



Cape Cod Currents



Military Officers Association of America *Cape Cod Chapter* *Monthly Newsletter*



December 2010



LUNCHEON

Tuesday, December 14, 2010

Radisson Hotel Hyannis

287 Iyannough Road, Hyannis Massachusetts 02601

Cash Bar and registration 1130 - Luncheon at 1200

Menu

Cheese and Cracker Tray

Mixed Green Salad

Choice of

London broil or Baked Scrod

Seasonal Vegetables, Roasted Potatoes

Fresh Rolls and Butter

Tea or Coffee, and Dessert

December is our annual **Toys for Tots** meeting. Please bring one or more new unwrapped toys. We'll pass them on to the Marines, who will insure they are given to young children who otherwise would have a very bleak Christmas. In lieu of toys members may donate checks payable to **Toys for Tots**.

Speaker David McPherson, Certified Financial Planner, Four Ponds Financial Planning, member Garrett Planning Network, a group of fee only financial planners.

Scholarship Program

In both May, 2008 and May, 2009 we were able to give \$7,500.00 in scholarships but in May 2010 we could give only \$7,000.00.

It may just be another economic indicator that we are all going through some tough times but the Cape Cod Chapter's Scholarship Account balance is running significantly behind last year at this time. At the close of September, 2009 our account balance was \$2,114.23. This year at the end of September, 2010 our account balance is \$1,612.78.

As most members know our two of the three sources of cash for our Scholarship Account are the raffles at our social functions and donations from our members. The third source of cash for the scholarships is money from dues that the Board deems to be in excess of current cash flow requirements so we donate that excess to our scholarship program.

We will have three more raffles before the May, 2011 Scholarships are awarded and they will be at the November, 2010 luncheon at the Riverway Lobster House, the December, 2010 luncheon at the Radisson, and the April, 2011 luncheon currently scheduled for the Golf Course Clubhouse at Massachusetts Military Reservation. Our raffles usually generate \$200-300 each for our Scholarship Account. Donations made by our members comprises the largest single source of revenue for the Scholarship Account and usually account for 50% of all money we give each year to deserving students. This is why the current balance in our Scholarship Account is so alarming.

Please consider a donation to the Scholarship Account as part of your gifting plan this year. We know there will be another group of deserving students who will be counting on the Cape Cod Chapter to help them in 2011.

Reminder especially for snowbirds

AF Base Dining Open to Retirees - Many Air Force base dining facilities have seen use rates drop below 50 percent. Instead of closing these facilities, Air Force plans to open some facilities at six bases to retirees. Retirees will pay the same market price as everyone else, and there will not be an added surcharge on top of the menu price. The six Air Force bases participating in the initiative are Elmendorf AFB, Alaska, Patrick AFB, Florida, MacDill AFB, Florida, Fairchild AFB, Washington, Little Rock AFB, Arkansas, and Travis AFB, California.

Taps

The following members of our chapter passed away in 2010:

Ms. Sandra B Fenrick
LCDR William C Richtmyre USN
CDR Robert I Trapp USN
Mrs. Veronica F. McLaughlin

A Little-Known Benefit for Disabled Veterans

If you know a veteran who is living in a nursing home or assisted living or requires home care, he or she may be eligible for extra cash. The little-known benefit, called Aid and Attendance, helps to offset some of the costs of care.

The Aid and attendance benefit supplements a veteran pension or other disability benefit. "Any time that someone who is disabled can obtain some additional funds to defray the costs of health care, it is beneficial," says Gerald Manar, an executive at the Veterans of Foreign Wars.

Veterans receiving compensation for a disability resulting from military service, such as the loss of limbs, don't have to meet financial criteria. They can receive up to \$3,327 a month in aid, or more if they have dependents, says Kerry Baker, chief of legislation and policy with the Department of Veterans Affairs.

A benefit is also available to wartime veterans who may be eligible for a veteran pension. They and their surviving spouse must meet an income test. To qualify, "they must need another person to attend to their needs of daily living," says Baker. For example, a veteran or surviving spouse who suffers a stroke and needs help dressing and eating could get the benefit.

To determine eligibility, you would reduce the veteran's income by the medical costs not covered by insurance. If that amount is \$19,736 or less, a single veteran with no dependents could be eligible for Aid and Attendance.

The maximum monthly benefit is \$1,645. Your benefit is based on the difference between the income limit and your after-expenses income. For example, if your income is \$25,000 and you pay \$10,000 in medical expenses, you'll get an annual benefit of \$4,736.

Veterans can get an application from the Department of Veterans Affairs (www.va.gov; 800-827-1000). You can also get help from a veterans group to fill out the application. KATHRYN A. WALSON, KIPLINGER'S RETIREMENT REPORT, August 2010.

Another source states that in 2009 only 105,000 were using this benefit and as many as 2.3 million veterans may be eligible.

Upcoming CCC MOAA Social Events

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| December 14, 2010 | Toys for Tots Luncheon at Raddison Motel in Hyannis. Speaker David McPherson, Certified Financial Planner, Four Ponds Financial Planning, member Garrett Planning Network a group of fee only financial planners |
| April 5, 2011 | Luncheon at Golf Course Club House, Massachusetts Military Reservation. Speaker COL Lee Lang, MOAA HQ, Director of Council and Chapter Affairs |
| May 10, 2011 | Scholarship Dinner at Coonamessett Inn in Falmouth. Speaker TBA |
| June 14, 2011 | Riverway Lobster House in South Yarmouth Speaker TBA |
| July 12, 2011 | Clam/Lobsterbake at Gray's Beach in Yarmouthport |

Programs and Activities

Forty five members and friends gathered at Hyannis Harbor for the 14 September cruise of the harbor and adjacent waters. The cruise was aboard the 100 year old steam boat, the Prudence. It was a beautiful, sunny day and the cruise director gave an interesting and humorous narrative. Sights included light houses, docks, buoys, waterfront homes, and the Kennedy Compound. After the cruise we strolled along the dock past ferries and fishing boats. Lunch was served in the Harbour Room, overlooking the docks and harbor. Cocktails were enjoyed while the dockside summer barbeque was prepared. Food was good and the foot high pile of chocolate chip cookies and fresh brewed coffee was a special treat. After lunch some lingered to visit the gift shop and the arts and crafts displays along the dock.



On October 5th, 49 members and friends gathered at the Cape Cod Railroad Station in Hyannis to ride the luncheon train. We had a private dining car for our group set up with tables of four, all with window views. We traveled along cranberry bogs, through villages, woods and fields, and beside ponds and the Canal. It was a fun ride, as we sipped wine and cocktails in the restored antique dining car. Lunch was delicious, and according to one member, the best yet on the Cape. As an added treat we observed President Captain Richard Bowen swear in incoming President Col Donald Lynde during the trip. Upon our return there remained several dinners. LTC William Reade suggested we deliver them to the homeless shelter. They were greatly appreciated. Thanks for your idea, Bill.



We are thinking about additional activities next summer, and would appreciate your thoughts about the activities and locations.

Holiday Mail for Heroes 2010

Posted on October 26th, 2010 by Gloria Huang



Holiday Mail For Heroes is back for a fourth year! The American Red Cross and Pitney Bowes will collect holiday cards from regular citizens all across the country and distribute them to service members, veterans, and their families. Many active service members must spend the holidays apart from their family. Give back this holiday season by sending a card to thank those who have given a great deal to their country.

Send cards to the address below, and please read the guidelines carefully!

**Holiday Mail for Heroes
PO Box 5456
Capitol Heights, MD
20791-5456**

All cards must be postmarked no later than **Friday, December 10th**. Cards postmarked after this date will unfortunately be returned to the sender. This deadline ensures enough time to sort and distribute cards before the holidays.

After the mailbox closes, the cards we received will be screened for hazardous materials by Pitney Bowes and then reviewed by Red Cross volunteers working around the country.

For more information on Holiday Mail for Heroes go to

<http://redcrosschat.org/2010/10/26/holiday-mail-for-heroes-2010/>

CCMOAA Scholarship and Charity Fund Contribution Chapter members who would like to make a *federal tax deductible* contribution to either our Chapter's Charity and/or Scholarship funds may do so by completing the information requested below and sending it to our treasurer.

The Chapter thanks you very much for your generosity. Please check the appropriate boxes below and fill in the requested information.

I, _____, wish to make a contribution to the
CCCMOAA

Scholarship Fund in the amount of \$25 () \$50 () \$75 () \$100 () Other ()

Charity Fund in the amount of \$25 () \$50 () \$75 () \$100 () Other ()

Please mail to: CCCMOAA P.O. Box 1553 Mashpee, MA 02649

Signature _____ Date: _____

Reservation for Lunch at Raddison Hotel , December 14, 2010

Name: _____

Guests: _____

E-mail address: _____

Cost: \$25 per person. Choice: Baked Scrod () London Broil ()

Please indicate the entire selection as member (M), guest (G) or both (B)

The deadline for reservations is December 4,, 2010 Enclose check payable to CCCMOAA in the amount of \$ _____ Mail reservation form and check to: CPT R M Bowen USA RET
106 Ambleside Dr. Falmouth, MA 02540