



**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 XXXVII, Number 1**

**www.MOAAPortland.org**

**September 2020**

**PRESIDENT’S FORUM**

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

The 2020-2021 program year has officially begun, and I am extremely pleased to tell you that the **MOAA Portland Chapter** has been awarded the **Five Star Level of Excellence Award** for the **13th straight year**. We should be extremely proud of this accomplishment, and I want to congratulate all our hard-working and dedicated chapter leaders and other members who have contributed to making our chapter so successful over the past year!

As Chapter President, I look forward with pleasure to working with the talented, loyal, and enthusiastic team of officers, board members, and committee chairs during this 2020-2021 program year.

For the 2020-2021 program year, there have been a few changes in our leadership team. Moving from an Army Rep position on the Board, **LTC Gary Battles, USAR (Ret)** is now serving as First Vice President; I am happy to announce that the Board approved **Major Shaun Benson, USA (Ret)** to fill the Army Rep position.

Likewise, **CDR Doug Sheehan, USCG (Ret)**, the Coast Guard Representative on the Board, has moved to the position of Recording Secretary; thus, I need a volunteer to serve as the *Coast Guard Representative*.

Finally, **Colonel Eric Leshinsky, USAF** has resigned as the second Air Force Representative on the Chapter Board as he moved to California. I need a volunteer to fill this *Air Force Rep* position. *(continued on page 2)*

**IN MEMORIAM:  
May They Rest in Peace!**

**Lt Col Boyd C. Yaden, USAF (Ret)**

**Mrs. Betty Richard,  
wife of COL John S. Richard, USA (Ret)**

**SEPTEMBER DINNER MEETING:**

**Tuesday, 1 September 2020**

Starting Time: 1700

Virtual Meeting: via Zoom Video Teleconference

**PROGRAM:**

**CAPT Erin E. Stone, JAGC, USN (Ret)**, Program Director, MOAA Council and Chapter Affairs, who will speak on “**MOAA National in 2020.**”

**RESERVATIONS:** To make your reservations, please contact **CDR Michael Seiwald, USN (Ret)** at **503-381-2620** or [mjseiwald@comcast.net](mailto:mjseiwald@comcast.net) **NLT 1100 on Wednesday, 26 August 2020** so he can advise the Zoom Host to allow you access to the virtual meeting. Once you have reservations, join the Zoom Meeting one of two ways (see below).

**TO JOIN THE ZOOM MEETING:** Please use one of the two following methods:

1. **For video teleconference**, click on the following link (or put the link in your computer’s browser), then add Meeting ID and Password:  
<https://us02web.zoom.us/j/85265006443?pwd=K1c0NF1BcWpBeFFsZDNlZVVjcnVNQT09>

Meeting ID: 852 6500 6443    Passcode: 435347

2. **For audio only**, dial the phone number below, then add Meeting ID and Password:

+1 669 900 6833 US (San Jose)

Meeting ID: 852 6500 6443    Passcode: 435347

**NOTE:** If you have any problems joining the meeting, please call our Zoom Host, **CAPT Tony Sebbio, USN (Ret)**, at **503-410-1843 (cell)**.

**PRESIDENT'S FORUM (continued)****LEGISLATIVE COMMITTEE ASKS FOR VOLUNTEERS FOR "SUMMER STORMING:"**

Now is the time of year for our Chapter Legislative Committee members to contact the local offices of our national Senators and Congressmen to lobby for those issues espoused by MOAA National. If you are interested in participating, please contact **Gary Battles** at [battlg@aol.com](mailto:battlg@aol.com) or **Larry Roberts** at [rocketlarry@icloud.com](mailto:rocketlarry@icloud.com)

**BOARD MEETING:** At the 7 August 2020 Board meeting, we ended the 2019-2020 year in the black, and the 2020-2021 budget was passed. Although we still have a healthy membership of 170 members, the Board voted to drop 9 regular members for failure to pay their 2020 dues. The Surviving Spouse members are now going to support "Operation Diaper Bag," started by the Portland VA Health Care System Women's Committee in 2009. The Board also voted to donate \$250 to the Portland Chapter MOAA Scholarship in memory of **Mrs. Betty Richard**, who died in June 2020; I also need a volunteer to replace Betty as **Decorations Committee Chair**.

**PROGRAM:** Turning to the **Program** for the September dinner meeting, our guest speaker is **CAPT Erin E. Stone, JAGC, USN (Ret)**, the Program Director for MOAA Council and Chapter Affairs. (See photo in right hand column.)

Born and raised in Lockport, Illinois, Captain Stone earned a Bachelor of Science in Mathematics (Operations Analysis) from the U.S. Naval Academy. A member of the Virginia Bar, she received her Juris Doctor from the Georgetown University Law Center and her Master's in Law in Litigation and Dispute Resolution from the George Washington University.

Captain Stone served in the Navy's Judge Advocate General's Corps, retiring in 2017 after multiple high visibility leadership positions with broad organizational responsibility. As Chief of Staff for criminal defense services in the Navy, she exercised worldwide management and oversight of administrative and human resource functions for over 200 criminal defense practitioners. As a Commanding Officer of Naval Legal Service Office North Central/Defense Service Office North, she supervised the provision of criminal defense and legal aid services for service members and their families and managed the associated resources in an area spanning the North Eastern United States, Europe, and Southwest Asia. Over the course of her Navy career, Captain Stone played a central role in the development, implementation, and advancement of strategic plans, objectives, and policy guidance.



Captain Stone joined the MOAA team in January 2018 as Program Director for Engagement, where she established relationships to enhance value for members and affiliate organizations and provided advice to members and spouses undertaking career transitions. She assumed her current position as Program Director for Council & Chapter Affairs in April 2019. As Program Director, Captain Stone develops and oversees organizational processes to support a healthy and vibrant affiliate system.

Captain Stone lives in Old Town Alexandria, Virginia. She serves on the Board of Directors of the Yellow Ribbon Fund and on the Arlington Partnership for Affordable Housing Uniting to Serve Campaign.

As I close my comments, I would like to see members “step forward” to volunteer with a myriad of chapter duties and responsibilities. If you would like to help the chapter, please contact me at [maryjmayer@yahoo.com](mailto:maryjmayer@yahoo.com) or 310-897-1902 (cell). Remember: “Never Stop Serving!”

### **MEMBERSHIP CORNER**

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

I have been sitting here at our lake house since the middle of March, and I am forced to admit – the recruitment of new MOAA chapter members has been the least of my concerns. I look at the names of new potential members that are sent to me each month from National MOAA and think – what do I have to offer these potential members and how do I convey the importance of their membership? With the lack of one-to-one communications and face-to-face meetings, it is almost impossible to adequately inform these individuals as to the benefits of membership. If I am struggling with this issue, considering the resources I have available, I am sure you are also struggling.

My best advice is to use the telecommunications systems that are presently available to one and all. It is obvious in this shutdown world that more and more individuals are resorting to ZOOM, ADOBE Connect, or other on-line resources. Depending on what type of conference you are in, you may have the opportunity of becoming acquainted with a former military member or a military spouse. Take that opportunity to follow up with the individual and use your “elevator” speech to convince them to join the chapter. Inform them that the chapter is vibrant and active with on-line video meetings where they can hear great guest speakers discussing a wide range of topics; tell them it is a great way to keep

in touch with the military community and fellow military members; and stress the importance of supporting the MOAA mission of advocacy which directly champions military benefits and rights. Until this pandemic is over or at least under control, all of us are forced to find alternatives to our traditional way of life. Securing MOAA memberships and the methods traditionally used to find and recruit new members also must change!

### **TREASURER’S REPORT**

**By LTC Myrna Trull, USA (Ret)**

As of **31 July 2020**, the MOAA Portland Chapter had overall assets of **\$26,384.36** and a total of **179** members. 114 regular members have paid dues through 2020, 8 Surviving Spouse members have paid dues for 2020. There are 44 Surviving Spouses who have not paid (but are not required). And, finally, we have four Honorary Members who are not required to pay dues. Nine (9) regular members were dropped at the 7 August 2020 board meeting for lack of paying their dues—after numerous reminders from the Treasurer and Membership Chair; so, we are now at **170 members**.

### **AN OPINION PIECE:**

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

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

**A Ray of Good News from the Pandemic: The Federal Government has delayed implementing Real ID for a full year until October 1, 2021:** You may recall that Real ID requires that passengers on domestic flights, and those seeking to enter secure government and military locations will be required to hold a driver’s license in the federally approved format of Real ID. To acquire such a new license--whether or not your current license is expired--one must present oneself at the DMV with a pile of paperwork attesting to your provenance, your home location, and so forth. While the state of Oregon has been unable to issue such licenses, stories from around the country attest to the difficulty of bringing acceptable paperwork to the DMV to support your license issuance. That normally means extra trips to the DMV, and you know how efficiently the DMV operates. Oregon is one of only two states that has not been able to commence issuing such licenses, which may indicate how well we are prepared. The DMV

previously had planned to start issuance in July, which allowed just 3 months to issue millions of licenses. I have seen nothing to indicate that the July date has been changed, but note that the DMV offices have been almost completely closed, which means that the extra employees needed to accomplish this Herculean task have yet to be trained, possibly even hired. Fortunately, many of our MOAA members and families have at least two workarounds. First, one can utilize a passport in lieu of a Real ID license for access to domestic flights. So, if you do not have a passport, or if yours is expiring shortly after October 2021, either apply for a passport now, or get it renewed now. As the Real ID date approaches, a rush of people is expected to apply for a passport. Get to the head of the line. A second alternative is a military ID, which many of us have. Also, retired ID cards no longer expire, so it is a valuable card to own. We will keep you updated.

**What in the World is an “Arrears of Pay Beneficiary?”** I was recently confronted with a Defense Finance Accounting (DFAS) article headlined “Make the Payment of Your Final Paycheck Easier for Your Loved Ones.” I thought, well, that should be simple. Oh, NO! This is the federal government.

A little background: For military retirees receiving monthly checks, payments typically are sent the last working day of the month, payments in advance, with minor variations. However, the retiree is entitled to payments only for the days when he/she was ALIVE in the month of death. What happens is that the government retracts the entire payment made to you for the month that you die. They just take it out of your bank account. It is then up to your heirs and executors to file for repayment for the number of days you were alive. The payment for the stub period when you were breathing is called an “Arrears of Pay” or AOP. Such

payment is made only to the designated AOP BENEFICIARY. You may think that your will or trust has designated a beneficiary or beneficiaries, but that is not sufficient for purposes of the AOP process. You must designate a specific beneficiary, or several beneficiaries with specific shares of the payment.

We are unlikely to be talking about a lot of dollars to be distributed in this process, especially if you died in the early part of the month, but it is part of your estate that the government is hanging onto. There appears to be a significant time and hassle advantage accruing to those individuals who formally register an AOP Beneficiary with DFAS. Without such a designation, DFAS must identify and locate family survivors and establish the priority of each individual survivor. DFAS warns that without an AOP Beneficiary identified, it can take months before payments are made and unduly stress survivors of the deceased. You can ascertain whether or not you already have an AOP Beneficiary designated by reviewing your monthly or annual RAS form online at DFAS. If you do not have a designee, it is quite easy to rectify the situation. Obtain DD Form 2804 online from DFAS, fill it out, and mail it in. The instructions give the mailing address. It is remarkably simple to fill out. Keep a copy! And, remember to change addresses as you move around, especially later in life. If your spouse predeceases you, designate a new AOP Beneficiary. Got it? I had never heard of the term before reading the DFAS paper. I mailed the form in late in June, received acknowledgement back in about 3 weeks, checked the DFAS web site, and the process worked.

Moving forward in the process, the inevitable has occurred, and your survivors begin the process of resolving your estate. To get started with DFAS, go to [www.DFAS.mil.retiredmilitary](http://www.DFAS.mil.retiredmilitary). Alternatively, call the customer care center at **800-321-1080**. DFAS will then send a condolence package in the mail with forms and instructions covering both AOP and applying for the Survivor Benefit Plan annuity if it has previously been selected by the retiree. Please note that several death certificates will be necessary to complete the process. Get more than you think you need. Hope this helps down the road. Please look into your AOP Beneficiary situation. Please let me know if I missed anything, or if you have navigated these waters and have some insights.; contact me at [rocketlarry@icloud.com](mailto:rocketlarry@icloud.com) or **503-722-1807**.

***SURVIVING SPOUSE CORNER***

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

The MOAA Portland Chapter Surviving Spouse Luncheon, held on February 18, 2020, was our last sharing time. Because of the COVID-19 pandemic, we did not have an April or June luncheon. During that time, we learned that Albertina Kerr's Restaurant was closing, which was sad for us; however, we wish Albertina Kerr Charities only the best.

We will set dates for our future luncheons when we are able to meet again. We would normally have luncheons in October and December, but we cannot make plans until restrictions are lifted. Plans are in the making to have our first luncheon at a restaurant on the West side of town off I-5. Potential candidates include the Claim Jumper or Lake Oswego Grill. The next luncheon would then be held on the East side of town off I-205, Potential restaurants include the Monarch Hotel or Gustav's German Restaurant at Clackamas. All these restaurants are easy to locate and have good parking. This would be a new opportunity for those who would not drive into Portland to attend some of our upcoming luncheons. Everything is tentative at this point, of course. Mrs. Carol Patrick will be taking reservations as before; her contact information is **503-654 1511** or **jymbo@earthlink.net** Chapter wives are always welcome to attend.

Keep saving baby diapers and wipes to bring for **Operation Homefront** and old cell phones for the **Cell Phones for Soldiers Program**. If you have questions or suggestions regarding our future Surviving Spouse Luncheons, please contact me at **[budjean@aol.com](mailto:budjean@aol.com)**

***SPECIAL EVENTS COMMITTEE REPORT***

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

With the COVID-19 pandemic eliminating several Special Events activities such as the Spring ROTC & JROTC Awards Ceremonies and the Fall Veterans Stand-downs, we do have one announcement. JROTC Detachment Commander **Major Doug Thomas, USA (Ret)**, who is a MOAA-PDX member, announces that Oregon City High School (OCHS) has named their outstanding JROTC Cadet to receive our MOAA Medal. **Cadet MSG Alex Ferreira** will receive our MOAA JROTC Medal and accompanying Certificate signed by our Chapter President, **Colonel Mary J. Mayer, USAF (Ret)**. The Medal is given to a cadet "for having demonstrated exceptional potential for military leadership."

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***THE THREE Ws FOR FIGHTING COVID-19:  
WEAR A MASK, WASH YOUR HANDS, AND  
WATCH YOUR DISTANCE!***

***By CAPT Tony Sebbio, MSC, USN (Ret)***

Both the Centers for Disease Control and Prevention (CDC) and the World Health Organization now recommend cloth masks for the general public, but, earlier in the pandemic, both organizations recommended just the opposite. These shifting guidelines may have sowed confusion among the public about the utility of masks. But health experts say the evidence is clear that masks can help prevent the spread of COVID-19 and that the more people wearing masks, the better.

The original CDC guidance was partly based on what was thought to be low disease prevalence early in the pandemic. Also, there was legitimate concern that the limited supply of surgical masks and N95 respirators should be saved for health care workers. That said, more nuanced messaging about the benefits of masking, and wearing cloth masks right off the bat, would have served US citizen's public health better. What may have finally convinced the CDC to change its guidance in favor of masks were rising disease prevalence and a clearer understanding that both pre-symptomatic and asymptomatic transmission are common. Studies have found that viral load peaks in the days before symptoms begin and that speaking is enough to expel virus-carrying droplets. Sixty percent of those testing positive are asymptomatic.

There are several strands of evidence supporting the efficacy of masks. One category of evidence comes from laboratory studies of respiratory droplets and the ability of various masks to block them. An experiment using high-speed video found that hundreds of droplets ranging from 20 to 500 micrometers were generated when saying a simple phrase, but that nearly all these droplets were blocked when the mouth was covered by a damp washcloth. Another study of people who had influenza, or the common cold found that wearing a surgical mask significantly reduced the amount of these respiratory viruses emitted in droplets and aerosols.

But the strongest evidence in favor of masks come from studies of real-world scenarios. A recent study published in *Health Affairs*, for example, compared the COVID-19 growth rate before and after mask mandates in 15 states and the District of Columbia. It found that mask mandates led to a slowdown in daily COVID-19 growth rate, which became more apparent over time. The first five days after a mandate, the daily growth rate slowed by 0.9 percentage-points compared to the five days prior to the mandate; at three weeks, the daily growth rate had slowed by 2 percentage-points. Another study looked at coronavirus deaths across 198 countries and found that those with cultural norms or government policies favoring mask-wearing had lower death rates. There is enough evidence to say that the best benefit is for people who have COVID-19 to wear masks and prevent them from giving COVID-19 to other people. Masks may be more effective as a “source control” because they can prevent larger expelled droplets from evaporating into smaller droplets that can travel farther.

The science dictates that you want 100 percent of people to wear masks, but I

will settle for 80 percent. Researchers predict that 80 percent of the population wearing masks would do more to reduce COVID-19 spread than a strict lockdown. The latest forecast from the Institute of Health Metrics and Evaluation suggests that 33,000 deaths could be avoided by October 1 if 95 percent of people wore masks in public. Even if you live in a community where few people wear masks, you will still reduce your own chances of catching the virus by wearing one. Studies have compared various mask materials, but for the general public, the most important consideration may be comfort. The best mask is one you can wear comfortably and consistently. N95 respirators are only necessary in medical situations. Surgical masks are generally more protective than cloth masks, and some people find them lighter and more comfortable to wear. **the bottom line is that any mask that covers the nose and mouth** will be of benefit.

The concept is risk reduction rather than absolute prevention. You do not throw up your hands if you think a mask is not 100 percent effective. Nobody is taking a cholesterol medicine because they are going to prevent a heart attack 100 percent of the time. You are reducing your risk substantially. A mnemonic I like is the “Three W’s for fighting COVID-19:” *wearing a mask, washing your hands, and watching your distance.* But of the three, **the most important is wearing a mask.** According to the science, compared to wearing a mask, cleaning your iPhone, or wiping down your groceries are “just distractors.” There’s little evidence that fomites (contaminated surfaces) are a major source of transmission, whereas there is a lot of evidence of transmission through inhaled droplets and social gatherings. (**Note:** Information in this article was heavily drawn from the University of California San Francisco Website.)

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**USS OREGON STORE OPEN:** The *USS Oregon* (SSN793) Commissioning Committee has opened the store for commemorative items on its website. To purchase lots of unique and special items, go to website **ussoregonssn793.org** and then go to “Store.”

The Commissioning is planned for Spring 2021 in Groton, CT.

***2020-2021 PORTLAND CHAPTER OFFICERS*****President**

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

**First Vice President**

LTC Gary D. Battles, USAR (Ret): 503-739-3334

**Second Vice President**

Major William J. Tidd, USAF (Ret): 1-443-996-1011

**Recording Secretary**

CDR Doug J. Sheehan, USCGR (Ret): 503-653-6058

**Reservations Secretary**

CDR Michael J. Seiwald, USN (Ret): 503-381-2620

**Treasurer**

LTC Myrna K. Trull, USA (Ret): 971-226-7103

**Senior Director (in lieu of Immediate Past President):**

CAPT Lawrence W. Roberts, USNR (Ret): 503-722-1897

***2020-2021 BOARD OF DIRECTORS*****Army Reps**

MG Curtis A. Loop: 503-579-6297  
MAJ Shaun Benson, USA (Ret): 503-309-7458

**Navy Reps**

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

**Air Force Reps**

Captain Doug MacEllven: 503-397-5253  
*Vacant*

**Marine Corps Rep**

LtCol Herb Richardson: 503-691-6711

**Coast Guard Rep: *Vacant*****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

***2020-2021 CHAPTER COMMITTEE CHAIRS***

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

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

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

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

**Communications:** CDR Dave Bredemann, USN (Ret)

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

**Decorations:** *Vacant*

**Fundraising and Scholarship:** 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:** LTC Grant McAllister, USA (Ret)  
Reverend Karyn Dix  
Lt Col James Warnock, USAF (Ret)

**Note:** More contact info on Chapter Officers, Board Members, and Committee Chairs may be found on the chapter website, [www.moaaportland.org](http://www.moaaportland.org)

**RETURN ADDRESS:**

**PORTLAND CHAPTER  
MILITARY OFFICERS ASSOCIATION  
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P.O. BOX 18206  
PORTLAND, OR 97213**

**FIRST  
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**MOAA PORTLAND CHAPTER UPCOMING EVENTS**

**Mark your calendars!**

**(NOTE: These meetings may be held virtually due to the COVID-19 pandemic!)**

October 3, 2020	Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)
<i>November 5, 2020</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>
November 7, 2020	Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)
December 1, 2020	Dinner Meeting with Entertainment (Location: The Monarch Hotel)
<i>January 2021</i>	<i>No scheduled chapter brunch or dinner meeting</i>
<i>February 4, 2021</i>	<i>Board of Directors Meeting (Location: Colwood Golf Center)</i>
February 6, 2021	Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)

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**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:** All articles for the **October 2020 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 September 2020**.