



Cape Cod Currents



Cape Cod Chapter Military Officers Association of America

2013 Scholarship Awards Luncheon – Saturday, May 11, 2013

Speaker: Mr. William “Bill” Zammer, Jr., Owner and CEO, Cape Cod Restaurants
Immediate Past Chairman of the Cape Cod Chamber of Commerce

registration: 1100 – meal service: 1130 – awards to follow

Location: Flying Bridge Restaurant

220 Scranton Avenue, Falmouth, Massachusetts 02540-3552

telephone: 508-548-2700 – web site: capecodrestaurants.org/flyingbridge

Cost:
\$30.00 per person



Reservations:
by May 3, 2013
see page 6

Event Menu

cheese & fruit *hors d'oeuvres* – cash bar – New England clam chowder appetizer – Caesar salad
entrée choices: broiled New England scrod with lemon herb seasoning –
chicken piccata with tomatoes, mushrooms & capers in a lemon butter sauce –
grilled marinated beef tips in garlic butter
side dishes: as appropriate – dessert: strawberry shortcake
beverage choices: coffee, tea, soft drinks



Our April 2013 event was lunch at the USCG Falcon Golf Course clubhouse at Massachusetts Military Reservation, followed by a tour of the new hangar at and the aircraft flown by U.S. Coast Guard Air Station Cape Cod. (The photos above are from an outing in 2009.) Make a reservation now for the May event – and when you do, please contribute to the Scholarship Fund.

GUEST SPEAKER/PRESENTER Mr. Bill Zammer will speak to awardees, guests and members, then assist with presenting the scholarship awards. His topic will be the education of young people from firsthand experience. Since 2004 he and his wife have made possible culinary arts instruction at Cape Cod Community College through the Linda & William Zammer

Hospitality Institute. Although the college already had a hospitality management program, there was no culinary component. Through the Institute, students have opportunity to gain hands-on experience in a professional facility during their studies. In recognition of their efforts the two received the Joshua A. Nickerson Society Award in 2012. The honor, established in 1982, acknowledges the contributions of Cape Cod residents who dedicate time and resources to supporting the community. Nickerson, a Cape Cod native whose family started a lumber business, was instrumental in the development and preservation of many local organizations, including Cape Cod Hospital and the Cape Playhouse. The award recognizes people who not only do well but who give themselves to Cape Cod, and not just in one area.

Zammer, Immediate Past President of the Cape Cod Chamber of Commerce, was the 2010-2011 chairman of the Massachusetts Restaurant Association. He also served as President of the MRA Hospitality Institute (now the MRA Educational Foundation) and was inducted into the Massachusetts Hospitality Hall of Fame in 2003. He was honored by the MRA as the 2009 Restaurateur of the Year. He has also been Vice Chairman of Cape Cod Health Care and Hospitals, served on the Board of Trustees of Cape Cod Community College, on the Advisory Board of the Upper Cape Regional Technical High School, and the board of the Ray Tye Medical Foundation. Other directorships have included the Police Athletic League of Cape Cod, Boys and Girls Clubs of Cape Cod, Cape Cod Business Roundtable, Cape Cod Symphony Orchestra, Cape Cod & Islands Workforce Investment Board. He also provided service to the Commonwealth of Massachusetts Workforce Investment Board and that of Marine Biological Laboratories at Woods Hole.

Comprising the Cape Cod Restaurants organization are the Coonamesset and Flying Bridge restaurants, plus the Red Horse Inn, all in Falmouth; Tugboats restaurant, Hyannis and Clancy's restaurant, Dennisport. These require over 100 year round staff, plus several hundred seasonal employees, many of whom are college students, some from off Cape, some from countries outside the U.S. Thus Mr. Zammer is qualified to speak about college level education and the need for a highly trained work force to meet the requirements of the Cape Cod tourism industry, the third-largest in Massachusetts.

Scholarship Applicants From Ed Lambert, on the Scholarship Committee along with Tom Keating and Carolyn Canavosio, we learn that our high school students applying for a CCC MOAA 2013 award total 24: 12 female, 12 male, from eight different schools. These include Barnstable High School (3); Bourne H. S. (1); Chatham H. S. (2); Falmouth H. S. (3); Harwich H. S. (2); Martha's Vineyard Regional H. S. (10); Nauset Regional H. S. (1); Sandwich H. S. (2). Cape Cod Chapter offers award opportunities to graduating seniors of the entire Cape and Islands area who can demonstrate a family military connection as one qualification.

Upcoming Events

May 15, 2013 (Wed.) Chapter Officers meeting, Hyannis VFW – all members invited

June 11, 2013 (Tue.) Annual meeting, Post 188 Am. Legion, Rte 130, 20 Main St, Sandwich

June 12, 2013 (Wed.) Chapter Officers meeting, Hyannis VFW

July 9, 2013 (Tue.) Lunch event, Falcon Golf Course Clubhouse, Mass. Military Reservation

July 10, 2013 (Wed.) Chapter Officers meeting, Hyannis VFW

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

Charity Fund 03/31/2013	\$302.40	Scholarship Fund 03/31/2013	\$4,940.38
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Operating Fund 03/31/2013	\$3,225.14
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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. It is hoped this will be the annual meeting June 11, 2013, at Sandwich American Legion Post 130.

WE NEED NOMINEES for Chapter **officers**: President, Vice-president, Secretary, Treasurer, and for the following **committee** positions: legislative, membership, personal affairs, public affairs, and scholarship. The current 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 END JUNE 11, 2013. SEE PAGE 6.**

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.

PLANNING FOR THE INEVITABLE - second of an elder law series by CCC member and elder services lawyer Attorney **William M. Yates**, LTC, USMC, Retired, 03/16/13

Save your loved ones some heartache and money!

This month's article is going to be relatively short and to the point.

Everyone should have a Will, Health Care Proxy and Durable General Power of Attorney to make sure their wishes are followed in the event of their illness, injury, or death.

But there is one more thing that everyone should do for their loved ones: make pre-planned and pre-paid funeral arrangements.

When my mother passed away, my father had to deal with all of the arrangements for my mother. But, I could sense the pain and grief in his voice as he explained to me the process that he went through to make the arrangements for my mother's funeral.

Before my father passed away, he informed my siblings and me that he had made all of his funeral arrangements. It was the best gift that my father left us.

After his death we did not have to experience the process of going to a funeral home to decide what kind of casket, or what arrangements would be made for the funeral. We did not have to wonder who was going to pay for the funeral or decide where he would be buried. He had already made those decisions and paid for them.

The loss of a loved one is a painful and traumatic time. There are so many things that have to be accomplished in a short period of time. The survivors need time to grieve and heal.

So having to spend time with a funeral director and making funeral arrangements only add to the pain. I have experienced this personally and also with many of my clients, friends and family.

Most spouses have discussed their wishes with each other, but it will still lessen the burden of the surviving spouse and/or the children if each and every adult takes this extra step to complete their estate plan with pre-planned and pre-paid funeral arrangements.

FROM NAVY NEWPORT COMMISSARY 03-26-2013 – There will **not** be a Commissary Site Sale at Massachusetts Military Reservation this spring. (No word about future events. There was no sale in fall 2012 either.)

VIET NAM WAR DEATHS LISTING [from member Russ Pittenger via email] Go to the following internet web site: <http://www.virtualwall.org/iStates.htm>. First, click on the state link. When it opens, scroll down to the city where you went to high school. Look at the names. Click on a name. There you will find details of the death. It should also show a picture of the person, or at least list biographical and military awards information.

Veteran, please provide your service record [thanks to member Charlie Aftosmis via email]

When I worked as a medical intern in a local hospital, one of my patients was an elderly man with a thick accent. It took me some time to understand that he had no insurance coverage.

One thing he had made clear was that he was a World War II veteran, so I had him transported to the Veterans Administration hospital, where he'd be eligible for benefits.

The next day my patient was back, with a note from the VA: "Right war, wrong side."

MOAA BASIC MEMBERSHIP ONLINE INFO Do you know someone considering MOAA membership but who isn't quite sure? If that person has internet access, he/she can go to the MOAA.org web site and register for a "Basic" membership. This category, which can last as long as three years, costs nothing. It does not include the hard copy *Military Officer* magazine, but does allow access to it and other items on the MOAA.org web site. It is also available to those among us who are auxiliary members of the Chapter only and who would like to become national MOAA members. (Auxiliary members are people, remarried or not, who are widows or widowers of persons who, if alive, would be eligible for membership.)

VETERANS CHARITY SCAMS [from Hanscom AFB Retiree Affairs winter 2012-2013 newsletter] To cover all the many scams that abound today would fill a book and more. Charitable giving is the American way yet there are some charities that are better than others in putting your donation to good use. Unfortunately there are others that should be ashamed of their solicitation methods and use of proceeds. Perhaps the more despicable charlatans are the ones who have found a way to make a personal profit by soliciting under the guise of helping veterans. Many bogus groups have recently arisen as noted by the Veteran Services Officers in Massachusetts, an organization of local veterans agents throughout the commonwealth. One outfit, named the "Bay State Vietnam Veterans," was recently exposed as a scam and there are many more. It is suggested donors know the organization and how the donated funds are to be distributed before parting with any cash. Telephone solicitations are particularly questionable and usually a request for the caller to put the information in the mail gets rid of them. If you are asked to put the donation in an envelope and tape it to the door for pickup, don't do it. While there is no easy way to know if the solicitation is legitimate, be skeptical and if you have reservations or doubts, don't do it and donate instead to nationally recognized organizations or local veterans services where you know the proceeds will directly benefit veterans. [For example contact or donate to Nam Vets Association of the Cape & Islands Outreach Center, 569 Main Street, Hyannis MA 02601-5415, Merrill Blum, Executive Director – Editor]

MMR Falmouth gate is **open 0545-1930** Monday-Friday (including holidays), and on 102d UTA monthly drill weekends: May 4-5, June 1-2, July n/a.

SURVIVOR BENEFIT PLAN (SBP) AND DIVORCE [from Hanscom AFB Retiree Affairs winter 2012-2013 newsletter] If a retired member with SBP divorces, his/her spouse ceases to be a covered beneficiary as of the date the divorce is final. The coverage and payment of premiums is suspended upon notification to DFAS. However, there are several possibilities the retiree and former spouse need to be aware of to avoid serious problems. (1) Coverage of a former spouse (FS) is not mandated in law but may be directed as part of the divorce settlement. The court order must refer to the SBP specifically and not just be a general statement such as “that the FS shall be eligible to receive the member’s retirement benefits.” In addition to the requirement that the decree clearly identify the SBP specifically, a signed election request must be submitted by the service member to DFAS before the first anniversary date of the divorce. If the member fails or refuses to submit the decree and election request, the FS may do a “deemed election” by submitting a written request to DFAS before the first anniversary date. This rule is strictly adhered to. If the deadlines are not made it will be almost impossible to provide coverage to a FS regardless of the court order. Several former spouses found they were not covered because of failure to meet the deadline and even a letter to one’s Congressman cannot negate this provision of the law. (2) If coverage is not ordered by the court, a voluntary FS election may be made with the member requesting a change of status from spouse to Former Spouse within the one year time limit. (3) If neither a court order or voluntary election is made the SBP is suspended but is automatically resumed on the first anniversary date of a remarriage unless the member indicates in writing that he/she does not wish to resume coverage. (4) If the FS who is the beneficiary remarries before the age of 55, coverage is suspended but may be resumed if the subsequent marriage is terminated by death or divorce. (5) As long as a FS beneficiary is alive, the member may not name a current spouse as beneficiary unless in a voluntary election, the FS waives the benefit in writing. This article covers only the highlights. It is strongly recommended that any retiree contemplating or involved in a divorce obtain more information.

TRICARE RETIREE DENTAL CONTRACT AWARDED [from MOAA web site] Recently TRICARE awarded the new retiree dental contract to the incumbent (existing) contractor – Delta Dental. This new contract features some new benefits and enhancements. Some of the highlights are:

- An increase in the annual maximum from \$1,200 to \$1,300
- An increase in the lifetime orthodontic maximum from \$1,500 to \$1,750
- Coverage of three surface posterior resin (white) fillings
- An increase of the maximum per year for services related to accidents/injuries from \$1,000 to \$1,200
- The addition of periodontal maintenance to be substituted for one of the annual dental cleanings
- Additional yearly dental cleaning or periodontal maintenance for diabetes
- First-year premiums below current rates

Enrollees can continue to access customer service at the same Delta Dental toll-free phone numbers they use now. That contact information can be found at www.tricare.mil/contactus. Every household enrolled will receive a new beneficiary booklet 30 calendar days prior to January 1, 2014.

From MOAA HQ MOAA [Life members](#) can telephone the Member Service Center to request a Life Member [pin](#), 800.234.6622.

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 to see pictures from events.

TO SERVE CCC MOAA I WISH TO BE CONSIDERED FOR A 2013-2015 TERM AS
 PRESIDENT **VICE-PRESIDENT** **SECRETARY** **TREASURER**
COMMITTEE MEMBER **LEGISLATIVE** **MEMBERSHIP** **SCHOLARSHIP**
 PROGRAM **PERSONAL AFFAIRS** **PUBLIC AFFAIRS** **NOMINATING**
 EVENT RESERVATIONS COMPILER AND REGISTRAR
 NEWSLETTER EDITOR **ANOTHER CAPACITY (specify)** _____

NAME _____ **EMAIL** _____
PHONE _____

provide ASAP to COL Don Lynde
126 Lakeshore Dr, Marstons Mills MA 02648-1334

Reservation – Sat. May 11, 2012, scholarship awards Flying Bridge Rest., Falmouth MA

Name _____ entrée: scrod beef tips chicken piccata
Guest _____ entrée: scrod beef tips chicken piccata
Guest _____ entrée: scrod beef tips chicken piccata
Guest _____ entrée: scrod beef tips chicken piccata

Cost: \$30.00 per person – checks to CCC MOAA – **responses due not later than May 3, 2013**
check # _____ date _____ in the amount of \$ _____ is enclosed

Mail to LTC Hank Bertsch USA, PO Box 755, North Falmouth MA 02556-0755

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 \$50 \$100 \$200 Other \$ _____

Charity Fund the amount of \$50 \$100 \$200 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 # _____

Currents editorial comments to lee.s.clark@Comcast.net; Lee Clark, 248 Wheeler Rd, Mashpee MA 02649