

COLUMBIA RIVER CHAPTER NEWSLETTER

4-Star Excellence Chapter



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

ESTABLISHED 1970

website: www.moaacolumbiariver.org

April 2021

PRESIDENT'S MESSAGE

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As I write this, I am looking out the window and see spring blooming all around us. Hopefully, you can enjoy the warm sunshine and all the joy spring brings. Like many of you, I am anxious to get out and about and even to travel a bit. Speaking of travel, see the article by **Terry Babin** and **Dan Sockle** on the initial meeting of the new travel forum being developed by chapter members.

Also, I am hopeful you have been able to get your COVID-19 vaccine shots or have an upcoming appointment.

Availability of vaccines is improving and most of our members should be eligible in the phases open for vaccinations now. A great source of information for those living in Vancouver is on the City of Vancouver Website at [City of Vancouver: COVID-19 Response Updates | City of Vancouver Washington](#). There you can find the April 1, 2021 update from **Mayor McEnerny-Ogle** and links to related state and national sites. In her update, the Mayor stated that over 3.3 million Washingtonians have received a first dose of the vaccine. Washington **Governor Jay Inslee** announced starting April 15th, all Washington residents over the age of 16 will be eligible for vaccination.

You may be wondering when the chapter will be able to meet in person again. **Governor Inslee** also announced, effective March 22, the

state of Washington entered Phase 3 of the states Roadmap to Recovery. I encourage you to go to the state Website at [What's open? | Washington State Coronavirus Response \(COVID-19\)](#) to get the details on what is allowed in

phase 3 for various activities. One of the "experts" on the news channels described the situation as, "We can see the light at the end of the tunnel. But we need to understand we are still in the tunnel." Phase 3 limits indoor social and at-home gatherings to no more than ten people outside your household. Outdoor social and at-home gatherings have a max limit of 50 people. Based on this we are not ready to hold indoor member events at this time. The April and May member meetings will remain as planned for ZOOM video calls.



**We cannot wait to
be with you all
soon!**

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President's Message continued

Our June and September meetings are on the calendar as outdoor events and we can plan (barring changes) to meet in person with certain precautions and following applicable guidelines. The June meeting will be a wine tasting social event with the location to be determined. If you have a favorite winery nearby which can support our meeting, please let me know so we can select a location and make arrangements. We do not have member meetings in July and August. The September meeting will be our annual BBQ social and fund raiser for the chapter scholarship fund. Again, the location is to be determined.

Our chapter legislative chair, **Buck Marr**, makes a strong pitch in his article in this newsletter for everyone to stay actively focused on the national legislative scene. There are a lot of potential storm fronts both nationally and the internationally. Your advocacy is essential to support veteran friendly legislation.

On the state legislative front, **Dave Casteel**, lists a set of key veteran related bills which need your advocacy to make it through before the end of the regular session on April 25. One other significant Washington state legislative matter concerns movement toward enacting state income tax. This is once again getting some push behind it. Even our US Representative **Jaimee Herrera Beutler** has sent out a survey seeking support for her position opposing the state income tax. Her contact information is listed on the legislative page of this newsletter – let her know if you are for or against it and why.

Before closing I would be remiss not to recognize a wonderful example of the teamwork available in this chapter. A short time ago, **Terry Babin** became aware of a gap in providing COVID-19 vaccines to veterans, their caregivers, and family. He put together a comprehensive and convincing proposal. He made some initial contacts with our congressional representatives. With some help from our legislative committee chairs, **Buck Marr** and **Dave Casteel**, it was escalated to **Senator Murray's** staff and to **Senator Jon Tester (D-MT)** who is a key member of both the Senate appropriations and the Senate veteran

affairs committees. **Buck** also shared it with national MOAA staff for their help pushing it forward. The result was a bill quickly worked through Congress and signed into law by the President to give the VA authority to act. I know **Terry**, **Buck**, and **Dave** do not seek individual credit for their contributions, but we can be proud of the caliber of teamwork we have in our chapter. They saw a problem and found a way to help get to a positive outcome. Well done! Salute!

Rod Williams
President

Chapter Volunteers Needed *by Rod Williams*

Presently we have **two openings** on the board:

Vice President and Treasurer.

All our members have leadership experience and could capably fill any vacant roles.

Many of our spouses also bring skills and experience which make them excellent candidates. We encourage you to volunteer, too.

The frequently repeated idiom “it takes a village” is especially true about our chapter. It takes many hands to carry the load and not be a heavy burden on any one person.

- **Vice President** – can be tailored to fit any willing and able applicants to help us with programs, membership, recruiting, and advocacy activities.
- **Treasurer** – does not require an accountant. Balancing and maintaining a checking account is the key skill.

There are written procedures and years of documented practice for the Treasurer roles. If you think you can help, contact me, **Rod Williams** (503) 317-2273 or rodwill50@hotmail.com

We need you!



CRMF April 2021 Update*by Dave Casteel*

Dave Casteel (shilohcamas@comcast.net or CRMFpresident@comcast.net)

Want to reduce your AGI \$300-\$600 or more on your 2021 Taxes?

It's true, the CARES Act allows taxpayers who do **not** itemize to lower their Adjusted Gross Income (AGI) on the front side of their IRS Form 1040 by up to \$300 for individuals filing single returns, and up to \$600 for couples filing joint returns. How? Simply donate cash (i.e., by check or credit card) to your favorite charity (hopefully the CRMF is one of them) in 2021 and tax software will lower your AGI by these amounts. What could be easier?

Want to support your favorite charity (e.g., the CRMF) and lower your AGI even more? The way to do this is to designate part (or all) of your IRA Required Minimum Distribution (RMD) as a Qualified Charitable Distribution (QCD). Your RMD income is reduced by the amount of your QCD(s), thereby reducing your AGI. All you have to do is instruct your financial institution that holds your IRA(s) to issue a QCD check payable to the "Columbia River MOAA Foundation (CRMF)," and send it to us at P.O. Box 1872 Vancouver, WA 98668. Then tell me you have done so and how you want it applied (i.e., Scholarship and/or Support the Troops fund). That way, our Treasurer will know to expect it. It is simple, easy and you support us and you benefit taxwise! Note, I'm not sure why, but some financial institutions are notoriously slow in executing these requests (an exception is Vanguard--I execute my QCDs on line and the check is delivered within five business days). For this reason, I recommend not waiting until December to do this.

I encourage you to take advantage of both of these tax saving opportunities. You will be glad you did so.

We appreciate those of you who have linked their Fred Meyer Rewards card and Smile.Amazon purchases to the CRMF. In the first quarter, our FM Rewards amounted to \$41.94 and our Smile distribution amounted to \$27.55. Note, this was from purchases in the last quarter of 2020. Please thank your spouse (if this is the person who does most of the shopping) for supporting the CRMF.

I will close by telling you how grateful we are by all the tremendous support from our members. With your support, we are making a difference for veterans in our community. Thank you again for your generosity. We know you have many charitable choices and we thank you for choosing the CRMF.

I look forward to the day we can all meet again in person.

The Columbia River MOAA Foundation (CRMF) is an IRC 501(c)3 public charity to which donations are tax deductible. Our Federal tax ID# is 47-4776049.

myPay Two-Factor Authentication Mandatory April 2021*from DFAS March 2021 Retiree Letter*

Since we [DFAS] announced myPay's Two-Factor Authentication last September, more than 400,000 military retirees have included this new layer of online security to their myPay accounts. In late April, two-factor authentication will become **mandatory for all myPay users**. Users will need to select how to receive the random one-time PIN the first time they log in to myPay after that date.

Simply put, two-factor authentication uses your mobile phone number or email address to provide a means to verify that you are, well, you and not someone who has discovered your myPay Login ID and password.

myPay accounts are secured with Login IDs and passwords. When an account holder enters this information, a unique one-time PIN is sent to the individual's mobile phone via text message or as an email message to an address contained in the user's myPay profile. Once the one-time PIN is entered on the myPay login screen, access to the account is provided.

The one-time PIN verification code remains valid for 10 minutes so it will be important that the user have access to the mobile phone or email account previously selected by the user to receive the information.

Information on two-factor authentication is available via the Defense Finance and Accounting Service website at <https://www.dfas.mil/mypayinfo/2FA/>. There you will also find a link to the two-factor most frequently asked questions that explain the benefits of two-factor authentication and the steps needed to help you meet the new requirements.

Remember, two-factor authentication helps keep your online accounts secure and prevents thieves from stealing your personal and financial information.

Chapter Travel Forum Update

By Dan Sockle and Terry Babin

The Chapter's first *Travel Forum* was held the evening of March 11th as a Zoom meeting. Twelve members plus several spouses participated during the hour discussion.

As you might expect, much of the meeting covered the issue of planning trips and traveling during the pandemic:

- Do your research for travel and destinations early before booking, and check for updates frequently.
- Give yourself plenty of time to obtain the test, set up and do the test, and get the results back before commencing travel.
- Hawaii was a destination of particular interest and shared advice. Recommended website for current travel information and restrictions is "beatofhawaii.com." Because a COVID-19 test is required before departure, the "costcotravel.com" website was recommended for both research and receiving the COVID test and results before departure.
- Airline and cruise websites are also a good source of information about COVID-19 tests, and other requirements and restrictions.
- Many hotels and resorts can help arrange tests for the return trip to the U.S.A.—expect costs to vary up to and even over \$300 per person.
- Make sure you have a copy of all test results and other required COVID documentation on your cell phone as well as carrying printouts.

Discussion also focused on the financial risks of travel. There were several suggestions about how you can reduce the risk of loss of deposits and payments, or incurring additional fees for travel and tours:

- When booking travel, use the airline, tour, or cruise company's official website instead of a discount website—the company is usually more willing to work with the customer to rebook or otherwise help avoid forfeitures and fees.
- Pay the extra costs for a no cost/no fee for rebooking or, if offered, free cancellation of tickets, and reservations.

- Determine if you should buy travel insurance; however, check the fine print since many policies do not cover cancellations or trip interruptions because of COVID.
- When possible, use "one stop shopping." Easier when there is a cancellation (e.g., a tour or cruise) to deal with one company handling all changes, re-bookings, and refunds or credits. So, consider tours which include hotel, travel, and well as the tour/cruise as part of their offer and travel package.

Other items of interest and discussion:

- If you are planning road trips in the U.S. and Canada (if it opens to U.S. citizens' travel), route and overnight stops may require more advance planning and reservations—particularly for RV parks—than in the past. Reservations are already difficult to get in many popular destinations.
- Some travel agents are already reporting a heavy volume of interest and reservations for tours and cruises for 2022. Regions of significant travel interest are the Caribbean and Europe.
- Some recommended websites to research future travel include:
 - costcotravel.com
 - tauck.com
 - oattravel.com
 - vacationstogo.com
 - travelwithalan.com

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Chapter Travel Forum Update continued

Note: Since the forum, some additional information has become available regarding testing. If the destination requires a COVID-19 molecular (e.g., RT-PCR) test with results tested/certified by a Clinical Laboratory Improvement Amendment (CLIA) laboratory, the test administered through COSTCO (Azova)—even though use for Hawaii and Bermuda-- is CLIA certified. Still, travelers need to confirm that the destination will accept the test results. This information is often available on the destination’s tourism or public health websites

Next forum meeting is 7:30 PM on Thursday, May 13th. Agenda items to include:

- Current Events: including COVID-19 travel updates.
- Places you enjoyed.
- Travel planning and booking advice and recommendations.

Whether reminiscing or planning, you are invited to participate in the “Travelers’ Forum.” Contact **Terry Babin** (tbear06@comcast.net) or **Dan Sockle** (dsockle@gmail.com).



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, Space 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.

Newsletter Editor

Our Chapter Secretary, **Jim Morse**, coordinates calendar inputs and newsletter distribution. You can contact him at 360-433-5605 or email him at jlmorse77@gmail.com

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

Newsletter Distribution

We continue to distribute our newsletter by e-mail. If you are receiving this via postal service and would prefer e-mail please notify **Jim Morse**, our Chapter Secretary at 503-360-433-5605 or jlmorse77@gmail.com.





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/>

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/>



Washington, DC Office: U.S. House of Representatives 1107 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
Contact Congresswoman Herrera Beutler via email: https://herrerabeutler.house.gov/contact/	

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

WASHINGTON, DC 511 Hart 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
Contact Senator Cantwell via email: https://www.cantwell.senate.gov/contact/email/form		

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

WASHINGTON, DC 154 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
Contact Senator Murray via email: https://www.murray.senate.gov/public/index.cfm/contactme		

Vancouver Area Washington State Legislative Districts and Representatives

Legislator	District 49	District 17	District 18	District 14	District 20
Senator	Annette Cleveland 786-7696	Lynda Wilson 786-7632	Ann Rivers 786-7634	Curtis King 786-7626	Peter Abbarno 786-7638
Representative, Position 1	Sharon Wylie 786-7924	Vicki Kraft 786-7994	Brandon Vick 786-7850	Chris Corry 786-7810	Richard DeBolt 786-7896
Representative, Position 2	Monica Stonier 786-7872	Paul Harris 786-7976	Larry Hoff 786-7812	Gina Mosbrucker 786-7856	Ed Orcutt 786-7990

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

Federal Legislative Update:*by Buck Marr*

This update is a bit longer than usual. First, I want to share with you a terrific example of legislative advocacy by our chapter's very own Col. **Terry Babin, USMC (ret)**. Later I'll return to **defense budget storm clouds**.

Like all of us, **Terry** followed COVID-19 vaccinations closely worrying about how veterans who were not in the VA system and their families were progressing. He thought it would be a good idea if the VA were given the authority to vaccinate unregistered veterans, families, and caregivers. With normal Marine no BS style, he authored a clear and succinct proposal that the VA be awarded authority to vaccinate these people. With Dave Casteel's help, he talked to a **Senator Murray** (Member, Senate Veteran Affairs committee) staffer on 14 March who advised him to send her his idea. He emailed it to her and at the same time we were able to get it to **Senator Tester's** staff (Chairman, Senate Veteran Affairs Committee). We also quickly sent **Terry's** idea to the MOAA Government Relations people who took it across to both House and Senate staffers. His ideas were rolled in with others from across the country. The House passed their version on 16 March and the Senate on 19 March. The VA Vaccine Act was approved without debate and forwarded to the White House. On 19 March the President signed the Bill into law. All unregistered veterans, their families, and caregivers will be authorized to receive vaccinations at any VA medical facility when doses are available. That, my friends, is how one person can make a difference.

Storm clouds, what storm clouds? Are you following various legislator opinions about the size of the next defense budget? You should be because your benefits and the hard-earned benefits of all veterans and their families are at risk.

Historically and frequently, legislative gains have come at veterans' expense where one gained benefit is paid for by a loss or expense increase in another. TRICARE fees, cost of living allowance, pay raises are a few examples.

For FY22, some yet to be known group of legislators will gain the upper hand and be able to influence the budget debate and affect veterans' benefits. Who are the players in the game this year?

The Administration appears to want a flat budget which means a cut when inflation is factored.

Another voice in Congress wants a flat 10% cut in the defense budget.

A third group wants to eliminate one entire leg of our nuclear triad using the funds for social programs and virus research.

A fourth group wants to delete the use of the Overseas Contingency Operations account and direct the services to take the foreign conflict expenses out of hide.

What are the geopolitical **storm clouds**? China is the big dog having just made a big increase in their defense budget to deal with 18 current territorial disputes. Our own Guam territory is requesting air defense protection be installed on their island. Taiwan is at risk. A prominent U.S. think tank recently stated that "Russia and China have increasingly aligned their interests on the global stage and are looking to push back on what they view as a weakening U.S." On March 29, China and Iran signed a wide-ranging economic and security cooperation agreement defined as a strategic partnership lasting 25 years.

All of this does not bode well for advancing a veteran friendly legislative agenda. Now is the time for advocacy warriors to build engagement plans.

You can start with supporting S-927 which is a bill to improve and expand VA health care for veterans exposed to toxic substances.

I also suggest a periodic review of the Legislative Action Center on the MOAA website. We have been working concurrent receipt legislation for some time and are seeing a possible win.

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Federal Legislative Update continued

S-625 is another hot issue. It has recently been referred to the Senate Veteran Affairs Committee. Its language would repeal a TRICARE Select enrollment fee for those who retired before 2018, which is a partial fix making it extremely affordable.

We need cards and letters to flow to our legislators to assure passage so we can tackle a full fix in the outyears. Keep up the good work. Let's follow **Terry Babin's** lead.

Buck Marr
Federal Legislative Affairs



Washington State Legislative Update:
by Dave Casteel

With just a few weeks until the end of regular session (April 25), six veterans-related bills are still being considered by the Washington State Legislature.

Significant Bills among them are:

SHB 1250 Purple Heart State. It authorizes various agencies to erect signs recognizing that Washington is a Purple Heart State and to accept gifts or donations to assist efforts related to Washington being a Purple Heart State.

SHB 1314 Veteran diversion. Requires a facility to inquire about a person's veteran's status after arrival in a behavioral health facility and coordinate with Veteran's Health Administration facilities if the person is a veteran or eligible for veteran's services. Bill is pending a fiscal note.

SHB 1357 Voters' pamphlets overseas. Requires the county auditor to mail statewide and local voters' pamphlets to service and overseas voters who request them.

SHB 1438 Property tax/health expenses. Expands which medical expenses can be deducted when calculating "combined disposable income" for the purposes of property tax relief programs (for low income and veterans).

SHB 5032 Alternate Public Works Contracting. Requirement to develop best practices for increasing and sustaining access to contracting opportunities in alternative public works to include veteran-owned businesses, among others.

More information is available on these bills at <https://app.leg.wa.gov/billinfo/>. As always, please contact your elected District Senator and/or Representatives if you have a comment on any of the pending legislation.



Columbia River Chapter Membership 2021 Calendar Events

Date	Program	Speaker
April 15 Thursday	Clark College on Challenges for Veteran Students	Clark College Chief Communications Officer, MS Kelly Love , on state of the college as we come through the pandemic. Chairman of Veteran Resource Center, Dave Daly , on current veteran student issues
May 20 Thursday	Clark County Issues and You	Gary Medvigy, MGen, USAF (Ret) and Councilperson District 4
June (TBD)	Summer Social at a Vineyard	Social gathering (if permitted)
July & August	No meeting	Enjoy Summer Break
September (TBD)	Annual Fall Scholarship Fund Raiser – Social and BBQ	Social gathering (if permitted)
October 21 Thursday	1 st Annual Oktoberfest	Social gathering (if permitted)
November 18 Thursday	Traditional Thanksgiving	Program TBD
December (TBD)	Annual Christmas Scholarship Dinner	Meet our four scholarship recipients

CRC Newsletter Schedule First week of month
June
September
November
December

