



Military Officers Association of America
SOUTHERN MARYLAND CHAPTER
P. O. Box 84
NAS Patuxent River, MD 20670
(410) 586-1615
wncprince@comcast.net

The
SOUTHERN MARYLAND
CHAPTER NEWSLETTER



www.somdmooa.org

2007-2009-2010-2012-2013

February 2014

President's Corner

I hope everyone is successfully coping with the winter weather. We held our Board meeting on February 15 and discussed our upcoming general meeting scheduled for 15 March at Ledo's Restaurant in Charlotte Hall. We will be featuring the Charlotte Hall Veteran's Home, as well as another program for veterans called "Battle Buddies". It should be a great program to kick off our chapter year and details are found in this newsletter. Please mark your calendars now to attend.

We are in the middle of our membership renewal campaign, so please send in your dues as soon as possible. We are still a great bargain at only \$15.00! In relation to our dues, we really need to have as many as possible of our members sign up to have the monthly newsletter delivered via electronic means only. This will save the major chapter expense of mailing the newsletter by regular post. Please contact Tony Blankenship to sign up.

You are probably aware of the legislative issues before the Congress and the recent vote to rescind the COLA cap on retirees under age 62, but other hard-won benefits continue to be scheduled for possible cuts, and we all need to be engaged in monitoring progress and making our voices heard on Capitol Hill.

In addition, bills are before the Maryland House and Senate once again to exempt military retired pay from state income tax. Please read over the information included in the newsletter and lend your active support to this effort.

I hope to see everyone on 15 March.
Warren Prince

Legislative News

At the National level, both the House and the Senate have voted to rescind the cap on annual COLA increases for military retire pay. This change resulted from the lobbying efforts of the Military Coalition and all of you that mailed in the prepared post cards included in the last issue of the Military Officer magazine. Many thanks for your efforts.

At the State level, we are once again engaged in our efforts to convince our legislators in Annapolis to exempt military retired pay from state and local income tax. It seems that our message of the potential economic benefits to be derived from military retirees accepting employment in Maryland, should also take up residence in Maryland, rather than commuting from a neighboring state, continues to be ignored. Page 3 of this newsletter is a point paper prepared by the Maryland Retired Veterans Task Force highlighting the significant points of our message. I would encourage each of you to contact your senator and delegate in Annapolis, by snail mail or email, attach a copy of the MRVTF paper, and ask for their support. Let them know that the stock response of "if it gets to the floor, I will vote for it" is not acceptable. We need them to use their positive efforts to get the bills to the floor. The key bills are SB 0278 in the Senate and HB 0442 in the House.

Chapter's Digital Presence

Our website is now up and running at www.somdmooa.org. The site has links to national and state MOAA resources as well as a

calendar of events. If you would like access to the members only portion of the site, please send your Google credentials to CDR Phil Campbell at pncbiz@me.com. If you have a Gmail account, you already have credentials. If you do not have a Gmail account, you do not need to create one. Just go to google.com, click 'sign in' in the upper right hand side, and then create an account. Under 'Choose your username', click 'I prefer to use my current email address'.

We'll be adding content over the coming months, including the chapter newsletter. Feel free to provide suggestions to the board on content you would like to see. Remember, the website is there to serve you, the members of the finest five-star MOAA chapter in the nation! If you have any questions, write to CDR Campbell - he can help you.

E-Newsletter

Would you consider switching to an email only version of this newsletter to allow more of your dues to go towards our charity programs? The breakeven point is less than 112 mailings. The goal to make that is June, when bulk mail renewal is due. If you would like to switch, please send an email to tonyblank@aol.com.

Annual Chapter Dues

Our annual Chapter Membership Renewal Campaign is underway. Membership renewal letters will be sent out to those whose memberships expired at the end of 2013. If you have any questions, contact Tony Blankenship at (410) 414-8211 or tonyblank@aol.com.

Battle Buddies

Southern Maryland Battle Buddies (SMBB) is a non-partisan, veteran volunteer led, program dedicated to helping veterans of military service, their families and significant others heal. All services are free and confidential. Their mission is to help veterans overcome barriers to healthcare, access work and educational opportunities, and re-integrate into

civilian society primarily through confidential peer support, informed advocacy, and expert referral.

The program helps veterans interact with others who have had similar experiences, yet managed to find some stability and peace. The trained Battle Buddies volunteers understand how difficult it is to return home after war and want to see that every veteran has a no cost opportunity to confidentially connect with another veteran who is well trained to listen, understand, and encourage.

They have a drop in center at Trinity United Methodist Church (Room 312) located at 90 Church Street, Prince Frederick Maryland 20678. Their hours are Monday and Thursday 10 AM to 4 PM. The can also be reached at (443) 975-5262. On the web, you can learn more at www.Battle-Buddies.us.

Auxiliary Corner: Medicare (Part 1)

Medicare is health insurance for people age 65 or older, people under age 65 with certain disabilities, and people of any age with permanent kidney failure requiring dialysis or a kidney transplant. Medicare has four parts: Part A (hospital insurance), Part B (outpatient services such as doctor's visits), Part C (Medicare Advantage), and Part D (prescription drug coverage). You can get a copy of the official U.S government handbook "Medicare & You 2014" by calling (800) 633-4227 or downloading a copy at www.medicare.gov.

The initial enrollment period for Part A and/or Part B is a seven-month period that includes the three months before you turn 65, the month you turn 65, and the 3 months after you turn 65. In most cases, coverage starts the first day of the person's birthday month. To be eligible for TRICARE For Life (TFL), a person eligible for Medicare Part A must pay premiums for Medicare Part B. If a person has Medicare Part A and TFL coverage, he or she also must have Part B coverage to keep TRICARE coverage. (Part 2 next month summarizes 2014 changes.)

MARYLAND RETIRED VETERANS TASK FORCE (MRVTF)
FACT SHEET ON TAXATION OF MILITARY RETIRED PAY – FALL 2013 (Approved 18 November 2013)

For the past ten years, the MRVTF has been seeking tax relief for retired pay of military personnel living within the State. At present, only the first \$5,000 dollars of military retired pay is exempt from Maryland income taxes. This fact sheet has been prepared to summarize the key points supporting the elimination of all income taxes on military retired pay.

- In its December 2003 study, Maryland’s General Assembly-directed Report of the Task Force to Study the Financial Impact of Retired Military Service Personnel on the Economy of the State, included the following statement in its Executive Summary: “...if Maryland does not exempt military retirement pay from State and local income taxes...countless others will opt to move to military retiree-friendly states.” Thus, at present Maryland is losing on two counts: the State is losing (1) “the skills of highly-qualified and expensively trained service personnel who are essential to Maryland’s continued economic development...[and (2)] considerable tax revenue (sales taxes, real estate taxes, income taxes on second career employment) as RMSP [Retired Military Service Personnel] migrate to tax-friendly states.” More recent studies in several other states reinforce Maryland’s findings.
- Retirees and other veterans unquestionably bring tremendous experience, high-tech skills, valued security clearances, and extensive military education and training to their post-military positions. Attracting more of them is good for Maryland. Furthermore, their second career incomes (typically lasting over many decades) will bring all sorts of revenue through a range of taxes on them and their working family members. Many retirees are well-equipped to fill critical BRAC-related positions here in Maryland.
- Many retired military personnel are avoiding Maryland taxes on their retired pay by moving to/living in neighboring states (e.g., Pennsylvania, New Jersey, Virginia, and Delaware) and commuting to work in Maryland. The General Assembly has not been interested in MRVTF’s proposal to conduct a survey on such commuters (i.e., through efforts such as out-of-state license plate and carpool counts at Maryland bases, particularly Fort Meade, Aberdeen Proving Ground, Fort Detrick, and Joint Base Andrews).
- Exactly twenty-six (26) states currently do not tax military retired pay at all. Several of these (e.g., Pennsylvania, New Jersey, etc.) are in economic competition with Maryland in a variety of ways. Our Maryland Comptroller has supported MRVTF’s conclusion that the elimination of these taxes in Maryland will bring economic advantages to our State in the form of increased revenues. Such anticipated revenues have never been reflected (or even estimated) in Fiscal Notes on House or Senate Bills related to this matter over the past years.
- Information on the comparable tax advantages of individual states is made available to retiring military personnel before they leave the service. The MRVTF has furnished the General Assembly (to include the Senate Budget and Taxation Committee and the House Ways and Means Committee) with both written and oral testimony regarding the major factors affecting a military family’s selected retirement location.
- Forbes magazine has recently concluded that Virginia, of all 50 states, is the one that is most favorable to businesses. Where businesses are successful, economies thrive. Unfortunately, the same Forbes 2013 report identified Maryland as only 18th most favorable to businesses. It has always been true that taxation policies of a state significantly affect its economic success. Virginia attracts far more veterans and retirees than Maryland.
- Since 2002, bills to exempt military retired pay from taxation have been introduced each year in both houses of the legislature. Despite the genuine support of many members of the Veterans Caucus of the Maryland General Assembly, the Caucus has not been successful in influencing the Governor and Legislative leadership to support these bills and get them to the floor of our House of Delegates and Maryland Senate.
- While it’s always appropriate to think of tax relief on military retired pay as something positive for our veterans, MRVTF has always supported this effort rather as a move in support of the economic interests of our State. In brief, such a move is good for Maryland—as well as retirees!

Chapter Meeting: 1200-1400 Saturday 15 March

Our first chapter meeting of 2014 focuses on improving veterans' lives with two speakers briefing us on their Maryland-based programs. A representative will be joining us from the Charlotte Hall Veterans Home to give us an update on the status of the Home. Thanks to generous chapter member support, a cash donation will be presented for use by the Home to support its residents. Our second speaker is Dr. Al Brewster, LCSW-C, Ph.D, Lt Col (ret) and President, Southern Maryland Battle Buddies. He will be providing information on the Battle Buddies program, which described earlier in this newsletter. Chapter business, both old and new, will also be addressed as part of the day's program.

We will be meeting at 1200 on Saturday 15 March at the Ledo's Pizza in the McKay's Shopping Center, Charlotte Hall (located just to the right of McKay's Food Store at 37680 Mohawk Drive, Charlotte Hall). Social hour begins at noon with lunch starting at 12:30 pm.

The cost will be \$12 per person, which includes pizza, soft drinks, tax, and gratuity. Pizza options are: a) Plain/Cheese, b) Pepperoni, c) Veggie Pizza (mushrooms, onions & green peppers), d) Hawaiian, or e) Personal-size, gluten-free. Please make your reservations & pizza choice by Wednesday, 12 March to:

John LeRoy at leroypac@md.metrocast.net or (301) 862-9659, or
Jack Fringer at jackfringer@comcast.net or (410) 326-0486, or
Greg Dalke at dalke@olg.com or 301-373-3889

<http://www.charhall.org/>



<http://battle-buddies.us/>



SOUTHERN MARYLAND CHAPTER
Military Officers Association of America
P. O. Box 84
NAS Patuxent River, MD 20670

Non-Profit Organization
U. S. Postage Paid
Leonardtown, MD
Permit No. 33

Dated Material
Deliver Promptly