



Mississippi Coast Military Officers Association

P.O. Box 5027, Keesler Station

Biloxi, MS 39534-0027

www.MCMOA.org

June 2007

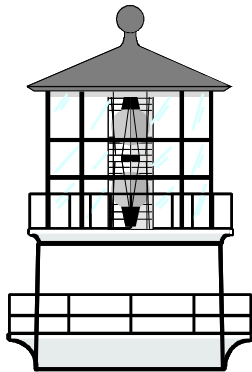
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You can contact the Editor,
Colonel Harvey Nixon, at
hnixon@aol.com

The Mississippi Coast Military Officers Association meets on the second Wednesday of each month at the Katrina Kantina located at the Keesler Marina. The Board meets at 10:00 followed by an informal luncheon and business meeting at 12:00. Any member is invited and encouraged to attend the Board meetings.

Mr. George Dale

2 Our MOAA Chapter was fortunate to have another speaker who is
2 literally right in the middle of one of the critical issues facing the rebuilding
2 effort on the coast—insurance. As the Mississippi Insurance Commis-
2 sioner he has to walk a fine line between the big insurance companies and
2 the average citizen like most of us. This is not an easy task in the best of
3 times and an almost impossible one post Katrina. We also learned Mr
3 Dale is the State Fire Marshall with all the responsibilities that entails. Mr
3 Dale started his presentation by telling us that he has been Insurance
Commissioner for 32 years and that he writes his own speeches. He is a
former school teacher (62-72) and is a former Assistance Principal at
Moss Point High School. He looked back over the years and
described the wind versus water dilemma and trying to determine which
came first. He went back in time and put some of the Katrina numbers in
perspective. He told us about Governor Williams decision to hire a Mass.
firm to develop a long range development storey. They performed the
study and published the document but it was ignored.. He described
what many of us had thought of as the Monster Storm—Camille and its
estimated \$488 million damage. That turns out to be “pocket change” for
a storm like Katrina. When you take a look at the damage it bestowed
on the coast, the estimates are mind boggling. Mr. Dale described 4865
claims settled with \$8.3 Billion paid out. He talked about the Wind Pool
insurance program and that the wind pool was to pay more claims. He
discussed the Mediation Program where there have been 4600 cases
with a closure rate of 83%. He mentioned State Farm’s decision to
reopen 35,000 claims.

Mr. Dale then changed his focus to where we are going. He acknowledged the Coast and especially on the water is a great place to live but it does have risks and there are increased costs. But these risks are not unique to the water, California has its danger from Earth Quakes as does several other areas of the country and there is the ever present danger of wild fires in the Western U. S. He anticipates that in the absence of other major storms, we will see competition start to force the currently very high cost of insurance down to a level most customers can come close to affording.

Upcoming Guest Speakers

Our Guest Speaker for June will be the Commander of the 81st Training Wing, Brig Gen Paul Capasso. He will be followed in July by a VERY strong supporter of the military, Congressman Gene Taylor. The August speaker will be Senator Trent Lott. This is an impressive line up and one you really need to support through your attendance at these meetings. We will look forward to seeing you as we all continue our efforts to support our troops.

VA Personal Data

VA Form 10-10EZR, Health Benefits Renewal, is for your use to update the information you have on file at the VA. This form enables you to update or report changes to your address, phone number, name, health insurance and financial information when these changes occur. If you are not charged copay for medications or your health care or are charged a reduced inpatient copay you should update and report your financial information to VA each year to prevent your status from lapsing. VA will remind you when it is time to renew the information. If you are not charged medication copay because you have low income, you should also update your financial information to VA each year to have your ability to pay copay reassessed. If you want to check on this you can access a table of Financial Income Thresholds for VA Health Care Benefits at www.va.gov/healtheligibility/Library/pubs/VAIncomeThresholds/

Membership Renewal and Growth

Your officers and directors continue to believe we must increase our membership base if we are to truly become effective in meeting the goals of our organization. We are in a period when it is vital that we provide our active duty members with as much support as possible during periods of shrinking personnel levels. In round numbers the Air Force is on a glide slope to lose around 40000 people between now and the 2009 timeframe. Unfortunately, we have heard from recent briefings the ops tempo is headed in the opposite direction--upward. Our young troops are doing an awesome job and we should also put a shoulder to the wheel to assist them anyway we can. One of the best ways is through active involvement in activities such as MOAA. Come on out and get involved in one of this organization's many activities.

Space A Flights to Change in Europe

This is a notice many of us would like to take advantage of in the coming months and years. Stars and Stripes reports that changes are on the way for the thousands of servicemembers, families and military retirees who use space-available travel in and out of Europe. New eligibility standards, the elimination of one route and changes to several others are all scheduled in the next seven months, according to the Air Mobility Command. A regulation change in June should also make it easier for families to travel without their military sponsors. For more information on Space-A travel, visit the AMC website to download a 14 page file that contains general information, eligibility rules and contacts. To learn more read the article at Military.com. Find military-only travel deals, space available travel info, discount travel offers, and more at Military.com's Travel Center, <http://www.military.com/Travel/Home/0,13396,,00.htm>.

Personal Finance

Tardy on one, penalized on all. If you are delinquent anywhere, you are at a higher risk, and your interest rate could double overnight.

Known as the universal default, this common credit-card practice enables a bank to increase a consumer's interest rate if he or she makes late payments on any bills. In addition, the rate jump can be staggering: Advocacy group Consumer Action found that default interest rates could be as high as 35%, while most hover around 30%

Plenty of banks issuing credit cards employ the universal default policy. In a 2005 survey (the latest data available) of 45 banks issuing 144 credit cards, 44 percent of the banks used a universal default clause.

Capitol One is a popular card issuer that does not use universal default. Last month, Citi announced that it was ending its universal default policies on all Citi-branded credit cards. However, other major leaders are still using universal default in full force.

Check your cardholder agreement to find out if your bank is implementing the policy.

Look at the section where it discusses default pricing. If it says that, it may use default pricing based on information in your credit report, that is a flag for universal default. It may also be a good reason to change to one of the cards that does not contain the clause for universal default.

Legislative Update

Key Panel Backs Disability Fix

The Senate Armed Services Committee emerged from two days of deliberations to announce approval of its version of the FY2008 Defense Authorization Bill, including recommendations to:

- Increase Army manpower levels by 13,000 and Marine Corps strength by 9,000 (same as approved by the House)
- Authorize a 3.5% military pay raise for 2008 (same as approved by the House and an increase over the 3% raise proposed in the defense budget submission)
- Reject Administration-proposed TRICARE fee and pharmacy copay increases
- Eliminate the disability offset to retired pay for all members whose combat-related wounds or illnesses forced them into medical (Chapter 61) retirement before attaining 20 years of service
- Reduce the Reserve retirement age by 3 months for each 90 days mobilized to active duty (Note: this would be prospective only; that is, credit would be given only for active duty mobilization time served after the change is enacted; it would not retroactively cover all service since 9/11)
- Require drug companies to give the Defense Department the same discount for drugs sold through retail outlets that DoD already receives for drugs dispensed through military pharmacies or the TRICARE mail-order pharmacy
- Require the Secretary of Defense to establish a Family Readiness Council to improve support for and coordination of military family readiness programs
- Ease naturalization and visa problems encountered by foreign-born spouses and children of military members assigned overseas by treating time overseas on military orders as residence in the US.
- Require the Pentagon to continue surveying TRICARE participation among civilian medical providers (with special emphasis on the adequacy of mental health providers) and also require surveys of beneficiaries to determine their degree of access to participating providers.
- Authorize \$50 million in "impact aid" to help fund civilian education systems that serve children of military families
- Modify death gratuity provisions to allow servicemembers to designate in writing any person as the beneficiary, and modify SBP to allow designation of guardians or caretakers of dependent children to receive SBP

Committee leaders announced they will be preparing separate legislation aimed specifically at addressing problems encountered by wounded warriors and their families.

Retiree Activities Update

1. Medical Center: a continuing reminder that the A tower of the medical Center is closed for renovation projects. Access is obtained through the clinic entrance.
2. The record section is currently in the old auditorium. When the A tower renovations are complete, the record section will be in the old Command Section of the Hospital. The Command Section will then find its permanent location on the 5th floor.
3. Again, the medical center has an Urgent Care section—located adjacent to the ER in case one needs an appointment and needs to be seen but the problem isn't acute emergency.
4. The Department of Veterans Affairs is helping some veterans get generic prescriptions for half the VA price. Veterans in health care priority 4 through 8 normally must make an \$8 co-pay for drugs from the VA that might be available at the \$4 rate being offered by Wal-Mart Stores Inc. and Target Corp. VA Deputy Undersecretary William Feeley has told VA providers they can write prescriptions that can be filled at any private-sector pharmacy. They cannot transfer the veterans' prescriptions directly to a private sector pharmacy, but they can write new prescriptions if they meet the state requirements and cancel existing VA prescriptions. For the \$4 drugs available at Wal-Mart, visit <http://i.walmart.com/i/if/hmp/fusion/genericdruglist.pfd>, and for the Target drugs, go to http://sites.target.com/images/pharmacy/pharmacy_4dollar_program_list.pfd.
5. The new Car Care/Shopette/Class 6 store is progressing and should open by the end of June.
6. The former Pecan dining facility will hopefully be totally finished in June as the new food court. It is directly across the street from the temporary BX. It will house Charley's Stealkery, Anthony's Pizza, Seattle's Best Coffee, an optical shop, and a nail salon.
7. If you have been visiting the commissary on a regular basis you have probably noticed their excellent selection of plants. These plants usually arrive at the commissary on Thursday. They have been very pretty and most are very inexpensive.
8. Anticipate that the work on the new commissary/BX complex will begin soon and the project completed late fall.

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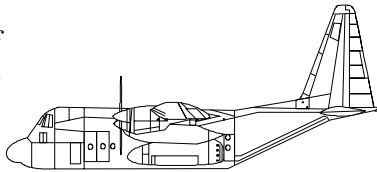
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June 2007

The Newsletter is published monthly for members and friends of the Mississippi Coast Military Officers Association. It aims to broaden their awareness and understanding of events and issues relevant to military officers in this area.

May 31



Monthly Luncheon Meeting on
 Wednesday, June 13, 2007

Chapter Officers for 2007

PresidentMaj Lucy Welch (867-0893) **2nd Vice President**Maj Jeff Neel (896-6588)
1st Vice President ..LT Bob Carson (388-7511) **Secretary/Treasurer**Lt Col Bob Snyder (388-9084)

Past Presidents

CAPT Clark Wakefield - *President Emeritus*

Col. Matthew Thompson	Lt. Col. Carl Remley	Lt. Col. Dean Todd	Maj. Gen. Leo Jones
Lt. Col. Hollie Wilkes	Lt. Gen Bryan Shotts	Lt. Col. Sid Marcus	Lt. Col. Fred Dunaway
Lt.Col. Dick Wilson			CDR Dick Hansen

Directors

Maj. Gen. James Garner - Col. Phyllis Luttman - Col. Harvey Nixon
 CDR Dick Hansen - Maj. Joseph Littlepage

Committee Chairs

CBC Council	CAPT Clark Wakefield	Medical Center	Col. Phyllis Luttman
Chaplain	Col. Joe Peck	Retiree Activities	Lt. Col. Yvonne Dougherty
Commissary & BX ...	Col. Phyllis Luttman	Membership	Lt. Col. Bob Snyder
Dinner Seating	Mrs. Gloria Skillestad	Newsletter	Col. Harvey Nixon
Club Representative	Lt. Col. Dick Wilson	Personal Affairs	Maj. Jeff Neel
Legal Council	Lt. Col. Russell Thompson	Programs	LT Bob Carson
Legislative	Lt. Col. Fred Dunaway	ROTC	Lt. Col. Tom Varble
Marina	Maj. Glenn Bremenkamp	Scholarships	CW4 Ray Skillestad
		Webmaster	CDR Ron Miller