



COLUMBIA RIVER CHAPTER NEWSLETTER

MILITARY OFFICERS ASSOCIATION of AMERICA
P.O. BOX 1872 VANCOUVER, WA 98668

5-STAR EXCELLENCE
CHAPTER



ESTABLISHED 1970

website: www.moaacolumbiariver.org

January 2016

PRESIDENT'S MESSAGE

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360-834-2448
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Rev Max Metcalf
541-961-0869

Wow! Can you believe another year is already in the books? 2015 was a different year--a really long dry warm summer and then record rain dumping on us in our wettest December ever.

Can we make any comparisons to the Legislative front? Long and dry with no relief for those serving and then getting dumped on with a pay cap, increased BAH costs, and increased pharmacy fees. Add to this, new recruits will be part of a 401K style retirement experiment. All this while our armed forces are still deployed and still losing lives in Afghanistan.

As I come to the end of my second two-year term as your President I thank you for your support. It has been a great honor to serve you and those who continue to protect our country. While we continue to be an award-winning chapter and have accomplished much, there is SO much more that can and needs to be done for those who are serving now.

I especially want to thank your board for all the hard and great work they have done for the chapter. We give them much to do and they always excel (mostly behind the scenes)--from maintaining an ever changing roster, to

coordinating superb monthly programs, to record recruiting efforts, to taking RSVPs and paying the bills, to staying on top of and shepherding



scholarship winners, to putting together an award winning newsletter, to personal affairs and surviving spouse support that make the difference to your loves ones, to on-going legislative advocacy. We are indeed fortunate to have a really dedicated and professional board.

I really hope you can attend our annual business meeting brunch on Saturday, February 20th at Club Green Meadows. At the annual business meeting you will have the chance to elect our dynamic new leadership team: President **Evelyn Brady**, 1stVP **Jeremy Baenen**, and 2nd VP **Yvette Brown-Wahler**. **Rod Heidelberg** (Secretary) and **Ron Pastor** (Treasurer) are midway through their two-year terms.

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**21 January
Thursday
Chapter Luncheon
Touchmark
2911 SE Village Loop,
Vancouver, WA
Noon
RSVP ASAP
Details on page 9**

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PRESIDENT'S MESSAGE continued

The first meeting of our new 501(c)3, Columbia River MOAA Foundation (CRMF) will be held immediately after the chapter business meeting. All chapter members are members of the CRMF.

You should have just received your 2016 dues letter. Please note, if you are 90 or older, a surviving spouse, or just joined in 2015, you are exempt from dues in 2016. I wanted to send everyone a letter as it contains some news and it also offers you the opportunity to make a donation to our two great causes: Scholarships and Support The Troops (currently Fisher House). Please feel free to send me your comments in the self addressed envelope. I always enjoy hearing from you and learning more about you and your family.

I will bring the Fisher House box for Wish List Items to the January and February meetings for your donations (see <http://www.moaacolumbiariver.org> for the list)

Best wishes for a great 2016!

Dave Casteel
President

Why Did We Create a Non-Profit?

by Dave Casteel

You may be asking some questions. 1) Why did we create a new nonprofit? 2) Are we still a veterans organization?

Answering the last question first will explain the answer to the first question.

Yes, the Columbia River Chapter is still a 501(c)19 nonprofit war veterans organization, however donations may soon no longer be tax deductible. Huh? What you ask? Per the IRS: If 75 percent of our members are war veterans and substantially all the other 25 percent are widows, spouses, etc. then we qualify as a 501(c)19 nonprofit war veterans organization. However, the IRS adds an additional requirement in order for donations to be tax deductible on Federal Income taxes. That requirement is that 90 percent of our members have to have served during periods of conflict (war) as defined by the IRS (this is the

reason we asked for your service dates) in order for donations to be tax deductible.

Since auxiliary (now called surviving spouse) members do not count towards this 90 percent threshold it is becoming increasingly difficult for the chapter to maintain this 90 percent requirement and thus continue to offer tax deductibility for donations.

For this reason, we created a new separate 501(c)3 nonprofit called "Columbia River MOAA Foundation" (or "CRMF" for short). We recently received a favorable determination letter from the IRS with an effective date of August 13, 2015 classifying the CRMF as a public charity and stating that the CRMF is "qualified to receive tax deductible bequests, devises, transfers or gifts."

One limitation of a 501(c)3 public charity per IRS rules is *"A public charity is not permitted to engage in substantial legislative activity (commonly referred to as lobbying). An organization will be regarded as attempting to influence legislation if it contacts, or urges the public to contact, members or employees of a legislative body for purposes of proposing, supporting or opposing legislation, or advocates the adoption or rejection of legislation."*

Therefore, the Columbia River Chapter will continue to maintain its status as a 501(c)19 war veterans organization. This means the chapter can continue to promote legislation, but cannot offer tax deductibility of donations. Whereas, the CRMF can offer tax deductibility of donations, but NOT engage in lobbying activities as defined above.

If you want to make a tax deductible donation to our Support The Troops or Scholarship funds you should make your donations payable to "Columbia River MOAA Foundation" or "CRMF." Note, if tax deductibility is not a concern for you, you may still lump your donations with your dues and our chapter treasurer will forward them to the CRMF treasurer. Please indicate which fund you desire your donation to go towards. Either way, 100% of your donations will go to the Support The Troops or Scholarship accounts.

Why a Non-Profit? continued

Although the CRMF is a separate entity with a separate set of officers, we codified in the By-laws that the CRMF answers to the chapter board. Every member of the chapter (including Surviving Spouses) is a member of the CRMF and has a vote at the CRMF annual meeting. Since the CRMF is a subsidiary of the chapter, the chapter board controls what funds go to the CRMF from the chapter and approves CRMF disbursements.

You will have a chance to vote on the CRMF officers immediately after our annual chapter meeting on 20 February when we convene our first CRMF meeting. In the meantime if you have any questions, don't hesitate to ask me.

Dave Casteel
President

A Scam by Dave Casteel

I just received a phone call from an unknown woman who said I had a criminal charge pending and I (or my attorney) needed to return the call to her immediately and not to ignore her call. She proceeded to tell me bad things would happen if I ignored the call. (Which I did ignore).

Of course this is a scam--designed to scare and intimidate you. She did not have my name--it was one of a very few calls that got through my screening process (NOMOROBO). If you do take the call or return the call they 1) know they have a good phone number, 2) will ask you to identify yourself (full name, address, phone number, and date of birth), and 3) will attempt to get as much personal information from you as they can through fast talking and intimidation.

Do not fall for this. Remember, they are making thousands of recorded calls and do not know the name of the person they called. If you had any charge (criminal or otherwise) you would receive an official letter in the mail--never a phone call or e-mail. If you want to check on the legitimacy of something you receive like this, always look up the phone number from the phone directory to verify the number or call a different number you know to be good.

Disclaimer: I am not an attorney and cannot give legal advice. The suggestions above are my own. If you have any questions of a legal nature you should consult an attorney.

Newsletter Editor

Newsletter Editor: Rich Wersinger. You can contact him at 360-901-1915 or e-mail him at rich@rjwconsulting.org.

Our Chapter Secretary Rod Heidelberg, (360) 607-6015 roderickjheidelberg@yahoo.com coordinates calendar inputs and newsletter distribution.

Newsletter Distribution

We continue to distribute our newsletter by e-mail, so if you are receiving this via postal service and would prefer e-mail please notify our Chapter Secretary, Rod Heidelberg.



Membership Update by Evelyn Brady

We had an outstanding year in 2015, and have 12 new members as a result! I am looking forward to an exciting year in 2016. Our new members have lots to offer our chapter and they will be excellent chapter recruiters.

Please plan to join us at the ribbon cutting of Vancouver Fisher House on March 23 at 1300. Think of the recruiting opportunities at this happy event! Also mark your calendars for Memorial Day and Veterans Day and join us for those events. Keeping a high profile in our military minded community is very important.

I look forward to seeing you soon, and remember, never stop serving!

You can reach me at evelynbrady@rocketmail.com or (360) 425-8056.

Evelyn Brady
Membership Recruitment Committee

Chapter ~ Membership Eligibility

Chapter membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration. Surviving spouses of deceased officers are also eligible to join.

Columbia River Chapter ~ Affiliate

Our chapter is an affiliate of the 390,000 member national MOAA which is the nation's largest and most influential association of military officers. MOAA and the chapter are nonprofit, politically nonpartisan organizations. Our chapter is an IRC 501(c)19 war veterans organization.

ADVANTAGES OF MILITARY OFFICERS OF AMERICA ASSOCIATION (MOAA)

WITH MOAA MEMBERSHIP YOU GET ALL OF THIS

WHAT YOU GET	PRICE
✓ Membership in national MOAA and local chapter (First 3 years free with National. 1 st year free in Chapter, thereafter \$15.00/yr)	FREE
✓ 12 month associate membership for your spouse or partner	Included
✓ MOAA Magazine (290,000 circulation)	Included
✓ On line access to MOAA national and state legislative activity and news bulletins	Included
✓ Access to exclusive products: long term health insurance, medical products, and exclusive materials	Included
✓ Volunteer opportunities in your state or community chapter	Included
✓ Discounts on hotels, airline, cruises, car rental, home security and more	Included
✓ Representation in Washington, DC and all 50 states. Advocating for and protecting pension rights and benefits for active and retired military and spouse or partner.	Included™

TOTAL ONLY: FREE

Learn more. Contact the Columbia River Chapter today. Contact our **Membership Chair Evelyn Brady** at 509-427-3424 or evelynbrady@rocketmail.com or our **President, Dave Casteel** at 360-834-2448 or MOAACRCpresident@comcast.net

Required Health Care Coverage

Documentation by John Donnelly

IRS Form 1095-B and 1095-C

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

"The term "active duty" means full-time duty in the active service of a uniformed service for more than 30 consecutive days".

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if

applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016.

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.

You can act now to make sure your forms remain secure once they are available using myPay. Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it.





Legislative Contacts

MOAA Legislative Action Center

<http://www.moaa.org/Legislative/>

MOAA Capitol toll free hotline at 1-866-272-6622

White House

Comments: 202-456-1111 Switchboard: 202-456-1414
FAX: 202-456-2461 E-mail: comments@whitehouse.gov

Congresswoman Jaime Herrera Beutler

Washington's 3rd Congressional District

<http://herrerabeutler.house.gov/>

Washington, DC Office: U.S. House of Representatives 1130 Longworth House Office Building Washington, DC 20515 Phone: (202) 225-3536 Fax: (202) 225-3478	Vancouver, WA Office: O.O. Howard House 750 Anderson Street, Suite B Vancouver, WA 98661 Phone: (360) 695-6292 Fax: (360) 695-6197
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Contact Congresswoman Herrera Beutler via email:
<https://herrerabeutler.house.gov/contact-me/email-me>

The U.S. Government's Portal: <http://www.usa.gov/>
U.S. Senate: <http://www.senate.gov/>
U.S. House of Representatives: <http://www.house.gov/>



U.S. Senator Maria Cantwell <http://cantwell.senate.gov/>

WASHINGTON, DC 511 Dirksen Senate Office Building Washington, DC 20510 202-224-3441 202-228-0514 - FAX 202-224-8273 - TDD	SW WASHINGTON The Marshall House 1313 Officers Row Vancouver, WA 98661 360-696-7838 360-696-7844 – FAX	SEATTLE, WASHINGTON 915 Second Avenue Suite 3206 Seattle, WA 98174. 206-220-6400 206-220-6404 - FAX
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Contact Senator Cantwell via email: <http://cantwell.senate.gov/contact/>

U.S. Senator Patty Murray <http://murray.senate.gov/>

WASHINGTON, DC 173 Russell Senate Office Building Washington, D.C. 20510 Phone: (202) 224-2621 Fax: (202) 224-0238	SW WASHINGTON The Marshall House 1323 Officer's Row Vancouver, Washington 98661 Phone: (360) 696-7797 Fax: (360) 696-7798	SEATTLE, WASHINGTON 2988 Jackson Federal Building 915 Second Avenue Seattle, WA 98174 Phone: (206) 553-5545 Toll Free: (866) 481-9186 Fax: (206) 553-0891
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Contact Senator Murray via email: <http://murray.senate.gov/email/index.cfm>

Vancouver Area Washington State Legislative Districts and Representatives

Legislator	District 49	District 17	District 18	District 14	District 20
Senator	Annette Cleveland 786-7696	Don Benton 786-7632	Ann Rivers 786-7634	Curtis King 786-7626	John Braun 786-7638
Representative, Position 1	Sharon Wylie 786-7924	Lynda Wilson 786-7994	Brandon Vick 786-7850	Norm Johnson (509) 454-7210	Ed Orcutt 786-7990
Representative, Position 2	Jim Moeller 786-7872	Paul Harris 786-7976	Liz Pike 786-7812	Gina McCabe 786-7856	Richard DeBolt 786-7896

Note: All phone numbers are 360 area code, except where otherwise noted. Toll free **1-800-562-6000**
More info at www.leg.wa.gov/legislature

Legislative Affairs: by Rod Williams

Welcome to 2016 and continuation of the budget battles. MOAA National recently released their Top 10 Legislative Goals for 2016. There should not be any surprise that it is all about the budget. We can all agree (with differing perspectives maybe) hard decisions have to be made in the budget process. MOAA continues to represent us and fight to retain what we have, get us what we should have, and keep us from paying a disproportionate share of the cuts that have to be made.

Military health care remains at the top of the list of targets. As part of the FY2016 National Defense Authorization Act, both House and Senate Armed Services Committee Chairmen stated they will undertake a reform of military health care programs as part of next year's defense bill. Most reform efforts to date have focused on raising beneficiary fees, and increased fees will again be on the table in their reform consideration. This means every military beneficiary - past, present, and future - could see dramatic changes to their health care benefits.

The signs are clear that when lawmakers say nothing about the current system will be sacrosanct TRICARE and TRICARE For Life (TFL) are in the cross hairs. In 2015 proposals recommended scrapping TRICARE altogether, forcing beneficiaries into plans similar to those of federal civilians, imposing significantly higher fees, and means-testing TRICARE and TFL benefits so beneficiaries with higher incomes would pay even more. This and more will surface again in 2016.

Proponents of big TRICARE/and TFL fee hikes are hoping we tire of writing our elected officials and just accept the changes proposed by the Pentagon. On the contrary, we need to be more active than ever on these issues in 2016 or we become the silent and easy targets. Experience and direct feedback from legislators and their staffs tell us that volume of correspondence counts. When legislators get tons of mail on a topic, the vast majority aren't going to ignore their constituents. Ergo, MOAA National has told us they will be asking for a lot of grassroots activity in 2016.

Stay informed and act. Go to the "Take Action" tab at WWW.MOAA.ORG and stay on top of the hot topics. Exercise your voice and email to our two Senators and our Representative. We owe it to all who have served and are still serving to speak up and not be a silent constituency.

Never stop serving.

Rod Williams
Chapter Legislative Chair

Washington State AG Advocates for Improved Legal Assistance for Current and Former Military: by Rod Williams

OLYMPIA — Attorney General Bob Ferguson announced legislation to improve the delivery of legal assistance services to current and former military service members. The proposed legislation to create an Office of Military and Veteran Legal Assistance in the Attorney General's Office authorizes the office to facilitate access to legal assistance programs and pro bono (volunteer) legal representation for military service members, veterans and their families.

The proposed legislation will create a one-stop shop for legal assistance and pro bono services provided by community organizations and private attorneys.

While state law prohibits the Attorney General's Office from directly providing legal advice or representation to individuals, the legislation also authorizes the Attorney General to actively recruit and train volunteer attorneys to participate in pro bono programs that offer targeted services to military service members and veterans.

Rep. **Christine Kilduff**, D-University Place, is the prime sponsor of [House Bill 2496](#), and Sen. **Steve O'Ban**, R-Pierce County is the prime sponsor of [Senate Bill 6300](#). Both lawmakers represent the 28th District, which includes Joint Base Lewis-McChord and surrounding communities.



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Washington State AG Advocates for Improved Legal Assistance continued

"It is a common misconception that service members have unfettered access to legal services as a result of their military service," said Mark San Souci, Northwest Regional Liaison for the Department of Defense. "The Judge Advocate General Corps attorneys in the military, however, cannot represent service members in a majority of civil matters. Because private attorneys sometimes cost more than a service member can afford, this puts a military family that needs help in a stressful position while facing deployments or other challenging military duties. The pro bono program being considered by Washington state's Attorney General and Legislature will provide free representation by highly qualified attorneys in Washington at only the cost of court filing fees. This is very much appreciated

For service members or veterans in need of immediate legal assistance, resources may be found through organizations such as the [U.S. Department of Veterans Affairs](#), [American Bar Association](#), [Washington State Bar Association](#) or [Northwest Justice Project](#). [WashingtonLawHelp.org](#) is an online guide with specific information to help veterans and service members. More information about these and other resources can be found in the AG's Veteran's Legal Resource Guide.



2016 CHAPTER CALENDAR

21 January Thursday	Luncheon Meeting at Touchmark , 2911 SE Village Loop, Vancouver. Program: Max Metcalf on Defining Islam Today. Details Below!
20 February Saturday	Brunch at Club Green Meadows. 10:00 am Chapter annual business meeting: 2015 reports, elections of officers, followed by 1st Annual CRMF meeting.
17 March Thursday	Luncheon Meeting at 40 et 8 Chateau , Noon. Program: Bob Knight, President Clark College. Topic: Community Colleges Today; Looking to the Future



Chapter Luncheon Meeting

21 January 2016

at **Touchmark**

Fairway Village Senior Living
2911 SE Village Loop
Vancouver, WA 98683
Arrive 1130 to 1200
Lunch served at Noon
Cost: \$15 per person at the door

RSVP: (only Yes required)
Call or e-mail Ron Pastor ASAP
882-1275 pastor2718@comcast.net

Program

Chapter Chaplain Max Metcalf who will provide an overview of the Muslim religion and its branches.

A raffle will be held.

