

The South Georgia Voice



South Georgia Chapter
Military Officers Association of America
February, 2010



www.sgamoaa.org

President's Corner

By: Ron Borders FMR USA CWO

Get your reservations in early for our annual, very special Valentine program. It's always one of our most popular events. You cannot go wrong treating your spouse to a fine dinner with special musical entertainment. The conference center offers delicious food and the service is the best in town. Tammy and I look forward to seeing you on February 11.

Legislative Affairs

By: Jack Sinnott COL, AUS Ret

Last fall, the Congressional Budget Office (CBO) prepared an analysis of the then pending House of Representatives (House) bill that presented a number of budget options for reducing health care expenses and paying for health care costs.¹ Changes to the bill were introduced in the course of its subsequent passage through Congress such that the bill that matures from the House and Senate reconciliation committee may require modification to the CBO options analysis. Nevertheless attention is invited to each of these earlier Options as they relate to military medicine in order to enable Chapter members to have some appreciation for the way in which the CBO proposed to modify military health entitlements and benefits. This survey of those Options might then offer some insight into what the future may hold, particularly for

the Tricare program. Be sure to note, however, that the four options relating directly to military medicine are part of a much larger menu presented to the House by the CBO and from which menu Congress can make selections to reconcile the scope of this Health Care legislation with the price of the legislation's implementation.

Thus: **Option 95** (pages 173 and 174)

“Insurance Health Care Cost Sharing for Family Members of Active-Duty Military Personal.”

Subject to a non-taxable \$500.00 allowance, Tricare Prime participants for instance would have their cost sharing increased to incorporate copayments to cover, on the average, 10 % of the cost of health care services not only from civilian providers, but also from military facilities. Other Option 95 provisions apply to Tricare Standard and Tricare Extra participation.

¹ Budget, Options, Volume 1, Health Care (www.CBO.gov/doc.cfm?index=9925). Options Nos. 95 through 98.

To Be Continued

Membership Chair

By: Don McArthur MAJ USAF, Ret

Happy Valentine! Be sure and tell that special someone in your life that you love

them very much. I am sure everyone was excited and pleased with last month's turnout at our chapter meeting. It would be super to have a large attendance each month. When you are absent, we miss having fellowship with you. I consider our MOAA Chapter a family. We had excellent food again and an outstanding program, but what is really unique, is that we had four of our guests join our chapter. Our guest speaker not only joined National MOAA but joined our chapter.

Several of you invited the others to join. Let's keep up the good work. Former officers, active Guard and retirees are out there; go get them! Please keep in mind they need to be National MOAA Members before becoming chapter members. This is a guideline from National. Building our chapter membership is a top priority.

Another priority to remember is to support our three ROTC Units again this year. We need at least \$1500 so we can present a stipend again at their award's night this coming spring. We presently have \$467 in the ROTC account. I know we will make our goal, because we have a caring chapter membership.

Did Your Net Retired Pay Drop in January?

Federal income tax withholdings increased slightly in January, yielding a net reduction in most members' military retired pay checks.

But the withholdings adjustment wasn't some new tax increase. It occurred because last year's economic stimulus package provided extra money in retirees' checks for the last eight months of 2009.

For 2009 and 2010, last year's Making Work Pay provision of the American Recovery and Reinvestment Act authorized a refundable tax credit of up to \$400 for working individuals and up to \$800 for married taxpayers filing

joint returns. The law was enacted in February 2009 and the IRS needed additional time to adjust tax withholding tables. Because of that delay, the \$400/\$800 tax reduction for calendar year 2009 had to be packed into the May-December paychecks rather than equally spread over the January-December checks. In 2010, by contrast, the \$400/\$800 withholding reduction could be spread over the full 12 months of the year.

An example will illustrate. Reducing withholding by \$400 over 8 months of 2009 meant a single person's taxes went down \$50 a month for May thru Dec of 2009. In 2010, that same \$400 withholding reduction will be spread over 12 months...meaning their taxes are reduced by \$33.33 a month for 2010. So between Dec 2009 and Jan 2010, they'll see their withholding increase (and take-home pay go down) by \$16.67.

So there was no new law or tax change. It's just that the two-year stimulus withholding initiative could not be implemented until the spring of 2009, so the tax withholding schedule had to be different for 2009 and 2010 in order to give people full \$400 tax credit each year.

If there had been a COLA for 2010, most people probably wouldn't have noticed this unusual withholding issue. But the absence of any COLA made the change obvious – far more obvious than the explanation is!

From: "A Gentleman Entertains" by Bridges and Bryan Curtis.

When a gentleman's invited guests arrive at his door, he never greets them in bare feet.

Welcome New Members

Greg Laffitte Lt Col USAF. Greg is an active duty Physicians Assistant at Moody AFB. We've enjoyed his articles in the Valdosta Daily Times while deployed to Iraq and Afghanistan. Greg is sponsored by Buddy Coleman,

John Eunis Col USAF, Ret. In his second career, John is the Moody AFB Deputy Civil Engineer. In Valdosta, He's probably best known as our At Large City Councilman's father. John is sponsored by Ralph Brown.

Bill Rippy Col USAF, Ret. Bill resides in Tifton. He's retired from his second career as Owner of RIPCO, Indiana's largest telephone repair business servicing Western Electric. Bill is also sponsored by Ralph Brown.

Gary Moser Lt Col USAR, Ret. Gary was a helicopter pilot in Vietnam. He's associated with the legal firm of Moser, Rose and Cox. He specializes in Corporate Banking. Gary is sponsored by Fred Walker.

Military Officer Magazine

BE ON THE LOOKOUT for a feature article about Honor Flight in the February issue of MOAA's Military Officer Magazine. Last March, your humble and much beloved chapter Secretary, along with Earl Morse (Honor Flight Founder and President) had the opportunity to visit with Admiral Ryan in Washington. We were in Washington on Honor Flight business and Admiral Ryan was kind enough to meet with us for over an hour. Col Lee Lange (Council and Chapter Affairs) and Col Marv Harris (Public Relations) were also present.

Earl Morse eloquently presented the Honor Flight story and we discussed the possibility of a lead article in the Military Officer Magazine encouraging MOAA Chapters to become

involved in Honor Flight. We discussed the need for more volunteers in the DC area and a DC Hub Director to coordinate volunteer efforts at Dulles, BWI, Reagan and the WW II Memorial. To date, our South Georgia Chapter is the only MOAA chapter to SPONSOR an Honor Flight Hub. On the other hand, we have many MOAA chapter members who have served as Honor Flight Hub Directors, staff members, guardians and Hub board members.

Last November, the president of Rochester NY's Honor Flight Hub contacted Honor Flight HQ. His Hub's treasurer is a MOAA member and felt there should be some way the two organizations might collaborate. He observed that, "*Honor Flight has potential and eager partners in MOAA with appropriate skills and energy, just at a moment when the urgency of honoring our WW II Veterans is moving exponentially toward our final opportunities*".

I recently received a call from Kris Ann Hagle, a Military Officer Magazine Contributing Editor. Her father passed away in October. He never got to see his memorial. Going through his belongings and memorabilia, she found an incredible amount of information about his WW II service. Like many of our WW II Heroes, he never mentioned anything about his experiences in the war. Her dad's death and war experiences reminded Kris Ann of her 2007 article in the magazine about our South Georgia Honor Flight project. She's done a great deal of research and interviewed a number of MOAA members who have been involved in Honor Flight.

We look forward to the February issue of the Military Officer Magazine.

February Meeting

Our next meeting is Thursday February 11, **6:00 PM**, Valdosta - Lowndes
Conference Center on Norman Drive

Dinner is at **6:30 PM**

Brad Lofton will present a special Valentine musical program

Please make your reservations through chapter secretary Buddy Johnson
Phone 229-561-0690(c) email info@sgamoaa.org

Not later than Noon Monday, February 8

We are required to provide an **accurate** meal count **three work days** prior to the event.

Cost is \$20 per person.

Sorry, we must bill no-shows and late cancellations

President Ron Borders Former USA CWO	Vice President Bill Piper Former USAF Captain
Secretary Alton "Buddy" Johnson Lt Col USAF, Ret.	Treasurer John Salter Former USAF Captain
Directors Norm Conant, Maj. USAF, Ret. Jack Sinnott, Col AUS, Ret. Glenn Walden, Col USAR, Ret.	Personal Affairs Gil Gjertsen Former USMA Captain
Tops Officer	Legislative Affairs Jim Smith Lt Col USAFR, Ret.
Chaplain Rev. John McGowan Lt Col USAF, Ret	Programs Dr. Hugh Bassham Former USA Captain
Remembrances and Memorials Mrs. Jacque Clark	Membership Don McArthur Maj. USAF, Ret
	Auxiliary Advisory Mrs. Rose Marie Sinnott

SGAMOAA
PO Box 5941
Valdosta, GA 31603