As a Marine wife and widow, the mother of a Marine and today the wife of a retired naval officer, Susan Page has experienced the military culture for 45 years. Also, as the daughter of a "citizen Marine" who answered the call of duty to serve in World War II, throughout her childhood and adolescence, she was taught invaluable life lessons. As a young wife of a Marine aviator, there were important lessons of another sort. As a military widow still different lessons, and, she is still learning lessons as the mother of a Marine aviator and as the wife of a Vietnam War POW. Susan will share her story and how those lessons have guided her through a business career, her family life, her writing, and as an American citizen.

Over the past 30 years, Susan Page has been an entrepreneur, writer, model and talent agent, and volunteer for humanitarian causes. Herself a military daughter, wife, widow, and mother, she is passionate about bringing attention to those among us who represent service and sacrifice - our men and women in uniform. In 1983, as a young Marine Corps widow with two children, she founded Susan Page Modeling and Talent in Honolulu, which she sold in 1993. It is still highly successful after 30 years. She also co-founded Freeze Frame Fashion Photography in California and as president she oversaw the opening of 10 retail stores in super regional malls and the opening of franchises in both Japan, and Jakarta, Indonesia. Educated in theater, film and TV production at SMU, she has produced television commercials, videos, and has over 1,000 television commercials to her credit as principle talent. A former Miss Texas and Miss America semi-finalist, she has judged many talent competitions, locally and nationally. For 19 years, Susan has been a life-style columnist writing under the bi-line of Susan’s Page for MidWeek. Susan co-hosted the Kapiolani Children's Miracle Network telethon for 24 years and has served as a director on the boards of the Kapiolani Health Foundation, Women In Need, and as Vice-chair of Heart for Africa, a faith-based organization partnering with orphanages in Kenya and Swaziland. She has been on 9 mission trips to Africa since 2005. Susan is married to retired Navy Captain Jerry Coffee, well known inspirational speaker and former 7-year Vietnam P.O.W. They have 6 grown children, 10 grandchildren and live in Aiea.

(See page 5 for reservations.)
President’s Message
Colonel Mark Torreano USAF (Ret)

Aloha,

I hope you all enjoyed the Valentine's Day festivities with your loved ones, as well as Presidents’ Day, a welcome opportunity to recognize and be thankful for the right we have to elect our Presidents and for their leadership in their many roles, including Commander in Chief...Jane Henley-Davis reports that an enthusiastic Auxiliary group enjoyed the Bishop Museum Planetarium outing in mid February...We also have a great speaker at our March 21 luncheon in Susan Page, wife of former POW Capt Jerry Coffee. Susan will talk about her lifelong association with the military and what it has taught her...We have also begun the process of updating our chapter By-Laws, so please let me know if you have any inputs in that regard...Finally, we have received $510 from MOAA for our new member recruiting efforts bringing the total for 2012 recruiting money received from MOAA to $1280. We can earn more this year with your help, so get out there and sign your buddies up!

Mark

National Issues:
As of this writing, who dares predict Congressional and White House efforts to fix the impacts of both the current underfunding from the level of funding in the 2012 Concurrent Resolution. Some TRICARE medication fees have gone up but at lower levels than DOD proposed. A strongly divided Congress usually manages to take last minute action as deadlines arrive. There could be significant fiscal impacts in Hawaii, especially for federal workers and base operations and maintenance efforts.

Hawaii Legislature:
Some 60 military-related bills were introduced in the 3013 session. About the same as in recent years. Many are duplicates in the House and the Senate and some are similar to others and may be combined. We are actively monitoring most of these bills that affect our members and veterans and active duty personnel and their families. Nine bills relate to the Hawaii National Guard, from enlisted uniform allowances to qualifications for appointment as Adjutant General.

2012 bills tasking agencies to provide rapid processing of state licenses for military spouses and veterans are being modified slightly as certain licenses, such as for doctors and dentists have been difficult to put in place. Those in place include teachers, nurses and a variety of professional fields that often took much time for licensing.

Funding for Veterans Treatment Court is moving, after 2012 creation of the court. Also a 2012 bill allowing veterans to be buried in any state military cemetery, but only for three years, is being made permanent. Planning for a memorial to those who died in the most recent conflicts including Desert Storm and Iraq and Afghanistan are also moving along. Several bills give totally disabled veterans reduced vehicle taxes and fees.

Several bills have been “deferred” and are not likely to pass. These include: banning veterans funeral demonstrations; military burial honors for Hawaii Governors and a Treatment Court for Active Duty personnel.

As the session goes on some other bills may not pass, but in general, the legislators have been supportive of military-related issues. Please thank them for their support. Semper Fi,

Tom
- CHAPTER SOCIAL EVENTS -

March
Thursday, 21 Mar at 1100 (registration)
Sunset Lanai, Camp Smith
Susan Page to speak at luncheon

April
Wednesday, 24 April at 1100 (registration)
Hale Ikena, Ft. Shafter
Speaker: Professor Jim Pietsch, UH Elder School of Law
“Planning for the Worst and Expecting the Best.”

May
Nothing scheduled at this time.

June
Wednesday, June 19 at 1100
Speaker: Ralph Cossa, President of the Pacific Forum
(Date tentative; Venue TBD)

TAPS
None to report

Binnacle List
Helen Baker recuperating at home from lung ailment treatment.
Ron Bezanson recuperating at home.
Ralph Hiatt recovering at home from surgery.

Back cover picture credits to Tom Fake, National Park Service

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Executive Committee

Elected Officers
President
Col Mark Torreano USAF
343-4877
mmtorreano@gmail.com

1st Vice President
COL Ralph JWK Hiatt USA
383-1010
hiattr@hawaii.rr.com

2nd Vice President
VACANT

Secretary
Bruce Altenhof
277-3932
bruce.sandra1990@gmail.com

Treasurer
CDR Lee Bordenave USN
422-6377
leejbordenave@clearwire.net

Appointed Officers
Accountant
LTC Richard DeLong USA
486-0439
rasbma@yahoo.com

Auxiliary Liaison
Jayne Henley-Davis
263-4248
jayn28@gmail.com

Veterans Affairs
CAPT George Sullivan USN
623-2243
alohasully@earthlink.net

Legislative Affairs
LtCol Tom Smyth USMC
531-2829
tjsmyth6@aol.com

Co-Chairs Personal Affairs
LtCol Lou Crompton USAF
526-3022
lcrrompton@juno.com

TUG
CAPT George Sullivan USN
623-2243
alohasully@earthlink.net

Directory Business Manager
COL Tom Fagan USA
261-2606
twfagan@gmail.com

The Trivia Question
Understand some readers didn't stay up until midnight on New Years Eve so last month's question was not applicable. OK, here's an "easy" one... Name the country that is the #1 producer of Panama hats...
Dear Na Wahine Koa......If you were unable to attend the Bishop Museum's Planetarium show with us last Friday evening, try to make a reservation to see a similar showing of Hawaii’s night skies by yourselves. The show itself is awesome....they even had movies of the Meteoroid exploding in Russia with pictures of the “fireball” effect over the area, the injured people in the hospitals, and the shattered windows in so many of the buildings. Talk about keeping up to date with Science facts!

In case you’ve been wondering where your National MOAA dues are being spent this year, the following list will explain just some of the issues that the Auxiliary Member Advisory Committee (AMAC) supports, along with MOAA’s goals for Military retirees and survivors. They oppose:

Military benefit changes that are inconsistent with service career sacrifices;
They want to:
Preserve full-inflation COLAs;
End the deduction of VA disability compensation from military retired pay;
End the offset of VA Dependency and Indemnity Compensation (DIC) from the military Survivor Benefit Plan (SBP) annuities;

Implement a more equitable military disability retirement system;
Restore VA DIC compensation for qualifying survivors who remarry after age 55;
Reform to equalize the SBP calculation for a reservist who dies performing inactive duty training as the same for active duty deaths;
Authorize survivors to retain a deceased retiree's full final month retired pay;
Authorize SBP annuities to be paid to special needs trusts for permanently disabled children;
Reform the Uniformed Services Former Spouses' Protection Act; and
Authorize Space-A travel for gray area Guard/Reserve retirees and qualifying survivors.
AMAC wants to eliminate the SBP/DIC offset altogether. This is their 2013 main goal. You can help by calling and emailing our congressional representatives.

Keep watching the HUI for future events coming up....Several have made suggestions of places to go or things for all of us to see. If you have a favorite place you'd like to share, give me a call and we can help with the necessary arrangements. 263-4248

Aloha for now.......Jayne

New Medal Stirs Controversy

Last week, Defense leaders announced the creation of a new Distinguished Warfare Medal (DWM) to recognize the changing face of conflict in the 21st century. The DWM recognizes the combat achievements of personnel who aren't physically present on the battlefield, but whose actions have a direct effect on combat success (drone operators, for example).

Modern technology enables service members with special training and capabilities to more directly and precisely engage in military operations far from the battlefield. The DWM will be awarded to service members whose extraordinary achievements, regardless of their distance from the traditional combat theater, deserve distinct recognition from the Defense Department.

As announced by the Pentagon, the DWM medal will sit directly below the Distinguished Flying Cross (DFC), and above the Bronze Star and Purple Heart. This decision has caused some stir in the military community.

MOAA strongly supports appropriate recognition of our troops’ extraordinary service in periods of conflict, including recognition of those who conduct operations from remote locations away from designated areas of operations. The DWM is appropriate to recognize this exemplary service. However, we have concerns about giving the DWM precedence over the Bronze Star and the Purple Heart.

MOAA President VADM Norbert R. Ryan, USN (Ret), has written Secretary of Defense Panetta supporting the concept of the DWM, but recommending a change of precedence to put the new decoration just below the Purple Heart.
2013 CHAPTER DONATIONS
TOTAL GOAL IS $7,200
Received to date $680.00 (Scholarships & Community Service)

DIAMOND CONTRIBUTORS ($1,000 or MORE)
None

PLATINUM CONTRIBUTORS ($500 to $1,000)
None

GOLD CONTRIBUTORS ($100 TO $499)
Curtis Barnette, Darrell Large, Myrl Noggle, Paul Schmitz

SILVER CONTRIBUTORS ($50 TO $99)
Bill Nations

BRONZE CONTRIBUTORS ($25 TO $49)
None

If you donated in any of these categories and your name is not present call Mark Torreano at 941-9350.

DoD/VA Abandon Plans for Joint Electronic Health Records

The Departments of Defense (DoD) and Veterans Affairs (VA) announced that they are abandoning plans to create a single electronic health record for active duty military and veterans. There is concern among veterans organizations about this decision having strongly supported the Administration's call to create an integrated Electronic Health Record (iEHR), a major step towards a long-standing goal of establishing a truly seamless transition from military to veteran status. The iEHR would permit DoD, VA, and private health care providers immediate access to a veteran's health data to expedite service and prevent redundant exams and visits to providers. The alternative plan is to standardize health records data in the department's existing systems in order to save money and implementation time.

THURSDAY MARCH 21st
LUNCH BUFFET WITH GUEST SPEAKER
Susan Page
Camp Smith Sunset Lanai
Check in & fellowship: 1100 Lunch 1130

The driving instructions: Camp Smith is located by exiting any FREEWAY at the Stadium and proceeding up the hill in the opposite direction from the Stadium. After passing through the gate, take your first right and immediately take your first right again. The Sunset Lanai will be the first turn on your left. There will be a large grassy field with a flagpole.

If you do not have valid DOD identification or you need a ride, please contact Glen Van Ingen.

PLEASE CLIP AND MAIL IN YOUR RESERVATION SLIP BELOW BY MARCH 18TH
NAME TAG(S) TO Read:___________________________________________________

Cost is $24.00
LUNCH(ES) $_______Donation: SCHOLARSHIP & COMMUNITY Affairs $_______
TOTAL Enclosed $_____________

MAKE YOUR CHECK PAYABLE TO: HAWAII STATE CHAPTER – MOAA
& SEND TO: P.O. BOX 15889 HONOLULU, HI 96830
QUESTIONS --- CONTACT: GLEN VAN INGEN 292-6844 OR JIM GEBHARD 262-1165
Innovation Part 2

As their press release at the end of the show in January said: "...the 2013 International CES is the largest in the show's 45+ year history." And as I said, there were huge numbers of things to see, and lots of innovation, so I had to be selective, or at least I tried to be (-). So, here are a few more of the many, many things that I was able to see.

**CST-01 WATCH** "The World's Thinnest Watch" ...it sure looked that way. It puts everything it needs to run into a 0.5mm pocket etched into the single-piece stainless steel band. That doesn't leave much room for controls, of course, which is why they're mounted on the recharging base — although with a 10 minute charge time and month-long battery life, you're not going to be visiting the base very often. Available in white or black.

**I'M HERE GPS TRACKER** I'm Here is a new extremely portable and handsomely designed GPS tracker. It works with your smartphone and, thanks to a built-in GSM radio, can be used to track anything from your child to your luggage to your car anywhere in the world.

**OD-11 CLOUD SPEAKER** The OD-11 by Teenage Engineering has a host of highlight features — up to four speakers can be connected wirelessly, music can be streamed from cloud services without the need for a computer, and you can add beautiful analog wireless Bluetooth remote — but the most important characteristic to Teenage Engineering is the sound. This is definitely a high-end speaker and costs accordingly!

**POLAROID IM1836 ANDROID CAMERA** The Polaroid IM1836 Android Camera combines the power of a smartphone with the flexibility and optical quality of an interchangeable lens camera. It comes standard with a 10-30mm zoom lens, and offers compatibility with all Micro Four Thirds lenses via an adapter. Specs include an 18 megapixel sensor, Android 4.1, built-in Wi-Fi and Bluetooth, 1080p video recording, a 3.5-inch capacitive touchscreen, and one-button sharing to Facebook, Twitter, YouTube, Flickr, and Vimeo. OTTERBOX ARMOR SERIES CASES "Toughest case ever built", the new Otterbox Armor Series Cases appear to back that statement up. Coming soon for the iPhone 4/4S, iPhone 5, and Samsung Galaxy S III, this new line of cases is waterproof for up to 30 minutes in over 6 feet of water, drop proof up to 10 feet, dust proof, and crush proof in that they're capable of withstanding over two tons of force. Despite that fierce protection, all ports are easily accessed via integrated covers, and the built-in screen protector allows for hassle-free use of the screen while protecting it from scratches, cracking, or worse.

**SAMSUNG S9 UHD 4K TV** Samsung upped the stakes in the ultra hi-definition race, whipping the covers off the world's biggest 4K TV at CES 2013 - the Samsung S9. At 85-inches this latest ultra hi-definition entry claims to be an inch bigger than the nearest competitor 4K set. Design-wise the Samsung S9 is everything you'd expect from a top-end TV. The screen itself is seductively, virtually bezel-free and sits within a unique frame that Samsung has called a Timeless Gallery frame, arguing that this makes the TV "appear to be floating within its frame — and showcases the juxtaposition—up to four speakers can be connected wirelessly, music can be streamed from cloud services without the need for a computer, and you can add beautiful analog wireless Bluetooth remote — but the most important characteristic to Teenage Engineering is the sound. This is definitely a high-end speaker and costs accordingly!

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**SONY BRAVIA 2013 4K UHD LED TVs** And the year of 4K rolls on with these Sony Bravia 2013 4K UHD LED TVs They really do have a fantastic picture...here is what the Sony folks say: "The 2013 BRAVIA line continues our acclaimed commitment to delivering the best picture quality at every model segment and with two new sizes, the amazing 4K TV experience will now be within reach of many more consumers," said Mike Lucas, senior vice president of Sony Electronics Home Division. "The 84-inch XBR 4K LED TV is an impressive sight and a status symbol for sure, but these new sizes mean that the beauty of Sony 4K can be experienced in any home environment."

**LENOVO IDEACENTRE HORIZON TABLE PC** Dismayed that family members are spread out over the house, each with a separate PC or tablet? Lenovo has something it believes will get them back together: a PC the size of a coffee table that works like a gigantic tablet and lets four people use it at once. At first glance, it looks like a regular all-in-one machine in the vein of the iMac: It's a 27-inch screen with the innards of a Windows 8 computer built into it, and it can stand up on a table. But you can pick it up off the table, unhook the power cord and lay it flat for games of 'Monopoly.' It's big enough to fit four people around it, and the screen can respond to ten fingers touching it at the same time. In a demonstration at CES unveiled on Sunday, photos and videos could be rotated with fingers. Spreading five fingers at once on the screen cleared the screen of clutter, while squeezing them together brought the photos and videos back.

That's it for now, but stay tuned, I still have more innovative and videos back.

Aloha, Lou
Tax changes because of the 2010 Affordable Care Act.
You might have heard or read a lot about these changes. Here are the facts. These all are effective in 2013.

- The itemized deduction threshold for medical expense deductions increases to 10 percent of adjusted gross income. People age 65 or older will stay at the 7.5-percent threshold. If you reach age 65 in 2014, 2015, or 2016, you will drop back down to the 7.5-percent threshold in the year you reach age 65 and stay at the 7.5-percent threshold until 2017. In 2017, everyone will be at the 10-percent threshold from then on.
- Health care flexible spending accounts, which allow you to set aside funds before taxes to reimburse qualified medical expenses, are limited to $2,500 a year. Some exceptions apply for employee health coverage premiums and health savings accounts. See your employer’s personnel department.
- There is an additional 0.9-percent employee-only Medicare tax on wages (including self-employed) above $250,000 for those filing jointly, $200,000 for single filers, and $125,000 for filers who are married and filing separately.

The 3.8-percent tax on unearned income begins. The tax rate applies to individuals, trusts, and estates when the taxpayer’s MAGI exceeds the threshold amount — $250,000 for those married filing jointly, $125,000 for married taxpayers filing separately, $200,000 for single filers, and $11,650 for trusts and estates. The 3.8-percent tax is applied to the lesser amount of a) unearned net investment income or b) the excess of MAGI over the filer’s threshold amount.

Let’s say a couple has $200,000 in income and sells their primary residence for a $100,000 gain, creating an apparent MAGI of $300,000. In this case, the 3.8-percent tax does not apply. Their actual MAGI would be below $250,000, because the gain on the house can be excluded. They do not have to declare the gain on their main home up to the $500,000 couple’s maximum exclusion (a Section 121 exclusion).

On the other hand, if the home sold was not their primary residence but rather a vacation home, the 3.8-percent tax would be levied on the lesser of a) their gain of $100,000 or b) their MAGI over $250,000, which would be $50,000 ($200,000 + $100,000 = $300,000 MAGI, less $250,000 = $50,000). In this case, they pay 3.8 percent on $50,000, a $1,900 tax.

What are other forms of unearned investment income?
- Income from interest, dividends, annuities, royalties, and rent;
- income derived from businesses that are passive activities;
- income derived from businesses that consist of trading financial instruments or commodities; and net gain from the disposition of property that is taken into account in computing taxable income.

The 2013 Welcome Home All Veterans
Sponsored by
The Military Order of the Purple Heart, CH 483 Rainbow Hawaii
U.S. Vets Center
at Kalaeloa (aka Barber’s Point)
March 30, 2013 from 10:00 am-6:00 pm

Please come and join in celebration and remember our Veterans as we say thank you for a job well done. Food, drinks, and much more will be available.

Trivia Answer - ECUADOR is the #1 producer of Panama hats...
A TOAST by CAPT Jerry Coffee, USN (Ret)

One night during a bombing raid on Hanoi, I peeked out of my cell window and watched a flight of four F-105’s during their bombing run. As they pulled up, it was obvious that the lead was badly hit. Trailing smoke, he broke from the formation, and I watched the damaged bird until it disappeared from sight. I presumed the worst. As I lay there in my cell reflecting on the image, I composed a toast to the unfortunate pilot and all the others who had gone before him.

On New Year’s Eve 1968, Captain Tom Storey and I were in the Stardust Section of Hoa Lo (wa-low) Prison. I whispered the toast under the door to Tom. Tom was enthralled, and despite the risk of terrible punishment, insisted that I repeat it several more times until he had it committed to memory. He then promised me that when the time came, and they were again free men, he would give the toast at the first dining in he attended.

Tom’s first assignment following release in 1973 was to the U.S. Air Force Academy. During that same year the Academy hosted the Annual Conference for General Officers and Those Associated Dining In.

Tom found himself seated with Generals Curtis LeMay and Jimmy Doolittle (two men of heroic proportions in their own rights). The jovial clinking of glasses accompanied all the traditional speeches and toasts. Then it was Tom’s turn. Remembering his promise so many years earlier, he proposed Jerry’s “One More Roll.”

When he was finished, there was total silence. To the men in that room, men who spent their careers flying into combat and laying their lives on the line, it was a stunning toast, and one they would never forget.

Please stand and raise your water glasses for a silent toast to our comrades in arms - -

“We toast our hearty comrades
Who have fallen from the skies,
And were gently caught by God’s own hands
To be with him on high,
To dwell among the soaring clouds
They have known so well before,
From victory roll to tail chase,
At heavens very door.
And as we fly among them there,
We’re sure to hear their plea:
Take care my friend,
Watch your six,
And do one more roll for me.”

A silent toast to all our POWs, missing in action, and our comrades.