



# Cape Cod Currents



## Cape Cod Chapter Military Officers Association of America

### *April 2013 USCG Air Station Cape Cod Aircraft & Hangar Tour Event*



**Tuesday, April 9, 2013 – 1100 registration; meal 1200**

**Location: U. S. Coast Guard Air Station Cape Cod Falcon Golf Course Clubhouse**

**Massachusetts Military Reservation – Goenther Road, Buzzards Bay MA 02664**

**Cost: \$22.00/person Reservations: by April 1, 2013 to Mario Ciara**

Buffet menu – choice of chicken marsala or cod, mashed potatoes, vegetable,  
Caesar salad, carrot cake, beverages; cash bar available

Following lunch we travel to the Air Station operations area to tour the new HC-144A Ocean Sentry maritime patrol aircraft and others in the new (2012) \$23.5 million CDR Stewart R. Graham Hangar. Graham, the second USCG helo pilot, flew some of the world's earliest rescue missions including the first Coast Guard nighttime rescue. He was knighted by the government of Belgium for his part in saving survivors of a Sabena Airline crash in 1946.



**On December 11, 2012, (1) LCDR Jen Bowden, USN, Chaplain, USCG Sector Southeast New England, received \$1,050 in grocery gift cards, while (2) former “Frozen Chosin” Marine Jake O’Rourke gathered “Toys for Tots” donations from CCC members.**

**For the future**

April 10, 2013 (Wed.) Chapter Officers meeting 1000 – **all invited** – Hyannis Veterans of Foreign Wars Post 2578, 455 Iyannough Rd. (airport rotary), Hyannis  
**May 11, 2013** (Sat.) Scholarship awards luncheon, Flying Bridge Restaurant, 220 Scranton Avenue, Falmouth, Massachusetts  
May 15, 2013 Chapter Officers meeting, Hyannis VFW  
**June 11, 2013** (Tue.) Annual meeting, Post 188 Am. Legion, Rte 130, 20 Main St, Sandwich  
June 12, 2013 Chapter Officers meeting, Hyannis VFW  
**July 9, 2013** (Tue.) Lunch event, Falcon Golf Course Clubhouse, Mass. Military Reservation  
July 10, 2013 Chapter Officers meeting, Hyannis VFW

**Treasurer Hank Bertsch reported on March 1, 2013, the following balances.**

Charity Fund 02/28/2013	\$252.38	Scholarship Fund 02/28/2013	\$3,840.21
		Operating Fund 02/28/2013	\$3,175.00

**Note:** Hank estimates these figures allow only \$6,500 for 2013 scholarships vice \$8,000 in 2012 – unless we receive substantial donations in the next four weeks.

President Don Lynde and the Board of Directors are at work on **changes and amendments** to the **Chapter Bylaws** adopted November 6, 2008. A document for consideration will be provided to all members before the meeting at which the changes will be considered.

**WE NEED NOMINEES** for Chapter **officers**: President, Vice-president, Secretary, Treasurer, and for the following **director** positions: legislative, membership, personal affairs, public affairs, and scholarship. The Bylaws require the president to appoint a nominating committee 60 days prior to the annual meeting set for June 11, 2013. That committee must report its slate 30 days prior to June 11, 2013. **NOW IS THE TIME TO VOLUNTEER. ALL TERMS OF OFFICE END JUNE 11, 2013.**

The Officers Meetings of December 2012 and February 2013 wanted a **description of Chapter positions** published. All serve two years. The president presides at general and officer meetings, appoints committees, serves *ex officio* on committees, communicates proposals to the Chapter to help it achieve its purposes, represents the Chapter to the public. The vice-president acts in the president's absence, and takes that position in the event the president cannot complete a term. The secretary notifies the Chapter of meetings, maintains a record of proceedings, the Chapter's files, documents and equipment, prepares correspondence. The treasurer maintains membership and dues records, receives income, makes disbursements, gives financial reports, handles financial institution transactions. All serve, along with the directors, on the Board of Directors, which manages and is responsible for the Chapter's ongoing functioning.

**We also need** someone to serve on the program committee, perhaps a year-round local resident. With Gene Tierney in place the Chapter seeks a person or persons to assist him. This is a good way to break into serving the Chapter, as our vendor list is fairly consistent.

**The need continues** for a member to receive event reservations. This person assembles responses, by the deadline provides an attendee list and menu choices to the event coordinator, then creates a roster and table cards with a color-coded indicator of the menu choice attached.

**Please inform Doris Condon**, CCC Personal Affairs 508.349.7599, or any officer, of your **illness** or of a family or CCC member. The Chapter sends appropriate greetings at such times.

**From MOAA HQ** MOAA Life members can telephone the Member Service Center to request a Life Member pin, 800.234.6622.

**Our scholarship program** benefited former Marstons Mills resident **Brendan McNamara** in **2008**. Now working in Nashville, Tennessee, Brendan graduated from Belmont University, Nashville, December 14, 2012, with a Business Administration Bachelor's, specializing in music business. He is a music licensing manager for SESAC, Inc., a performing rights organization with headquarters in Nashville, an enterprise representing songwriters and publishers and their right to be compensated for having their music performed in public.

**CCC recently received** the following (underlines added): "I just want to thank you all again for awarding me an honorary scholarship in 2008! I recently graduated from Belmont University with a business degree emphasizing the music business. I am so thankful to have ended up in Nashville, Tennessee after transferring from Cape Cod Community College. I appreciate the board members who believed in me. Please continue to give back to future graduates because my college education changed my life for the best! Take care, God bless, and thank you again for everything! Sincerely, /s/ **Brendan McNamara**"

**Footnote**: this communication inspired one member to make a significant donation to the Scholarship Fund. What has it done for you?

#### **Obituary – John L. Banner, Jr., USAF Retired**

LTC John L. Banner Jr., age 85, CCC member, died in Falmouth Hospital on Jan. 22, 2013. A retired U.S. Air Force pilot, he was born in Americus, Ga. He joined the U.S. Navy during the latter days of World War II. After discharge from the Navy he attended Georgia Southwestern State University and then Florida State. He then joined the U.S. Air Force Cadet Pilot Training program.

A veteran of the Korean and Vietnam conflicts, he commanded the 553rd Air Reconnaissance Wing, flying missions in Lockheed EC-121 aircraft. He was a member of the Quiet Birdmen, the Military Officers Association of America, and the Falmouth Militia.

After retiring from the Air Force in 1971, he worked in real estate, later founding Banner Real Estate.

He is survived by his loving wife of 60 years, Stella; six children, Karla Banner of Falmouth, John L. Banner IV of Falmouth, Linda Banner-Bacin of Arlington, Virginia, Donna Banner of Mashpee, Brenda Evans of Forestdale, and Steven Banner of Daytona Beach, Florida; and six grandchildren, Rebecca Banner, Victoria Evans, Patrick Banner, David Evans, Jr., Lydia Evans and Callan Banner-Haun.

Burial in the Massachusetts National Cemetery, Bourne, took place on January 25, 2013. [compiled from information in the *Cape Cod Times* of January 25, 2013 and the *Mashpee Enterprise* of February 8, 2013]

**Response** - the following came dated February 2013: "MOAA Cape Cod Chapter, Thank you for remembering John and our family during our recent loss. Sincerely, /s/ **Stella Banner and family**." Doris Condon, CCC Personal Affairs, sent a sympathy greeting from the Chapter, while your editor sent a letter regarding membership on behalf of Treasurer Hank Bertsch.

#### **Obituary - Cliff Wieden**, long time Chapter member, former editor, *Currents* newsletter

Clifford O.T. Wieden, Jr., 79, of Bourne, died November. 22, 2012. He was born March 22, 1933, in Westbrook, Maine. He was the husband of Linda (Garnett) Liolios of Bourne. They were married in 2004. He was also the husband of Mary (Meyers) Wieden, who died in 1998.

Other survivors include five children from his first marriage, plus grandchildren, great-grandchildren, an uncle, cousins, nephews and a niece, all residing in New England.

Cliff enlisted in the U.S. Marine Corps in 1953 and was a veteran of the Vietnam War. He was awarded the Meritorious Service Medal, three other personal decorations, and was twice cited for performance in combat. He had experience at all levels of command, both garrison and operating forces, with an extended tour at Marine Corps headquarters, often detailed as unit adjutant, a position described as “the one who inquires into all things in case the commander should ask.” Other assignments included counterintelligence, operational planning, security, and systems analysis. He was an expert rifle and pistol shooter and captain of rifle and pistol teams. He retired in 1975 as a major after 22 years service as an enlisted Marine, noncommissioned, warrant, chief warrant, and commissioned officer, having served in eleven different grades.

After retirement he settled in East Falmouth. He established a community relations program at Falmouth Hospital while completing requirements for his baccalaureate degree. He was also director of communications and public affairs at Sturdy Memorial Hospital in Attleboro. He had been fully retired since 1989.

He attended Bates College in Lewiston, Maine, and later, Cape Cod Community College and Southeastern Massachusetts University in Dartmouth, (now U. Mass. Dartmouth), from which he received an honors baccalaureate degree (business and industry) in 1979.

Following a funeral Mass November 29, 2013, at St. Margaret Church, Buzzards Bay, burial took place in Massachusetts National Cemetery, Bourne. [*Cape Cod Times* data 11/25/12]

**View Photos** Go to the Chapter’s internet web site – the URL (web address) is shown at the bottom of all but page one of *Cape Cod Currents*. Click on the links set there. Examine pictures taken at our events. Download images one at a time for personal use. Or contact either the editor (information at the bottom of the last page) or Carolyn Canavosio via email at [canavosioc@gmail.com](mailto:canavosioc@gmail.com) to request pictures. Check the December 11 event photos.

**Using an Irrevocable Trust in Medicaid Planning** - first of an elder law series by CCC member and elder services lawyer Attorney **William M. Yates**, LTC, USMC, Retired, 02/12/13

Despite the fact that the vast majority of our State’s seniors will face certain impoverishment should they require long-term care, MassHealth (the State agency that administers the Medicaid program in Massachusetts) only accepts seniors who can meet extremely strict financial eligibility requirements.

Without MassHealth benefits, a senior is required to pay privately for care until they have depleted all their assets. Most long-term care facilities are charging \$10,000 per month, or more, which will consume most senior’s assets within months.

However, seniors that plan ahead for long-term care needs are able to avoid this outcome using an irrevocable trust. Seniors, their loved ones, and future generations can all benefit from this effective and inexpensive estate planning tool.

The purpose of an irrevocable trust is to protect the assets of older citizens should they need long term care, allow them to qualify for state/federal assistance without jeopardizing their home, and allow them to pass on an inheritance to their heirs. Irrevocable trusts are routinely touted as attractive planning options for individuals who are over 65 years old, have less than \$1 million in assets, and are concerned about needing long term care in the future.

However, to be effective for MassHealth purposes, an irrevocable trust must be created and funded at least five years prior to needing long-term care. This is because the Medicaid laws

impose a look-back period, and therefore, MassHealth will assess a disqualification period for any transfer that occurs within this timeframe.

The at-home spouse of a MassHealth Medicaid applicant is still able to keep \$113,560, a home and an automobile; but a single senior may not have any more than \$2,000 and an automobile in order to qualify for benefits.

Once assets have been transferred to a trust, the donor must not have access or control over the trust principal in order to avoid a determination by MassHealth that the assets in the trust are countable assets, thereby making the applicant ineligible for Medicaid.

However, donors typically do keep access to income generated by the trust, which they can use to help with their expenses. Since the donor has limited access to the trust principal, you want to make sure you are transferring assets you do not need for living expenses.

Irrevocable trusts can also be used to secure an owned home. If a home is transferred into the trust it will become protected from long-term care spend-down requirement after the five year period.

Other benefits of an irrevocable trust include avoiding Probate, providing protection from creditors of your children, allowing for staged distributions to young beneficiaries and offering a better option than outright gifting, because your children or other beneficiaries will avoid capital gains tax issues.

But what are the drawbacks or reasons a senior may not want to use an Irrevocable Trust?

The use of an irrevocable trust will reduce or eliminate some financial options (like a reverse mortgage) should the senior remain healthy and not require long-term care in a facility.

“Irrevocable” means just that. The senior (the donor) will not be able to “take back” the assets put into the trust. Should the senior remain healthy and not need long term care, he/she could lose the ability to use a reverse mortgage to access the equity in their home. Any sale of the home and/or purchase of a replacement home would have to be approved by the beneficiaries of the trust and could severely limit what income the senior could receive from the trust. If one or more of the beneficiaries has fallen on hard times, or is involved in a divorce or lawsuit, the ability of the beneficiaries to agree to any sale/purchase may be restricted.

So, when deciding on how to prepare for the possibility of needing long-term care, each person needs to weigh the pros and cons, based on their own personal situation. There is no “one-size-fits-all” solution to the question of how to deal with your long-term care concerns. Using an Irrevocable Trust for Medicaid Planning is just one way to approach the vexing problem of dealing with the high cost of long term care for seniors.

When the time comes (don’t wait until it is too late), be sure you get the advice of an experienced elder law attorney.

**MMR Falmouth gate** is now **open 0545-1930** Monday-Friday (including holidays), the same on 102d UTA monthly drill weekends. The change took effect March 1, 2013.

**VA Private Headstone Medallion** - from member Tom Keating 11/26/12

The Department of Veterans Affairs provides a medallion, by request, to be affixed to an existing privately purchased headstone or marker to signify the deceased's status as a Veteran. This new product is furnished in lieu of a traditional Government headstone or marker for those Veterans whose death occurred on or after Nov. 1, 1990, and whose grave in a private cemetery is marked with a privately purchased headstone or marker.



Three sizes are offered, 5 inches, 3 inches and 1½ inches. Each medallion will be inscribed with the word "VETERAN" across the top and the branch of service at the bottom.

Once a claim for a medallion is received, approved and processed, VA will mail the medallion along with a kit that will allow the family or the staff of a private cemetery to affix the device to a headstone, grave marker, mausoleum or columbarium niche cover.

Important: this benefit only applies if the grave is marked with a privately purchased headstone or marker. Veterans are entitled to either a Government-furnished headstone or marker, or the new medallion - not both. Family members of eligible Veterans interested in submitting a medallion claim may do so at [www.cem.va.gov/cem/hmm/order\\_instructions.asp](http://www.cem.va.gov/cem/hmm/order_instructions.asp). The form required is VA 40-1330M "Claim for Government Medallion for Placement in a Private Cemetery." Complete it on the computer or download, print and fill in by hand. Mail it with supporting documents to Memorial Programs Service (41B), Department of Veterans Affairs, 5109 Russell Road, Quantico VA 22134-3903, or fax to 800.455.7143. The deceased's information – SS/service number, active duty, birth and death dates, grave location – is needed.

**CCC MOAA Scholarship and Charity Fund contribution** Chapter members and any others who would like to make a federal tax deductible donation to either our Charity or Scholarship Fund may do so by providing the requested information and mailing a check or money order.

The Chapter thanks you very much for your generosity.

I/we, \_\_\_\_\_, contribute to the CCC MOAA  
[please print name(s) legibly]

**Scholarship Fund** the amount of \$25  \$50  \$100  Other \$ \_\_\_\_\_

**Charity Fund** the amount of \$25  \$50  \$100  Other \$ \_\_\_\_\_

Make instruments payable to CCC MOAA with a "memo" indicating the fund name.  
Mail to CCC MOAA, PO Box 1553, Mashpee MA 02649-1553.

Signature \_\_\_\_\_ Date \_\_\_\_\_ check # \_\_\_\_\_

**Reservation – April 9, 2013, USCG A/S Cape Cod Aircraft & Hangar Tour Event**

Falcon Golf Course Clubhouse, Massachusetts Military Reservation, Goenther Road

Name \_\_\_\_\_ entrée: cod  chicken marsala

Guest \_\_\_\_\_ entrée: cod  chicken marsala

Guest \_\_\_\_\_ entrée: cod  chicken marsala

Guest \_\_\_\_\_ entrée: cod  chicken marsala

Cost: \$22.00 per person – checks to CCC MOAA – **responses** due not later than **April 1, 2013**

check # \_\_\_\_\_ date \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ is enclosed

**Mail to LTJG Mario Ciara USN, 167 Alder Lane, North Falmouth MA 02556-2936**

*Currents* editorial comments to [lee.s.clark@Comcast.net](mailto:lee.s.clark@Comcast.net); Lee Clark, 248 Wheeler Rd, Mashpee MA 02649

NAME \_\_\_\_\_ EMAIL \_\_\_\_\_

PHONE \_\_\_\_\_ sign bottom - provide ASAP to COL Don Lynde  
126 Lakeshore Dr, Marstons Mills MA 02648-1334

**TO SERVE CCC MOAA I WISH TO BE CONSIDERED FOR A TERM AS**

**FOR POSITION INFO PLEASE CONTACT INCUMBENT**

- PRESIDENT** COL Donald C Lynde USA - jagman77@netzero.net – 508.428.2579
- VICE-PRESIDENT** CAPT Allan K Brier USCG – no email – 508.945.3729
- SECRETARY** MAJ Susan J Lewsen USA – rlewsen@cs.com – 508.775.1960
- TREASURER** LTC George H Bertsch III USA – ltcghb@verizon.net – 508.563.3966
- DIRECTOR – LEGISLATIVE** LTC William F Reade USA – bill@readeweb.com – 508.362-1230
- DIRECTOR – MEMBERSHIP** BGEN Jimmy G Dishner USAF – dishner101@comcast.net – 508.240-7010
- DIRECTOR – PERSONAL AFFAIRS** LCDR Doris E Condon USN – doriscondon240@comcast.net – 508.349.7599
- DIRECTOR – PUBLIC AFFAIRS** vacant
- DIRECTOR – SCHOLARSHIP / SCHOLARSHIP COMMITTEE**  
Co-Chair CAPT Edward J Lambert USN – elambert@comrealty.net – 508.778.5464  
Co-Chair CDR Thomas J Keating USN – rangertomk@hotmail.com – 508.896-6217
- PROGRAM COMMITTEE**  
LTC Eugene F Tierney USAF – cg\_tierney@yahoo.com – 508.240-7201 summer 614.888.2045  
winter  
LTC Russ Pittenger USAF – russpitt123@aol.com – 508.534.9411 summer 239.673.9298 winter
- NOMINATING COMMITTEE** appointed when needed
- EVENT RESERVATIONS COMPILER AND REGISTRAR** vacant
- NEWSLETTER EDITOR** CDR Lee S. Clark USN – lee.s.clark@Comcast.net – 774.521.3388
- COMMITTEE MEMBER (specify)** \_\_\_\_\_  
signature
- ANOTHER CAPACITY (specify)** \_\_\_\_\_  
date