.**”

**MENU:**

Spinach Salad with Huckleberry Vinaigrette  
Roasted Pork Loin Finished with Apple Demi-Glace

Roasted Garlic Mashed Potatoes

Seasonal Vegetables

Rolls with Butter

Harvest Carrot Cake

Coffee, Tea, Decaf, or Iced Tea

**COST: \$26.00 per person (includes 21% gratuity)**

*Please make checks payable to **PDX-MOAA.***

**RESERVATIONS:** To make your reservations, please contact **CDR Michael Seiwald, USN (Ret)** at **503-381-2620** or [mjseiwald@comcast.net](mailto:mjseiwald@comcast.net) or online at our chapter website **NLT 1100 on Wednesday, 27 March 2019. No late reservations, and please call if you must cancel as we must pay for no-shows. (Note: Please indicate if you have any dietary restrictions or need a vegetarian/vegan meal.)**

**DURING THE APRIL MEETING:** Raffle tickets are available for several bottles of fine wine to benefit the chapter charity to be selected at the 2 May 2019 Chapter Board of Directors Meeting. Please bring in packages of diapers and baby wipe for **Operation Homefront**—and old cell phones for the **Cell Phones for Soldiers Program.**

**PRESIDENT’S FORUM**

Dr. Cetas says he enjoyed his time at St. John’s. On top of the readings and discussions with his classmates, he spent time mountain climbing, fencing, participating in Film Society, and working as a lab assistant.

After two years of studies, Cetas took a year off to do research and take pre-med courses at the University of Arizona in Tucson. Then he returned to Santa Fe and completed his final two years at St. John’s.

After graduating from St. John’s, Cetas headed to Finland to work with developmentally disabled children. After that, he enrolled in a joint M.D./PhD program at the University of Arizona. Cetas completed the program in 2002 and headed off to Portland to complete a seven-year residency in neurological surgery at OHSU. He followed that up with a fellowship in skull base and cerebrovascular neurosurgery there, then landed a job as chief of neurosurgery at the Portland VA Medical Center and as an associate professor in the OHSU Department of Neurological Surgery.

In 2015, Cetas became program director at OHSU, where he makes sure doctors in residency are getting the supervision and resources they need, among his other duties.

Cetas’ days are a mix of academic, administrative, and clinical work—but, most importantly, his duties give him the ability to engage with people from “all walks of life” to help them solve their problems. And, on top of that, his working with the brain is fascinating as it ties into everything we think about as a being human.

**CLIMATE CHANGE ARTICLE:** At the 2 March 2019 brunch meeting, it was my pleasure to present a framed copy of the cover of the December 2018 issue of the *MOAA Military Officer Magazine* to our own chapter Legislative Committee Co-Chair, **LTC Gary S. Battles, USAR (Ret)**. Due to his



persistent efforts, MOAA designed its cover and published an article entitled “Rising Threat” in its December 2018 magazine. The article presented the point of view that climate change was a threat to our national security. In educating the MOAA national membership via the magazine article, Gary and the MOAA Portland Chapter hope that MOAA will adopt this subject as one of its legislative resolutions soon. In the meantime, Gary made the announcement that there is “climate change” legislation pending at the national level.

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**Note: The Chapter Board of Directors Meeting will be held at 0945 on Thursday, 2 May 2019 at the Colwood Golf Center. (A full breakfast will be served, starting at 0900.)**

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**TREASURER'S REPORT***By LTC Myrna Trull, USA (Ret)*

As of 3 March 2019, the **MOAA Portland Chapter** has a total of **186 members**: 37 members have paid chapter dues through 2018, 65 members have paid through 2019, 7 members have paid through 2020, 4 members have paid through 2021, 6 members have paid through 2022, 12 members have paid through 2023, and 1 member has paid through 2024. There are 3 Surviving Spouses who have paid dues for 2018; 16 have paid for 2019, and 1 paid for 2020. 29 Surviving Spouses have not paid (but are not required). Our three Voices for America's Troops have paid their dues for 2019. Finally, we have three Honorary Members who are not required to pay dues.

Dues invoices will be going out in the mail this month at the rate of **\$35** (\$30 dues + \$5 late fee). If you are one of the **37** members who have not paid their 2019 dues, please pay your dues as soon as possible. At its 2 May 2019 meeting, the Board will vote to drop all those members who have not paid their 2019 dues from the membership roster.

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**MEMBERSHIP CORNER***By Major William J. Tidd, USAF (Ret)*

The MOAA Portland Chapter is pleased to welcome the following new members who joined since the last issue of the *Brass Bulletin*:

**Captain Carol Roane, USAF (FMR)****Captain Kenneth R. Becket, USA (FMR)**And wife **Beverly**

For the first time in several months, I can finally say that we have added two new members to our roster.

However, as of this writing, we have had several members fail to renew their membership – at the last count, there were 37 members that had not paid their 2019 dues. In our attempt to have surviving spouses also volunteer to pay annual dues, only 17 out of 51 surviving spouses offered to pay dues. I am really amazed that the Treasurer has to send multiple reminders to the members in order to receive dues. Delivery of multiple invoices to the membership is a waste of manpower and a drain of our limited financial resources.

This week, MOAA launched an updated and automated renewal email series for **PREMIUM** Members. This 5-message series begins two months before a member's membership expires and runs through the first month of grace should a member not renew. In addition to an updated look and feel, these messages highlight the great savings available with our **multi-year renewal options**. Also, having these messages automated will ensure an improved and more consistent experience for our members, further supporting our membership retention goals for the year.

\*\* The Membership Committee is in the process of developing a master listing of all companies/organizations that offer veterans a military discount. Please submit the names, addresses, and percentage of discount to Major William Tidd, USAF (Ret) at **wtidd96218@aol.com**

Each year, I try to give you several reasons and ideas on how to approach potential new members. This year, I am going to provide you with a copy of the **MOAA National Membership Model** in hopes that it will bring home the importance of new members:

**BASIC Membership**

This membership level expands MOAA's reach to younger officers currently in uniform (**but is open to all**) by offering a relevant and compelling electronic experience (**at no fee**) and emphasizes MOAA's strong advocacy on their behalf.

### **PREMIUM Membership**

Premium offers a more comprehensive package of products and services to help these members navigate personally and professionally throughout every stage of their lives. Premium membership is the most advantageous and cost-effective method of acquiring MOAA Membership. For example:

- One Year - \$48, Two Year - \$82 (15% savings), Three Year - \$108 (25% savings)
- Provides second career search and transition assistance.
- Provides valuable advice on financial and insurance needs.
- Becomes their new unit of assignment in retirement. We wore their same uniforms and now work to protect what they've earned through a career of service and sacrifice.
- Builds on the idea of chapter membership as part of their MOAA membership experience, new PREMIUM members (non-chapter members) receive a voucher good for a one-year membership in their local chapter

### **LIFE Membership**

LIFE Members are the regular commissioned component of MOAA membership, which represents half of all MOAA members today. MOAA capitalizes on the activism of LIFE members by encouraging them to continue to serve in their communities:

- Connects them to our council and chapter network by offering them opportunities to make a difference. New LIFE members (non-chapter members) receive a voucher good

for a two-year membership in their local chapter.

- Offers enhanced LIFE Membership benefits and privileges with transferability to spouse.

You now should fully understand the selling points and value of obtaining a National Membership. So, let's get to work!

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#### ***AN OPINION PIECE:***

#### ***MY TAKE ON LEGISLATION, REGULATION, AND ECONOMIC DEVELOPMENTS***

***By CAPT Larry Roberts, USNR (Ret)***

**Please Take Action on the Widow's Tax:** The March edition of the *MOAA Military Officer Magazine* contains four (4) letters for each person in a member's household. These letters are addressed to the Majority and Minority Leader of the U.S. Senate and the Speaker and Minority Leader of the House of Representatives.

The letter asks each addressee to take action to end the Widow's Tax, having provided background, rationale, and the impact of the current situation on **over 65,000** widows. This is a legislative priority issue for MOAA this calendar year-- and one that has been festering for years.

All we need to do is sign the letter, add a return address, add postage, tape it shut, and put the letters in the mail. I always add a short message to the prepared letter to personalize the missive--whether or not you think it will be read. Please take advantage of the opportunity to communicate with Congressional leadership on a measure that should have been resolved years ago!

#### **In Terms of Legislation, Oregon is a One-Party**

**State:** In late February, the Oregon legislature passed, and Governor Kate Brown signed into law, the FIRST statewide rent control law in the United States. Heretofore, rent control laws were imposed and administered by cities, with New York City being the most notorious. The new Oregon law also forbids cities from enacting their own rent control programs, thereby establishing another one-size-fits-all regulation and without differentiating between the disparate needs of Portland and Bend. The Oregon law is relatively benign, generally limiting rental increases to 7% plus

inflation annually. It also exempts new construction from the caps for 15 years. However, this is still the first inning in a long game. What if inflation were to surge, which has occurred several times in the past decades, causing rental rates to increase, say 15% or more? Surely, our state politicians would tighten the current cap rates, deterring new construction significantly.

More importantly, studies as cited by *The Oregonian* show that “these policies can be effective in reducing displacement of current tenants but result in a reduction of new housing units and higher rents for new renters.” In other words, the law creates a larger problem, while attempting to resolve a near-term issue. Perhaps, this is the reason we have not seen more widespread implementation of rent control over the past several decades.

The rent control approach does not even begin to address the real, long-term issue, the implementation of counter-productive “urban growth boundaries” beginning in the 1970s. These boundaries, the result of incessant wrangling and politicking each time the boundary is amended, result in endemic underbuilding of new units. In the 2010-2016, Oregon produced only 63 new housing units for each 100 new households formed.

A *Wall Street Journal* editorial recently predicted that “Rent restrictions create an incentive for developers to maximize profits by building high-end apartments rather than units affordable to low and middle-class families. Some developers will opt not to build in Oregon.” They further suggest that other developers will elect to build commercial buildings, possibly demolishing existing affordable housing.

The rent control law passed both houses of the legislature with barely a murmur of debate--and was signed into law almost simultaneously.

Take rent control as a harbinger of what is to come during this legislative session, especially as it comes to taxation, euphemistically referred to as “raising revenues.” The Governor has consistently told citizens that Oregon has a “revenue problem.” Of course, we really have a spending and waste program, most egregiously evident in the tidal wave of dollars going to make up the \$22 billion PERS deficit. Of course, neither the Administration nor the Legislature have been willing to address this overwhelming issue. Governor Brown appointed a commission to review possible ways to reduce the deficit, but nothing of note has evolved from that effort. Of course not, virtually each individual responsible for creating a PERS action plan is in a direct conflict as a PERS beneficiary. How can they honestly take the required action needed?

Note that Democrats now have a super-majority in both houses of the Legislature. This means they can pass tax bills without the need for a single Republican Vote. Just recently, an organization representing “Oregon’s largest public employee unions and certain businesses” called for a new business tax that would raise at least \$2 billion per biennium. This is the third try to create such a tax. The first effort was Measure 97 in 2016, which was voted down by the voters in resounding fashion. The second effort, also a “gross receipts” tax, never went anywhere in the 2017 legislative session. So, here we go again with an onerous tax on Gross Receipts (gross revenues) tax, the same taxing method imposed and widely disparaged in the Affordable Care Act at the federal level. The sponsoring organization, Coalition for the Common Good, does not link the new tax to spending reforms in PERS. This blunt message is, “Just give us more money.” The new funds are allegedly for education purposes, but there is no telling where the funds would be allocated.

A gross receipts tax is a very blunt instrument, not at all nuanced to take into account the differences in industry profit averages and capital structures and cash flows. Many corporations have net after tax profits in the 5% to 10% range. If a tax were to levy a 5% tax on gross receipts, it would reduce net profits by 50% to

100%. What a great way to dissuade firms from locating in Oregon or to obtain capital from venture capital investors. Stand by, the legislature is unleashed!

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**TAX-ADVANTAGED GIVING TO  
 THE PORTLAND CHAPTER  
 MOAA NATIONAL SCHOLARSHIP  
 FUND**

**By CAPT Larry Roberts, USNR (Ret)**

The Chapter is on its way to funding our **THIRD** Portland Chapter MOAA Scholarship Fund. There are relatively few chapters that have created two funds and just a handful that have established three funds, putting us in an elite position within the MOAA family of chapters. We can be proud of the flow of students that have benefited from our first two funds, a number of which have graduated and are enrolled in postgraduate programs.

We have funded our first two funds through a combination of raffle proceeds and individual gifts, we expect that to continue to be the case. You can use checks or cash to participate in chapter meeting raffles. If you write a check, the Treasurer will forward the check to MOAA, which will then send you a receipt for tax purposes. Make out checks to the **“Portland Chapter MOAA Scholarship Fund.”**

You can also send checks individually to MOAA, made out as above, and mailed to:

Scholarship Fund  
 MOAA  
 PO Box 320910  
 Alexandria, VA 22320-9803

Qualified Charitable Distributions, known in the vernacular as QCDs, are distributions to 501 (c)(3) organizations from Individual Retirement Accounts (IRA) and 401K accounts. They can be made before or after Required Minimum

Distributions (RMDs) are effective, essentially at age 70 1/2, but are most effective once you start making RMDs. RMDs are taxed at ordinary income tax rates, which are substantially higher than capital gains tax rates in most instances. It is a way for the federal government to accelerate the return of money you stashed away earlier in “tax deferred accounts.”

At any rate, any retirement assets as above distributed to a qualified charity through a QCD are not counted as income. This should usually benefit the taxpayer more than a charitable donation made from a checking account. It also reduces your total taxable income, which can be important if you are bouncing around the income level at which the Medicare Part B charges rise dramatically.

To accomplish a QCD, you must tell your retirement fund administrator (Vanguard, Fidelity, and the like) the name of the charity you wish to receive the funds and the amount of the distribution. The administrator will then cut a check to the charity and send it to you to send/give to the charity. Pretty simple and very effective. I increasingly use QCDs for giving to church, the Salvation Army, and other charities.

I have spoken with Andrea Rand, who heads the MOAA Scholarship Fund, and she assures me that they can handle QCD contributions. If you have any questions, you can call/email **Larry** at **503-722-1897** or **rocketlarry@icloud.com**--or call **Andrea** at **703-838-8169**.

Contributing appreciated assets: one can also avoid capital gains taxes by contributing appreciated stocks, exchange traded funds, mutual funds, and the like to MOAA. Having used up my allotted space this month, I will address this methodology in the next *Brass Bulletin*. Note, I am not a CPA or investment advisor, so consult your own advisors.

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**SURVIVING SPOUSE CORNER**

**By Mrs. Jean Hillman, Liaison to the Surviving Spouse Advisory Committee**

“Love and Laughter” was the theme of our MOAA Portland Chapter Surviving Spouse February Valentine Luncheon at Albertina Kerr’s Restaurant.

As always, there was chocolate candy at each place setting furnished by **Mrs. Carol Patrick**. Also, because of the special day, we had two door prizes won by **Mrs. Jan Brink** and **Mrs. Judy Ervin**. Our Volunteer Servers are always gracious and keep our table supplied with whatever is needed.

Our next luncheon date is **Tuesday, April 16, 2019 at 12:00 noon, Albertina Kerr's Restaurant**, 424 NE 22nd Avenue, Portland, 97232. If you have food restrictions, call Albertina's two days before the Luncheon at **503-231-0216** to arrange a special meal.

For lunch reservations, please call or e-mail **Mrs. Carol Patrick** at **503-654-1511** or **jymbo@earthlink.net**.

We accept diapers and wipes for Operation Homefront and used cell phones for Cell Phones for Soldiers. Please join us for our Spring Luncheon. We know you will enjoy the friendship, delicious food and service.

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### ***SPECIAL EVENTS COMMITTEE***

***REPORT By Captain Doug MacEllven, USAF (Former)***

**The Air Force ROTC Dining-Out and Awards Ceremony** will be held at the University of Portland Bauccio Commons on Tuesday, 16 April 2019.

- **Award** – Our Chapter President, **Colonel Mary Mayer, USAF (Ret)**, will present our MOAA Award (Medal, ribbon, and certificate) to **Cadet Nadine Prentice**.
- **Gold Bars** - **Col Mayer** will present the 10 commissioning cadets their first sets of Gold Bars. Those commissioning will be: **John Black, Conner Blake, Eric Cheney, Mira Gill, Chad Lee, Nicholas McHatton, Gabriel Hall, Jacob Lundy,**

**Andrew Scott, and Matthew Weaver.**

**The Army ROTC Dining-Out and Awards Ceremony** will be held at the Airport Sheraton on Friday, 3 May 2019.

- **Award** –Our Chapter Special Events Committee Chair **Captain Doug MacEllven, USAF (Former)** will present our MOAA Award (Medal, ribbon, and certificate) to **Cadet Jamison T. Janicki**.
- **Gold Bars** - **Capt MacEllven** will present the 33 commissioning cadets their first sets of Gold Bars. Those commissioning will be: University of Portland – **Tsikata Apenyo, Johnathan Booker, Logan Crawshaw, Melissa Cross, Saga Freyr, Danica Kline, Rhett T.L.Larson, Marion Lilly, Austin McNichols, Christian Matas, Vincent Nigro, Bretton Ostby, Joynus Park, Angus Roeper, Kelson L. R. Sipe, Abigail Tougas, Parker Wiltrout,** and **Ivy K. Yamaguchi.** Portland State University – **Cole Berge, Dario Garcia,** and **Chasen Zeits.** Eastern Oregon University – **Patrick Blaine** and **Gabriel Giacci.**

### **Junior ROTC (JROTC) Connections**

- **Oregon City High School:** Detachment Commander -our Chapter member **Major Doug Thomas, USA (Ret)**. The Army JROTC awards ceremony will be held on 23 April 2019. **Doug MacEllven** will present our MOAA Leadership Award (medal & certificate) to the nominated cadet (name to be available for our next issue).
- **Reynolds High School** Detachment Commander – our Chapter member **CWO4 Rick Fernandez, USA (Ret)**. The Army JROTC awards ceremony will be 30 May 2019. **Doug MacEllven** will present our MOAA Leadership Award (medal & certificate) to the nominated cadet (name to be available for our next issue).

**Veterans Event:** **Doug MacEllven,** with ROTC information and MOAA membership information, will attend the Columbia County Job Fair on 15 March 2019. The event is first open to “veterans only” from 0900 – 1000.

**Veterans Law Handout Sheets** are available at our Chapter Meetings.

**RETURN ADDRESS:**

**PORTLAND CHAPTER  
MILITARY OFFICERS ASSOCIATION  
OF AMERICA (MOAA)  
P.O. BOX 18206  
PORTLAND, OR 97213**

**FIRST  
CLASS  
POSTAGE  
REQUIRED**

**ADDRESS SERVICE REQUESTED**

**MOAA PORTLAND CHAPTER UPCOMING EVENTS**

**Mark your calendars!**

<i>May 2, 2019</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>
May 3-4, 2019	MOAA Pacific Northwest Chapter Leader Workshop (Location: Hilton Duniway Hotel)
<b>May 4, 2019</b>	<b>Dinner Meeting</b> with Guest Speaker and Officer Elections (Location: The Monarch Hotel)
June 4, 2019	Dinner Meeting with Guest Speaker and Officer Installation (Location: The Monarch Hotel)
<i>July-August 2019</i>	<i>No chapter meetings scheduled</i>
<i>August 1, 2019</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>
September 3, 2019	Dinner Meeting with Guest Speaker (Location: The Monarch Hotel)
October 5, 2019	Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)

**NOTE 1:** All monthly chapter meetings are held at the locations indicated.

**NOTE 2:** All Board of Directors Meetings are held at **0930**—and ***are open to all members!*** Location is indicated.

**NOTE 3:** All articles for the ***May/June 2019 Brass Bulletin Newsletter*** must be submitted to the editor, **Col Mary J. Mayer, USAF (Ret)**, at **[maryjmayer@yahoo.com](mailto:maryjmayer@yahoo.com)** by **6 April 2019**.