



**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 XXXVI, Number 4

www.MOAAPortland.org

December 2019

PRESIDENT'S FORUM

By Colonel Mary J. Mayer, USAF (Ret)

Happy holidays to you and your families! As 2020 approaches, we should take time to count our many blessings and make some meaningful resolutions for the coming year. Hopefully, two of those resolutions will be to: (1) recruit new members into the MOAA Portland Chapter and/or (2) volunteer to serve on one or more of the chapter committees listed on *page 7*.

With an increase of active members, the chapter could get more involved in community activities and be able to financially support more worthy charities. **Remember: it is everyone's business to recruit new members!** Our goal is **30** this year, and we have recruited only **14** so far! Certainly, all of us know at least one person who is eligible to join MOAA. Ask them to join "one of the top lobbying associations in Washington, DC" for the twelfth year in a row as rated by the political newspaper, *The Hill*. Since 1929, MOAA's greatest mission has been to protect our earned military benefits. Through tireless advocacy, the Association has forged a legacy of success benefiting the entire military community.

Your **chapter dues for 2020** should be paid no later than the first of January. Last year, the Chapter Board of Directors voted to increase dues from \$25 to **\$30**. Please do not wait until the Treasurer sends you an invoice; to find out ways you can pay your dues to the Treasurer, see page 2.

Finally, if you wish to select *a new* health plan through the Federal Employees Dental and Vision Insurance Program (FEDVIP), you must enroll during the open season—11 November through 9 December 2019. If you are happy with your current plans, you need do nothing. To learn more about your choices, please read the article on *page 5*.

**THE BOARD OF DIRECTORS
WISHES ALL CHAPTER MEMBERS
AND THEIR FAMILIES
A VERY HAPPY HOLIDAY SEASON
AND A PROSPEROUS NEW YEAR!**

DECEMBER CHAPTER DINNER MEETING:

Tuesday, 3 December 2019

Social: 1700; Dinner: 1830

The Monarch Hotel

12566 SE 93rd Avenue

Clackamas, Oregon 97015-9760

Phone: (503) 652-1515

PROGRAM:

The John Bennett Trio will once again play for our singing, listening, and dancing pleasure!

Raffle tickets are available for sixteen gift baskets and wine which will benefit the endowment of the third Portland Chapter MOAA Scholarship.

Please bring your packages of diapers and baby wipes for **Operation Homefront** and old cell phones for the **Cell Phones for Soldiers Program**.

DRESS: We encourage you to wear your Service Dress Uniform or festive holiday attire to the meeting!

MENU:

Pineapple Glazed Ham

Roasted Garlic Mashed Potatoes

Fresh Seasonal Vegetables

Northwest Salad

Rolls with Butter

Apple, Pumpkin, or Pecan Pie with Whipped Cream

Coffee, Tea, Decaf, and Iced Tea

COST: \$31.00 per person (includes 21% gratuity)

Please make checks payable to PDX-MOAA.

RESERVATIONS: To make your reservations, please contact **CDR Michael Seiwald 503-381-2620** or **mjseiwald@comcast.net NLT 1100 on Wednesday, 27 November 2019**. **No late reservations, and please call if you must cancel as we must pay for no-shows.**

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*:

Major Michael Mosso, USAR
And wife **Ashley**

Major Nikki Shim, USAR
And husband **Sean Lathim**

LTC John Nguyen, USA (Ret)
And wife **Manuela Walter**

At our chapter meeting in October, **Mr. Mark Newell**, Veteran Volunteer Coordinator at the Oregon Department of Veterans' Affairs, gave us a presentation on the new "ODVA State-wide Volunteer Program." The goal of the program is to have a state-wide network of volunteers trained to locate veterans and their families, assist them in recognizing potential earned benefits and services, and connect them to individuals and organizations for additional assistance. The program will provide training and oversight on an ongoing basis to volunteers, ensuring that volunteers are supported in assisting these Oregonians gain access to the resources who can best advise them regarding their benefits. Lastly, the program will continue to explore and identify additional opportunities to assist veterans and/or their families. This is a great opportunity to not only assist and educate our veterans on their benefits but a golden opportunity to meet and recruit potential new members. If this program tantalizes your interests, you can contact **Mr. Mark Newell** at veteranvolunteer@odva.state.or.us

As most of you are aware, MOAA National added two attachments to the

Committee Module on the first of August which were supposed to provide the chapters a ready and sorted resource of potential new members. As of the writing of this report, I have provided a Welcome Package to 27 potential members who were eligible for membership. The effort was not worth the time as not one individual responded. This leads me to my conclusion that **each one of you** and your continued efforts is the only way that we will bring new members into our chapter. **So, let's quit finding excuses why we haven't contacted any potential new members, get out there, and go to work.**

I hope that each of you will find time to join us at our annual Christmas party at The Monarch Hotel on the 3rd of December. *Happy Holidays!!*

CONTINUE BEING A CHAPTER MEMBER IN GOOD STANDING! PAY YOUR 2020 DUES!
By LTC Myrna K. Trull, USA (Ret), Treasurer

As of 11 November 2019, the MOAA Portland Chapter has **180** total members:

- 124 Regular Members
- 52 Surviving Spouse Members (are not required to pay chapter dues but are encouraged to do so)
- 4 Honorary Members (are not required to pay chapter dues)

NOTE: As of 1 July 2019, the Voices for America's Troops was disbanded as MOAA National and the Pentagon Federal Credit Union (PFCU) did not renew their agreement to continue this program.

2020 Annual Chapter Dues are \$30.00 (covering the period 1 January 2020 – 31 December 2020) and are **due on or before 1 January 2020**. There are several ways you can pay: in cash or check at a meeting, mailing a check to our post office box (P. O. Box 18206, Portland, OR 97213), having your bank mail us a check, or you can have your bank send your dues by electronic funds transfer (EFT). An EFT must be scheduled with your bank. If you wish to do this, please call me at **503-644-7353** for the necessary account and routing information.

Reminder: When you make a reservation to attend a MOAA Portland Chapter meeting and fail to attend or cancel your reservation the night before, you incur an obligation to reimburse the Chapter for the cost of your reservations. The Chapter is required to pay for your meal(s) whether you are there or not. If you made reservations and failed to show, please send a check to cover the cost of your meal(s) to the Chapter Treasurer at **MOAA Portland Chapter, P.O. Box 18206, Portland, OR 97213.**

***AN OPINION PIECE: MY
COMMENTARY ON LEGISLATIVE
AFFAIRS AND ITEMS OF INTEREST
By CAPT Larry Roberts, USNR (Ret)
Legislative Committee Chair***

Beware the Big Spender: Taxes are Going Up! I find it impossible to keep abreast of the promises being made on the Presidential campaign trail. This is not a political look, but a cautionary listing of current plans being touted for our supposed benefit.

Clearly, Elizabeth Warren is the queen of planned spending. PolitiFact has compiled a list of 40, count them, plans she has issued which comprise over \$7 TRILLION in increased spending over 10 years. That is before adding in \$52 TRILLION IN in *Medicare for All* spending over the same 10-year period.

Her range is very wide. Obviously, the hot button clean energy sector, which soaks up \$2 TRILLION, including \$1.5 TRILLION to achieve “Energy Efficient Public Purchasing.” Have you ever found government at any level to be an efficient purchaser of anything? Neither have I. And we are going to spend \$1.5 TRILLION on an effort that is bound to underwhelm in results.

Going further on her list, she proposes to increase education spending by

providing universal childcare to the tune of \$1 Trillion, canceling over \$640 Billion of student debt, and increasing outlays on K-12 education by \$800 Billion--bringing the total to \$2.5 Trillion.

Also, with the Social Security Trust going bust, she proposes increasing payments by \$200 per month for all beneficiaries. Why you would do a flat increase across all income levels is beyond me. This little item costs \$3.5 Trillion, to be paid for by eliminating the “stepped up basis” on inherited assets. Soak the rich personified.

She also has plans for green manufacturing, debt relief for Puerto Rico, taxing “excess” lobbying, affordable housing, reducing “mass” incarceration. And on and on!

Congress is unable to get government funding bills passed, and Warren wants them to restructure almost 20% of the economy while tackling 40 other priorities.

Senator Warren proposes to fund her proposals by reversing the personal and corporate tax reforms passed in 2017, by imposing onerous wealth taxes on millionaires and billionaires in the amount of 3% and 6% ANNUALLY. Want to see wealth leave the United States? Do that and watch it flee. A small version of that effect has been playing out in California. See the following article.

Oh, and she wants to wrest control of charter schools from the states by banning for profit charters and stopping any federal funding of nonprofit charters. This is way beyond her pay grade.

Just to focus on the *Medicare for All* proposal on the table, the Committee for a Responsible Federal Budget recently posted a study that concluded that funding at the levels contemplated would require:

- A 42% National Sales Tax (which I interpret as a Value Added Tax), or
- A 32% Payroll Tax, split 50/50 between employer and employee, or
- A 25% Surtax on every taxpayer.

I cannot vouch for the above-named committee or the figures. It seems to me that almost any numbers are a SWAG. Also, wealth taxes have been tried and found wanting in Europe, and they are largely no longer used. They supposedly are very hard to administer, and they bring in lower than anticipated funds.

Not a pretty outlook.

I am not trying to pick on Elizabeth Warren. Her competitors are along the same track, just not as prolific as the Senator.

What a choice we have next year!

Higher Tax Rates Shown as Counterproductive - California Shows the Way: Oregon's state leaders and legislators have for years held that state government has a revenue problem, meaning they need more money every legislative cycle to fulfill their programmatic desires. Thus, each legislative session attempts and often succeeds in filling the coffers with new and/or higher taxes. I, on the other hand, believe that the state, in particular, suffers from inept government and wastes incredible amounts of our money. Think about the CRC, the ObamaCare web site debacle, thoroughly wasted and corrupt energy tax credits, and on and on. We cannot even adequately manage foster care for our children.

In the most recent legislative session, there was a token effort to "fix" PERS, the most significant movement of which was to extend the time horizon for paying down the deficit, not actually paying anything of substance. Almost immediately after the legislature closed shop, the Governor agreed to provide a 15% raise to our allegedly underpaid government employees. 15%? How many private sector employees have received anything even half that much? Not many!

Regarding our tax and spend/waste ways, California shows what happens when the taxing gets too onerous. I understand that California is in a different situation, with 10 times the population as Oregon. However, they often lead the way. For instance, "cap and trade" has been in place in California for years.

And, in essence, the California Air Resources Board tries to act as if it is setting standards for the entire West Coast in terms of emissions.

So, the experience of California in raising individual tax rates substantially in 2013 is instructive. Through a 2012 referendum, the tax rate on income of \$1 million or greater rose from 10.3% to 13.3%, a rise of 29%. If you had taxable income of \$1 million, your state taxes increased \$30,000, a visceral hit even if your income is 7 figures. Tax rates on high income individuals rose a similar percentage.

So, what did high earners do? Well the out-of-state migration of those in the \$5 million income level rose over 42%, albeit from only 1.5% to 2.125%. But those small percentages carry a lot of tax dollars with them. Out-of-state migration of those in the \$2-5 million range rose 40% also.

Further, the reported income for top earners declined over the next three years in a range of \$360K - \$600K annually. So fewer individuals were paying higher rates on fewer taxable dollars. This study did not take into effect incoming wage earners in the follow-up years. The net effect was that both migration and lower reported income reduced by an estimated 45% the net tax income that had been projected by the referendum framers.

Keep this experience in mind if and probably when legislators propose soaking the rich to pay for their desired programs or to paper over incompetence. Remember, it is very easy to move to Washington or Nevada and still be close to one's family. My bet is that the California experience would be mirrored at the National level if some of the funding mechanisms being proposed by Presidential candidates are utilized in the future.

QUOTES TO LIVE BY

"Be yourself, everyone else is already taken."

- Oscar Wilde

"No act of kindness, no matter how small, is ever wasted."

- Aesop

"Adventure is worthwhile in itself."

- Amelia Earhart

HOW YOU CAN TAKE COMMAND OF OPEN SEASON!

By LTG Ronald Place, USA, Director of the Defense Health Agency

Now in its second year, open season for the TRICARE and Federal Employees Dental and Vision Insurance Program (FEDVIP) will take place from November 11 through December 9, 2019. During these four weeks, servicemembers and their families and retirees can change, stop, or start a health, dental, or vision plan. As a reminder, all coverage takes effect January 1, 2020.

The process is designed to be simple. If you like your current health, dental, or vision plan, you don't have to do anything; your coverage will continue. Want to change your coverage or sign up for a plan? Here's how.

Health Care: TRICARE Select is the preferred provider option. TRICARE Prime remains unchanged as a health maintenance organization option and is available in some areas. If you would like to switch between or terminate your Select or Prime coverage, contact your regional managed care support contractor at (844) 866-9378 in the West or (800) 444-5445 in the East.

Dental: Retirees and their family members now have expanded dental coverage choices. You can choose from 10 carriers through FEDVIP. Select the plan to meet your family's 2020 needs. Go to www.benefeds.com to confirm eligibility, enroll, change, or cancel coverage. If you have questions, contact BENEFEDS at (877) 888-3337.

Vision: 2020 will be the second-year vision coverage is offered to active duty family members, reserve members, retirees, and retiree family members through FEDVIP (if you are enrolled in a health plan). Like the dental plans,

FEDVIP allows you to choose from four carriers to select a plan to meet your phase-of-life needs. Go to www.benefeds.com to confirm eligibility, enroll, change, or end coverage or for more information. If you have questions, call BENEFEDS at (877) 888-3337.

New Retirees: Enroll in TRICARE Prime or Select within a year of retiring to maintain coverage.

DEERS Reminder: TRICARE beneficiaries, keep your family's information up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS) online at www.dmdc.osd.mil/milconnect or by calling (800) 538-9522 to ensure you have access to all your earned benefits.

SURVIVING SPOUSE CORNER

By Mrs. Jean Hillman, Surviving Spouse Liaison

CHRISTMAS TIME IS HERE, HAPPINESS AND CHEER



Our MOAA Portland Chapter Surviving Spouse Christmas Luncheon will be held on **Wednesday, 18 December 2019** at **12:00 noon** at **Albertina Kerr's Restaurant**, 424 NE 22nd Avenue, Portland, 97232. We will be served in the main dining room where you can choose from the menu.

If you have food restrictions, please call Albertina's at **503-231-0216** to work out a viable menu. Wives of regular chapter members are always welcome.

For reservations, contact **Mrs. Carol Patrick** at jymbo@earthlink.net or 503-654-1511.

We always have chocolate candy at each table setting, donated by Mrs. Carol Patrick; a surprise gift to the lucky person who has a sticker on the bottom of her coffee cup; and continual conversation.

We are treated to models showing clothing and jewelry from "Albertina's Closet."

Plan to come early and check out the different shops. It will be a wonderful time to shop for Christmas.

Remember to bring diapers and wipes with you for **Operation Homefront** and old cell phones for the **Cell Phones for Solders Program**.

***REQUEST FOR
TRANSPORTATION FOR
CHAPTER MEMBERS!***

***By Major William J. Tidd, USAF
(Ret), Membership Committee Chair***

The MOAA Portland Chapter has had some recent requests for transportation from chapter members who no longer drive but are interested in coming to our chapter meetings.

Indeed, as winter sets in, we have certain chapter members and potential members who find it difficult to drive, especially at night.

Any member who might like to volunteer to drive members to chapter meetings should contact the Membership Chair, **Major William J. Tidd, USAF (Ret)** at wtidd96218@aol.com or 443-996-1011 (cell)!

PHOTOS FROM THE NOVEMBER MEETING



Lt Col Jim Warnock, USAF (Ret)(left) welcomes guest speaker, CAPT Jay Jewess, USCG (Ret), (right) to the chapter meeting



New chapter member, LTC John Nguyen, USA, (left) meets COL Bob Windus, USA (Ret)(right) at the chapter meeting



The table decorations provided by Mrs. Betty Richard, Decorations Chair, gave a festive Thanksgiving theme to the chapter meeting

2019-2020 CHAPTER OFFICERS**President:**

Col Mary J. Mayer, USAF (Ret): 1-310-897-1902

First Vice President:

CAPT Larry Roberts, USNR (Ret): 503-722-1897

Second Vice President:

Major William J. Tidd, USAF (Ret): 443-996-1011

Recording Secretary:

LTC Roy Raat, USA (Ret): 503-723-5175

Reservations Secretary:

CDR Michael Seiwald: 503-381-2620

Treasurer:

LTC Myrna Trull, USA (Ret): 503-644-7353

Immediate Past President: *Vacant***BOARD OF DIRECTORS****Army Reps**

MG Curtis A. Loop: 503-579-6297
LTC Gary Battles: 503-739-3334

Navy Reps

CAPT Tony Sebbio: 503-936-5896
CDR David Bredemann: 503-974-9335

Air Force Reps

Vacant
Captain Doug MacEllven: 503-397-5253

Marine Corps Rep

Captain Herb Richardson: 503-691-6711

Coast Guard Rep

CAPT Doug Brown: 503-631-7769

USPHS

CDR (Dr.) Robert Steelman: 503-333-4565

Women in Service Rep

CAPT Sharon Sebbio, USN (Ret): 503-936-5896

Liaison, Surviving Spouse Advisory Committee

Mrs. Jean Hillman: 503-692-5571

Director-at-Large (in lieu of NOAA)

MajGen Christopher Owens, USMC (Ret): 503-951-1805

PORTLAND CHAPTER COMMITTEE CHAIRS

Programs: CAPT Lawrence W. Roberts, USNR (Ret)
CAPT Tony Sebbio, USN (Ret)

Membership: Major William J. Tidd, USAF (Ret)

Legislative: CAPT Lawrence W. Roberts, USNR (Ret)
LTC Gary D. Battles, USAR (Ret)

Personal Affairs: Col Mary J. Mayer, USAF (Ret)

Communications: *Vacant*

Surviving Spouse: Mrs. Genevieve (Jean) Hillman
Mrs. Carol Patrick

Decorations: Mrs. Betty Richard

Fundraising: CAPT Lawrence W. Roberts, USNR
(Ret)

Special Events: Capt Doug MacEllven, USAF (Frm)

ESGR Outreach: COL Herbert L. Hirst, USA (Ret)
COL Robert L. Windus, USA (Ret)

Chaplains: Reverend Karyn Dix
Lt Col James Warnock, USAF (Ret)

(NOTE: More contact information on Chapter Officers, Board Members, and Committee Chairs may be found on the chapter website, **www.moaaportland.org**)

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>January 2019</i>	<i>No chapter meeting scheduled</i>
February 1, 2020	Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)
<i>February 6, 2020</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>
March 7, 2020	Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)
March 25, 2020	MOAA "Storming the Hill" in Washington, DC
April 7, 2020	Dinner Meeting with Guest Speaker (Location: The Monarch Hotel)
May 2, 2020	Brunch Meeting with Guest Speaker (Location: The Monarch Hotel)
<i>May 7, 2020</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>

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

NOTE 2: All Board of Directors Meetings are held at **0945**—and **are open to all members!** Location is indicated.

NOTE 3: The newsletter takes a hiatus during January 2020. All articles for the combined **February & March 2020 Brass Bulletin Newsletter** must be submitted to the editor, Col **Mary J. Mayer, USAF (Ret)**, at maryjmayer@yahoo.com by **Sunday, 5 January 2020**.