



Pau Hana Koa

Retired Warriors

The Retired Officers Association P.O. Box 1185 Kailua Hawaii 96734-1185

Volume 17 No 10

WEBSITE <http://www.troa-hawaii.net>

Long-Term Care Insurance, 2d Discussion By Colonel John Harms, USMC (ret)

Last months Long-Term Care (LTC) insurance article dealt with the real basics on what constitutes long term care with potential related costs. It is not unusual for a person to question what is and why do I need LTC insurance? Unless we have had to care for a loved one or have visited an assisted living or full care center, and realize that although the person is "living" their physical and/or mental condition is such that special assistance is required for their well being. A good friend once quipped, "It is not the golden age, but the brass age" we move to in our senior years. Seems to be some truth to that cynicism. Again as a reminder (due to telephone calls I have received) Medicaid will NOT cover long-term care costs and neither the Federal nor State veterans medical facilities have long-term care programs.

This months article will focus on what type of LTC insurance coverage may be best for your individual circumstances. I cannot emphasize enough that LTC insurance is very specialized to the needs of the individual, and the younger you are the less expensive the coverage is. So if you have some friends on military active duty or have just retired, talk to them about LTC insurance, and if they indicated why me at my young age, take them to an assisted living or long term care facility. Volunteering as a Lay Chaplain at Pohai Nani retirement community really got my attention in a hurry. I will address basically two general LTC insurance areas; those individual policies offered by a civilian insurance company and the new federal program. Individual civilian insurance plans typically offer good health/non smoker discounts. Additionally they offer couples discounts, say full cost for the husband and 30% reduction for his or her spouse. Many civilian businesses now offer an LTC insurance program, with personalized options, at lower, group rate costs. The key here is "personalized" insurance coverage options, and rate/cost reductions as cited above. The federal program does not offer or is very limited in these options. The federal plan has one rate for the selected plans offered for a specific age, and has no couple's discounts. Additionally the federal plan is a seven-year contract with a specific insurance company. At the end of that seven-year period another insurance company could be awarded the LTC federal insurance program contract and all persons holding the previous federal contractor's policy might be issued a NEW policy with the new contractor (It is also a possibility that those that had a plan would keep it and only new enrollees would have a plan with the new contractor). An example John Hancock has the current federal LTC program. In seven years GE Capital or UNUM is awarded the contract. Persons holding the John Hancock LTC federal policy would have this terminated and the new company would issue their policy. Would the additional age and possible health problems be considered when the new company issues their new policy, probably not. This is not the case if you hold LTC coverage say from AARP, USAA, or TROA. Even if one of these companies changed their primary insurance contractor (example USAA has used three different LTC insurance companies during the past 20 years or so) the person would retain their original coverage with the company that they purchased it with at that time.

There are positive elements of the federal LTC insurance program. First, ease of enrollment and an abbreviated underwriting process, so not so many questions to qualify for the coverage. Then, you do have coverage in foreign countries; most civilian LTC insurance will not cover this aspect. There is an option for weekly benefit amounts, and allowance for an informal care giver (say your good friend takes on some responsibility for your long-term care requirements). Some negative issues are that the federally awarded LTC Insurance Company (ies) must "agree" with your doctors certification that you qualify for long-term care. Remember those six areas of behavioral and/or mental conditions that I mentioned in last months article.

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PRESIDENTS MESSAGE

I am again writing this message from the mainland. I'm attending a Submarine Veterans Board of Directors meeting and annual convention. You may get to see our banquet speaker on national TV so look for faces you recognize shortly after 9/11. We have the first patriotic audience after the anniversary of the terrorist attack on 9/11/2001. I was in this group's board meeting on the morning of 9/11!

I hope you attended the PICNIC and our September dinner at the Bowfin Museum and had a great time. Remember our events are what we think YOU want. Your comments and suggestions are always welcome. Let Jack and Carita Miller know what you think of our chapter events and what you want.

I am on several corporate Boards, and one price you pay for that service is the requirement to travel away from Hawaii. I hope this trip is late enough to avoid the heat and early enough to avoid the snow. I understand the weather pattern this year looks like the dust bowl conditions of the 1930s, extreme drought, heat, grass and forest fires. I hope to avoid all that but I'm not sure it's possible.

Please start collecting food, or putting money aside for the Hawaii Food Bank food drive in November. There are many who depend on the generosity of others to survive. The weather in Hawaii is good but working conditions frequently are not. As you drive around Oahu, if you look carefully, you see the poor and destitute almost everywhere. Next to Nimitz Highway, at Waikiki, in the airport, in malls, under bridges and overpasses. Some are mentally ill and most can't hold a productive job. There are also families in between jobs, but they all need help.

Check your Membership Exp date on the mailing label and be sure to renew.

Aloha John

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THINNING of the RANKS

COL Franklin Hee, USA (ret) (76)
 He was a member of the Hawaii Chapter. He is survived by his wife Janet.
Barbara Castagnetti, wife of retired USMC, COL Gene Castagnetti who is a Chapter member and current director of the Punch Bowl cemetery.

PHARMACY CORNER

Beginning 11 Oct 2002, the Consolidated Refill Pharmacy at Camp Catlin will not accept refill prescriptions. The Pharmacy will close 24 Oct 2002. On 25 Oct 2002, the Oahu Consolidated Pharmacy at the Navy Exchange will open. Pharmacy hours will be 1000-1800 hours daily Monday through Saturday. It will be closed Sundays and federal holidays.

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SOCIAL EVENTS

October 5th– Saturday– Octoberfest
CANCELLED

October 21st—Monday 6:pm.

Gubernatorial Issues Forum by the two successful Primary major party candidates. (Democratic & Republican). Hale Koa De Russy Hall, validated parking.

November 16th – Saturday 10:45 a.m.

Food Bank, Elections, Annual Meeting, Silent Auction, Music, Speaker etc.!

Remember this date – a big day for the Chapter. Roxanna and Jan-Sue once again will coordinate a big day for the Chapter at the Hickam Officers' Club. Last year we collected well over 1000 pounds of food and over \$1000 dollars for the Food Bank. Stay tuned – more to come!

December 18th –Wednesday 6:00 p.m.

Christmas Party The Hale Koa Waikiki Ball Room is booked again for the Chapter Annual Christmas Party. The cost this year for pupus, dinner and entertainment is \$30.00 per person. Plan to attend this classy event.

The Chapter Christmas Party this year will be at the Hale Koa - Waikiki Ballroom on the evening of December 18th. It should be a fun affair with a steak dinner and show . \$30.00. The show is "Hawaii Chapter goes Broadway". Please pass the word around that we would be pleased to have you join us. More details will be in the November/ December PHK.

FOOD BANK

MOST WANTED FOODS

- 1) CANNED FRUITS & VEGETABLES
- 2) CANNED CHILI, SPAGHETTI&BEEF HASH
- 3)CANNED SOUPS
- 4) CANNED BEANS & PORK AND BEANS
- 5) TUNA & CANNED MEATS

Dr. Marvin Baum, L/C, USAF Ret
Optometrist
 Eye Exams/Contact Lenses
 Tricare Prime Accepted
Fashion Eyeware (at PX prices)/Laser Vision Correction
 Phone 422-9411/Moanalua Shopping Center
 Near Hickam, Pearl harbor, NEX

Legislative Affairs Veterans Affairs (LAVA) Captain George Sullivan USN



Congress Returns To An Impossible Task

Congress reconvened after Labor Day with more work than they can complete before the election recess. With less than six weeks to pass bills from Homeland Security to budgets for all government departments, continuing resolutions seemed to be again in the offing. In an effort to avoid a "lame duck" session, the Senate adopted a "two-tiered schedule" to tackle multiple priorities each day. However, with 50 House-approved bills and 50 judicial nominations pending, and all 13 FY03 appropriations bills awaiting approval, a "lame duck" session after the November election is very likely. Keep in mind that the outcome of this election will have a major impact on pending legislation.

President May Up Coast Guard Budget in 2004

The Bush administration indicated that it may seek \$500 million more for the Coast Guard in FY 2004, even after Congress finalizes the Coast Guard's \$7.3 billion FY03 budget, which reflects a \$1.6 billion increase over FY 2002's budget. According to a spokesman for House Transportation and Infrastructure, Chairman Don Young (Alaska), the White House agreed "to make every possible effort to continue to increase the Coast Guard budget" when Young discussed the service's move to the Homeland Security Department in July.

"Day Late and a Dollar Short" Looking for WWII Nurses

Congresswoman Nita M. Lowey (N.Y.) introduced a bill entitled the "Cadet Nurse Corps Act of 2001" (H.R. 1724) that would grant veteran status and benefits to all nurses who served in the Cadet Nurse Corps during World War II. The bill has 18 co-sponsors, and is being considered by the House VA Benefits Subcommittee and the House Armed Services Committee on Military Personnel. If you are a former member of the Cadet Nurse Corps or know someone who is, and would like to help promote the bill, please contact Ruth Sartori at (201) 944-8923 or 196 Leonia Ave., Leonia, N.J. 07605.

Gubernatorial Issues Forum
Hear the Democrat and Republican Candidates
Monday, October 21, 2002
Hale Koa

Medicare Physicians Payment Fairness Act of 2001

Please provide your support to the passage of the Medicare Physicians Payment Fairness Act of 2001 (S. 1707), introduced by Sen. James Jeffords (Vt.), which will ensure a more equitable Medicare reimbursement fee schedule. The Centers for Medicare and Medicaid (CMMS), formerly HCFA, plan a 5.4 percent cut in the Medicare reimbursement rate for 2002. Many private insurance carriers' rates, including TRICARE rates, are tied to the Medicare fee schedule. As a result, an increasing number of doctors are declining acceptance of new Medicare or TRICARE patients because reimbursements aren't adequate to cover costs. S. 1707 addresses this issue that puts access for Medicare and TRICARE beneficiaries to quality health care providers at risk. S. 1707 has 80 co-sponsors, and is currently in the Senate Finance Committee.

Concurrent Receipt Faces Uphill Battle

The Military Coalition in Washington is pulling out all the stops to get some form of Concurrent Receipt passed during this legislative session. Even with this effort the administration remains opposed. DOD says it is too expensive and will far exceed any estimate made to date. OMB says it is a "budget buster". It will take a grass roots effort on the part of veterans' groups to inundate the White House with telephone calls and E-mail to have Concurrent Receipt survive. Only the President himself can make this one happen.

COLA Creep

It will be another month before we know what the January 2003 cost-of-living adjustment (COLA) will be for military and federal retirees and recipients of Social Security, VA disability compensation or Survivor Benefit Plan annuities. But whatever number it is will be relatively small. The Consumer Price Index (CPI), the measure of inflation that's used to establish federal COLAs, started the year in the hole with three straight months of declines as the economy tanked in the aftermath of September 11th. It's perked up since January, with a cumulative increase of 1.1% for the year so far. If the CPI were to keep growing at the same pace it has been for the last six months, the January 2003 COLA would be about 1.3%. That's not much, but at least it means that inflation isn't taking a very big bite out of our wallets.

VOTE on Tuesday November 5

THE USERS GROUP (TUG)
COLONEL LOU TORRACA USAF, (ret)

Wow, where has 2002 gone! It's already time to think about trick and treat so Turkey Day can't be far behind! Great program again by our friend, Roz Cooper who answered all our questions about Outlook and why it's so effective in organizing chaos...that I can readily relate to {-}

One thing that came up and needed some research was use of the "out of office" reply, here's how: Although there is no feature that will allow an auto-reply to be sent from the server side, you can, however, stay logged on and leave Outlook (Express) open while you are away with an Inbox Assistant rule set up to auto-reply to any messages that arrive. Below are the steps for setting up the necessary rules for an auto-reply:

Create Auto-Reply Message

1. Open Outlook (Express)
2. Create a new message that has the message you wish to auto-reply with.
3. Once you are done with the message, click on the File menu.
4. Select Save As.
5. In the Save as type dropdown menu, make sure Mail (*.eml) is selected.
6. In the File name field, type in something like auto_reply1.
7. Select the place you wish to save this message to on your hard drive and then click Save.

Next, we have to set up the rule:1. Click on Tools

2. Select Message Rules, and then Mail.
3. Under Select Conditions for your rule, put a check mark by "For all messages".
4. Under Select Actions for your rule, put a check mark by "Reply with message".
5. Under Rule description, click on the message link to set the auto-reply file.
6. Select the mail file you just created.
7. Under "Name of the Rule" you may simply type in Auto Reply 1.
8. Click OK ,Click OK again This, of course, is fine for an office environment where leaving the computer on and Outlook (Express) open all the while you are away! The way to use an "out of office" response as a "home user" is to have/get a free Yahoo account and then forward your rr or other ISP e mail to Yahoo which allows a "vacation response" to be sent out. That way Outlook Express or Outlook don't come into play and of course you don't have to leave your computer on. I used it on my last trip and all my mail went to Yahoo and it sent out this message which I wrote: "Your message to luigi/AF06 @ hawaii.rr.com has been forwarded because I will be traveling until the 6th of July. PLEASE hold any mail until then. Thanks"

Most ISPs let you forward your mail to another address like rr does, I believe. You may have to ask them, but it's probably available. In the example above, all my mail went to Yahoo and I was able to check it from any computer and respond if I wanted to. If you haven't cancelled your newsletters or other recurring e mail messages, response Ya will probably result in a bounce as many of the newsletters use an address for send only. If you missed the last TUG, you missed the demo I did for the mouseboard, a really nifty little helper which allows those of us who are heavy users of the mouse to give our arms and wrists a rest by putting the mouse on your knee...yup, I said knee! If you are interested, go to www.mouseboard.net to take a look and if you like what you see, order one. They are very inexpensive but work like a million bucks!!

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I was asked about problems involved with removing AOL from a computer. Here's the answer with thanks to Kim Kommando:

Fixing Internet connection problems after removing AOL

Getting rid of (uninstalling) AOL through the Add/Remove Programs icon in the Control Panel may still leave some of AOL's settings in your Registry. These leftover settings can create connection problems when you try to use a new Internet Service Provider.

To eliminate them you'll also need to uninstall and reinstall DialUp Networking and any remaining AOL adapters.

Uninstalling AOL:

Click the Start button, select Settings and then Control Panel.

Double-click the Add/Remove Programs icon, locate and click on AOL, and then click the Add/Remove button. When your system is finished removing AOL, click OK to close the window (allow the computer to restart).

Removing AOL adapters:

Click the Start button, select Settings and then Control Panel.

Double-click the Network icon and remove any AOL adapters listed there.

When your system is finished removing the AOL adapters, click OK to close the window (allow the computer to restart).

Uninstalling DialUp Networking:

Click the Start button, select Settings and then Control Panel. Double-click the Add/Remove Programs icon, select the Windows Setup tab (at the top of the dialog box) and then double-click "Communications" and remove the checkmark next to DialUp Networking.

When your system is finished removing the DialUp Networking, click OK to close the window (allow the computer to restart).

Reinstalling DialUp Networking:

Click the Start button, select Settings and then Control Panel.

Double-click the Add/Remove Programs icon, select the Windows Setup tab and then double-click "Communications" and click to place a checkmark next to DialUp Networking.

Click OK to close the window (allow the computer to restart).

Don't forget to write down your AOL username and password before uninstalling AOL! You may need it for billing purposes or to access your AOL e-mail through AOL's Web site.

If you haven't been to a TUG meeting or WINSIG meeting and are still trying to figure out what that darn computer is all about...come on out to the next meeting and find out what you've been missing!! check out our web page at: www.the_tug.homestead.com for dates, times, places, and maps to get there.

That's it for this month. Until then, happy computing.

COMING EVENTS

8 Oct (Tues) - Kona Satellite Meeting (1100)
18 Oct (Fri) - LAVA Meeting, HAFB (1130)
18 Oct (Fri) - Excomm Meeting, HAFB (1230)
19 Oct (Sat) - Hilo Satellite Meeting Café 100 (1200)
21 Oct (Mon) - Gubernatorial Issues Forum, Hale Koa (1800)
26 Oct (Sat)- Party Bridge (1900) Call Bobbie

12 Nov (Tues) - Kona Satellite meeting Pohakuloa TC (1100)
13 Nov (Wed) - PAC Meeting HAFB (1200)
15 Nov (Fri) - LAVA Meeting HAFB (1130)
15 Nov (Fri)- Excomm Meeting HAFB (1230)
16 Nov (Sat) - Foodbank Round-up, Annual Meeting HAFB (1030) Hilo Satellite Meeting, Café 100, (1200)
30 Nov (Sat) Party Bridge (1900) Call Robbie
18 Dec (Wed) - Chapter Christmas Party Hale Koa

GUBERNATORIAL ISSUES FORUM

We are inviting the two successful Primary major party candidates—Democrat and Republican—to meet and discuss issues important to all the citizens of Hawaii. Our program will have pre-stated issues, and will NOT be a free-swinging debate. Here are some details:

Hale Koa DeRussy Hall (310 capacity)
21 October 2002 – gathering at 6:00 PM

Banquet dinner – Grilled top sirloin with garlic mustard peppercorn sauce and red chili onion rings, herbed potato pancakes, and seasonal fresh vegetables
\$25.00 each
Validated parking

This is the third time the Hawaii Chapter, TROA, has sponsored this event. In 1994 and 1998 it was a ‘sellout’, drawing major media coverage. Our contested Primary elections add some more suspense this year. Plan now to support this high visibility media event. We are inviting ALL veterans organizations to join us for this Forum. We encourage you to bring friends and neighbors—let’s fill the Hall?

Please get your reservations in by 14 October, we need to confirm our numbers with the Hale Koa Catering folks the week before the event. You may suggest topics of general interest or specific questions to be considered by the moderator.

Questions? Call Bill Nations at 637-6124 (home) or 554-0940 (cell).

Yes, we will attend the Gubernatorial Issues Forum!

Member’s Name _____

Spouse’s Name _____

Guest’s Name _____

I need transportation to the Forum - () My phone #

Make check (\$25.00 each) to Hawaii Chapter, TROA

Send this registration form in today to Mrs. Judith Breitwieser;

1403 Onioni St;
Kailua, HI 96734

REMEMBER TO VOTE ON TUESDAY, NOVEMBER 5TH

Long Term Care

(continued from page 1)

Second, the LTC Insurance Companies must approve of your “plan of care”. Bed or space reservation is only available for hospitalization or therapeutic absence. What does this mean? Well your children or friends might want to take you on a short vacation, for even though you need assisted living care, they will cover this for the family get together. Some standard civilian LTC policies will continue holding the space at the assisted living or care center during this period, the federal program will not, only those conditions previously mentioned. Home care is not 100% covered in the federal program, and that possibility that in seven years your coverage could be transferred to a different insurance company does not seem very desirable.

When does the federal LTC insurance program really become somewhat of a “no brainer.” If your health is not particularly good, a smoker, and you live alone (no spouse or someone sharing your household). If you are in good health and especially if you have a spouse, it would be advisable to get some quotes from large A rated insurance companies that have been selling Long-Term Care insurance for at least five years (need some type of track record). Another consideration is if you are going through an insurance agent, you may want to pick one that has several companies from which you can choose. In that way a specifically tailored LTC policy can be prepared for your unique needs, not just one company that is the only one the agent is appointed to sell. Again, as National TROA magazine articles have stated, shop around and get the best priced policy that meets your specific needs. Hope this article has been of some help to our Chapter members.

THE BRIDGE CORNER by

ROBBIE GEE

The 31 August meeting of the Hawaii Chapter, TROA Bridge group was hosted by Marian Davis in Hawaii Kai at the home of Bob and Robbie Gee.

This was a bitter-sweet event since it was the last for regulars Craig and Gigette Caldwell due to Gigette's recent retirement as CAPT, US Navy. Just to be certain that they are remembered, they made a bigger impression than usual on the group by taking First and Second place. Gigette was our very first active duty member in the party bridge group and she and Craig will be sorely missed. Rounding out Third place was Pennie Penterman, joined by those striving to make higher scores: hostess Marian Davis, Robbie Gee, Ken and Lillian Patterson, Shirley and Les Ihara (to whom credit for last month's pictures is due), Bill and Debby Martin, and Judith Breitwieser.

Remember to call Robbie Gee at 255-4558 not later than the weekend beforehand to reserve your seat at the bridge table. The group usually meets on the last Saturday of the month at 7pm at various locations around the island on a rotation basis. Watch your Pau Hana Koa each month for the dates

Standing:

Ken Patterson
Robbie Gee
Lillian Patterson



Seated:

Marian Davis
Craig & Gigette Caldwell
Shirley Ihara

TROA's Weekly Update for Friday, September 20, 2002.

Issue 1: Congress May Decide Next Week on Concurrent Receipt. We've met with Administration officials; we've visited Armed Services Committee members and staffs. NBC Nightly News ran another update last Monday. Now your help is needed for a final flood of grassroots messages and phone calls to let your legislators know you expect them to back up their word and put a concurrent receipt provision in the FY2003 Defense Authorization Act. TROA provides two options for this urgent action (see below).

Issue 2: TROA Members Approve Name Change. It's official. The Retired Officers Association will change its name to Military Officers Association of America (MOAA) on January 1, 2003.

Issue 3: Coalition Hosts Annual Awards Reception. On Tuesday, The Military Coalition presented its annual legislative awards to Sen. Harry Reid (D-NV), Rep. Mike Bilirakis (R-FL) and professional Hill staff members Mr. Bob Herbert and Ms. Rebecca Hyder.

Issue 1: Congress May Decide Next Week on Concurrent Receipt

It's coming down to crunch time as House and Senate leaders see if they can finish negotiations on the FY2003 Defense Authorization Bill over the next week or 10 days.

TROA, The Military Coalition, and many other military and veterans organizations have been busy this week bolstering the case to ensure the final defense bill includes a provision authorizing concurrent receipt of military retired pay and VA disability compensation.

Monday, representatives from TROA and a dozen other associations met with Special Assistant to the President Tim Goeglein to discuss the issue and deliver several letters from the Coalition and others urging the President not to veto the defense bill over concurrent receipt.

Monday night, NBC Nightly News with Tom Brokaw aired a fourth report on the concurrent receipt inequity, entitled "Broken Promises." Reporter Fred Francis has featured several disabled military retirees who never knew when they were serving that they would be forced to forfeit their earned retired pay for incurring a service-connected disability. TROA applauds NBC News, Tom Brokaw and Fred Francis for their persistence in highlighting the need to correct this long-standing inequity. If you missed it, you can read a transcript at www.msnbc.com/news/809143.asp. (note: This is on MSNBC's Web site, not TROA's; MSNBC may delete it soon to put up newer items.)

This week, teams of representatives from multiple associations "stormed the Hill," visiting offices of House Armed Services Committee members to urge them to ensure the final bill includes concurrent receipt relief.

What's needed most now is a flood of messages and phone calls to legislators, urging them not to be deterred by any veto threat. We need the 90% of House members and 83% of senators who have cosponsored concurrent receipt legislation to put a fix in the defense bill. In the unlikely event that the President actually vetoes the bill for that reason, we'd expect them to stand by their cosponsorship word and vote to override any such veto.

Even if you've called or e-mailed your legislators on this issue before, we urge you to do that again now. After all these months of effort, let's not chance letting the final week pass without making our best push. Use one or both of the following:

1. Send a message to your legislators and the White House via TROA's Web site at <http://capwiz.com/troa/home/> (use the top two links under "Action Alert").
2. Use TROA's toll-free Capitol Hill Hot Line (1-877-762-8762). When the Capitol operator answers, just ask to

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be connected to your legislator's office and tell the staffer you want your legislator to insist on retaining the concurrent receipt provision in the Defense Authorization Bill.

Issue 2: TROA Members Approve Name Change

Almost 90 percent of TROA members who cast ballots voted to change the association's name to Military Officers Association of America (MOAA). The voting closed Monday, September 16. The membership vote was the largest recorded in recent organization history, with 114,000 casting a vote either by mail or e-mail.

TROA believes the new name better reflects the total membership composition and what the association does for all of our members. The association always has pursued legislative and policy actions on a variety of active duty, Reserve, and National Guard issues in addition to its heavy and effective emphasis on lobbying for military retiree programs.

"The recommendation to change our name was a huge decision," according to VAdm Norb Ryan, Jr., USN-ret., TROA's president. "However, we believe the change is in our members' best interests for future organizational strength as we lobby for our members and a strong national defense."

"TROA has long been known for its integrity and effectiveness in helping service men and women who serve and have served our nation," VAdm Ryan said. "Nothing about that will change, nor will our emphasis on military retiree issues. We will still be the same people who work hard for all of our members every day."

TROA will begin the transition to the new name on January 1, but will use "formerly TROA" in the logo until October 1, 2003.

Issue 3: Coalition Hosts Annual Awards Reception

The Military Coalition (TMC), a consortium of 33 military and veterans' organizations representing the interests of more than six million members of the uniformed services community, presented its highest awards to two legislators and two congressional staff members at a Capitol Hill reception on September 17.

Sen. Harry Reid (D-NV) and Rep. Mike Bilirakis (R-FL) received TMC's 2002 Award of Merit for their sponsorship of key bills in the Senate and House that would prevent military retirees with service-connected disabilities from having to forfeit part or all of their military retired pay.

Presenting the awards on behalf of the Coalition were TMC Co-Chairmen Mike Cline and Steve Strobridge, respectively the Executive Director of the Enlisted Association of the National Guard of the United States and TROA's Director of Government Relations.

Strobridge credited Bilirakis for convincing the House to authorize funding to address the problem this year. "That didn't happen by itself," he said. "It happened because of Congressman Bilirakis' many years of effort and his personal, intense lobbying of the Budget Committee and other House leaders."

Cline similarly lauded Reid's efforts. "Senator Reid has repeatedly introduced corrective legislation and fought to get it through the Senate. Now we finally have provisions in both the House and Senate defense bills."

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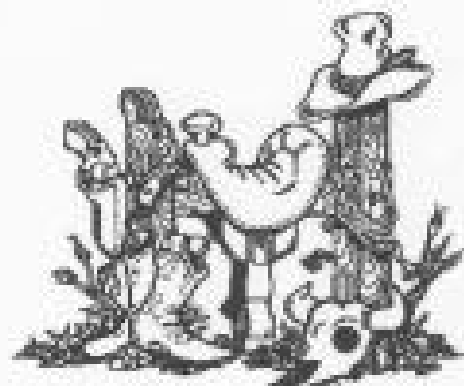
HICKAM OFFICER'S CLUB

SATURDAY, NOVEMBER 16, 2002

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WIN THE PRIZE FOR THE BEST WESTERN OUTFIT.

10:30 A.M. SOCIAL, 11:45 A.M. LUNCH



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BUNKHOUSE COLESLAW
SUNDAY WALDORF SALAD
RODEO MIXED GREENS SALAD
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Please make checks payable to: "Hawaii Chapter TROA"RSVP not later than November 8, 2002.

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**TROA Recognizes Hawaii Chapter
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ATTENTION
WEBSITE <http://www.troa-hawaii.net>
Chapter E-Mail Address
info@troa-hawaii.net
Social Program October 21st– Monday 6:00 pm
Gubernatorial Issues Forum by the two successful
Primary major party candidates. Dinner at the Hale
Koa

Chapter Members — are your dues paid up
Check the date on address label below.

Membership Application for the Hawaii Chapter of The Retired Officers Association

Check all that apply. Application for: New member Renewal Regular member Auxiliary member Date _____

Name: _____ Male Female

Last First MI

Please fill in the next three lines with information on the applicant. If you checked auxiliary member above, please provide this information on your spouse.

1: Service _____ Rank _____ Active Duty • Rotation Date (If active duty) _____ Retired _____ Year Retired _____

2: Former Officer • Reserve • National Guard • National TROA Membership No. _____

3. If application is for auxiliary membership, is your spouse deceased? Yes No

Applicant's Birth Date ____/____/____ SSN ____/____/____

Address: _____

Number and Street City State ZIP Code

Mailing Address (If different) _____ Phone Number _____

If married, spouse's first name: _____ Last name, if different _____

Office Phone Number _____ Fax Number _____ E-Mail Address _____

Indicate interest in any of the following Chapter activities or Committees:

Personal Affairs Legislative Affairs/Veterans Affairs Public Affairs Program/Social Newsletter Membership Finance

ROTC Scholarship & Awards Fund Raising Community Service TUG(Computers) Party Bridge Golf Tennis

Photography Suggestions for other Programs/Activities: _____

Dues Schedule: Regular membership: \$15.00 per year; 5 years for \$60.00
 Life membership: Age 50 and under \$300.00; 51-60 \$250.00; 61-70 \$200.00; 71-89 \$100.00; 90 + free.
Auxiliary Membership: \$9.00 per year; 5 years for \$36.00
 Life membership: Age 50 and under \$150.00; 51-60 \$125.00; 61-70 \$100.00; 71-89 \$50.00; 90 + free

Dues enclosed \$ _____ Optional donation \$ _____ Used for ROTC Scholarship \$ _____ Other, e.g. (PHK).
Make Check Payable to Hawaii Chapter TROA P.O. Box 1185, Kailua, HI 96734 -
 _____ **Detach and Mail with Dues Renewal or give to prospective Member** _____