



NAVAL ENLISTED
RESERVE ASSOCIATION
WINDY CITY CHAPTER



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From The WCC President

February 2012

Please keep close to our web page/newsletters. We will be keeping you informed on what is happening in 2012 for NERA National, NERA Windy City Chapter and Washington, DC.

I'm sure you have heard by now of the stroke that Senator Mark Kirk suffered. As a congressman he spoke at one of our hosted Regional Conferences. We sent him a get well card with one of our own challenge coins in the envelope. The New Year is upon us. We have so much to do before hosting the 2013 National Conference. It sounds like a long time away but October 2013 will be here faster than you think. Please let me know if you would like to be a member of our Conference team. My new email is nerawindycity@hotmail.com. It doesn't matter if you cannot attend the meetings. There are so many positions, I'm sure we have one for you. If you don't have a computer, call my cell, 815 322-6277. I will be happy to talk and see what the right fit is for you.

We had a lot of health issues with Windy City Members and our sister chapters. Please be sure you are enrolled with the VA for those who have their DD214. Keep on top of those doctor visits and all the healthy things we are supposed to do. For any help, please let us know what we can do to assist. We are here and all it takes is a phone call.

See you at our next chapter meeting February 14th. Happy Valentine's Day!

2000 at the VFW Post 3579, 10 Higgins Rd., Park Ridge, IL 60068.

Until then,

Penny Padour WCC President

Mark Your Calendar:

Meetings are conducted at 2000 on the second Tuesdays of even numbered months at the VFW Post #3579 Canfield at Higgins (alongside the Kennedy Expressway).

Planning Ahead!

The WCC meeting schedule for 2012 is as follows: Feb 14th (Val Day), Apr 10th, Jun 12th, Aug 14th, Oct 9th, Dec 4th (1st Tuesday)

Windy City Chapter meeting minutes –12/06/2011
meeting of the Windy City Chapter convened @ 2005.
Pres Exec. Coun. & Sec Present . Treas & MAA absent. A quorum exists.
Approval of Minutes: Mx JC Edfors 2xJohn Nickelson Ayes
No Treasurer's report.
Sunshine Report: Larry Monroe had a stint installed in a heart artery.

Unfinished Business: Plan for the 2013 National Conference: Welcome aboard get together on Wednesday evening 10/16 Check out Sunday Morning 10/20.

\$85/room/ night. Refrigerators available upon request. // WCC Holiday party @ 1630 on 1/14/2012 @ Nickelson residence in Palos Park.

New Business: Explanation of HQ membership cards distribution. Explanation of a fundraising concept tied to the daily Illinois lottery numbers by Bill Anderson.

50/50: Lois picked her own number \$14.50 to sunshine fund.

Motion to adjourn: x John Nickelson, 2nd x Allen Koeneke at 2047.

BENES- Breaking News!!!

Retirees' Retreat

Over a year ago it was requested that we devote an article to the **transition from Tricare to Medicare with Tricare for Life at age 65**. A recent letter from MCPO (ret) Jerry Featherstone at AUSN satisfied the request nicely. At age 65 **Tricare for Life** becomes the secondary payer to Medicare; as Tricare for Life starts, your Tricare Prime, Extra or Standard cease to be an option for you. TFL is considered "wrap around" medical coverage to Medicare; TFL is a permanent program with no enrollment and no premiums. Tricare for Life allows Medicare eligible military retirees, their spouses and dependents over 65 to receive full medical coverage. TFL becomes the secondary payer to Medicare. The following steps must be taken to ensure you and your eligible family members receive this valuable benefit. Verify and update your Defense Enrollment Eligibility Reporting System information as necessary.

Enroll in Medicare Part B. No Medicare Part B = No Tricare for Life!! If you are receiving social security benefits prior to your 65th birthday, the Social Security Office will notify you by mail about three months before your 65th birthday that you will become eligible for Medicare Part A. Regardless of whether the Social Security Office notifies you, even if you are still working and enrolled in an employer health plan you must contact the Social Security Administration as you approach 65. Why? For every year of delay in enrolling in Part B (even when covered by another health plan) you will incur a 10% penalty in premiums. 2) In not enrolled in Part B you receive no TFL coverage, but your Tricare still ends the first of the month you turn 65. Any effort to delay

Medicare premiums must be coordinated with the Social Security office. { You are allowed to defer Medicare if you private coverage equals Medicare benefits. When prearranged, Medicare will negate the penalty if you choose to defer Medicare. In such instances an eight month open enrollment period begins the first month following the discontinuation of your group coverage. For specific details go to www.medicare.gov

Global War on Terror

Somali Pirates Attack Spanish Warship and Lose



Somali pirates may be terrorizing the waters off of East Africa, but maybe they should pick their targets a little more carefully and stop targeting European warships. Somali pirates got a little too greedy and attacked the Spanish warship serving as the flagship for the European Union's fleet of ships carrying out a counter-piracy mission off of Somalia. At first light, the Spanish warship ESPS Patino had just completed escorting a ship carrying food aid into the Somali capital Mogadishu. In addition to a counter-piracy effort, the EU's main mission is to escort freighters carrying food from the World Food Program. Patino immediately began to fire back launching their helicopter. That's when a skiff carrying six pirates sped towards the warship and the pirates began to fire their light-caliber weapons at the ship in an attempt to board it. The pirates realized they were outgunned and broke away from the attack, but eventually surrendered to the helicopter; but only after first throwing their weapons, ladder and fuel barrels overboard. Five of the pirates were injured and two required medical treatment on board the Patino. Another pirate was lost overboard during the attack.

Taliban back peace talks but warn of no surrender

Afghanistan's Taliban insurgents warned Thursday that their support for peace talks did not mean they had surrendered in the 10-year war against US-led coalition forces. The comment came as the United States announced that it would send a senior official to meet [Afghan President Hamid Karzai](#) to see whether he agrees to a resumption of preliminary talks with the Taliban. Talks could open within weeks if Karzai was agreeable

Confederate Civil War vessel H.L. Hunley, the world's first successful combat submarine when it sank a Union ship in 1864, was unveiled in full and unobstructed for the first time on Thursday, capping a decade of careful preservation.

About 20 engineers and scientists applauded as they caught the first glimpse of the intact 42-foot-long narrow iron cylinder, which was raised from the ocean floor near Charleston more than a decade ago. The public will see the same view but in a water tank to keep it from rusting.

In the summer of 2000, an expedition led by adventurer Clive Cussler raised the Hunley and delivered it to the conservatory on Charleston's former Navy shipyard, where it sat in a 90,000-gallon tank of fresh water to leech salt out of its iron hull.

On weekdays, scientists drain the tank and work on the sub. On weekends, tourists who before this week could only see an obstructed view of the vessel in the water tank, now will be able to see it unimpeded.

Considered the Confederacy's stealth weapon, the Hunley sank the Union warship Housatonic in winter 1864, and then disappeared with all eight Confederate sailors inside.

The narrow, top-secret "torpedo fish," built in Mobile, Alabama by [Horace Hunley](#) from cast iron and wrought iron with a hand-cranked propeller, arrived in Charleston in 1863 while the city was under siege by Union troops and ships. In the ensuing few months, it sank twice after sea trial accidents, killing 13 crew members including Horace Hunley, who was steering. The Confederate Navy hauled the sub up twice, recovered the bodies of the crew, and planned a winter attack.

On the night of February 17, 1864, its captain and seven crew left Sullivan's Island near Charleston, and hand-powered the sub to the Union warship four miles offshore. From a metal spar on its bow, the Hunley planted a 135-pound torpedo in the hull of the ship, which burned and sank.

Some historians say that the submarine showed a mission-accomplished lantern signal from its hatch to troops back on shore before it disappeared. The lantern, which archaeologists found in the submarine more than a century later, is in their laboratory.

Scientists removed 10 tons of sediment from the submarine, along with the bones, skulls and even brain matter of the crew members.

The next phase of the project will be to remove corrosion on the iron hull and reveal the submarine's skin, preserve it with chemicals, and eventually display it in open air.

"It has the ballast tanks fore and aft, the dive planes were counterbalanced, the propeller was shrouded, It's just got all of the elements that the modern submarines have." There were previous submarines but the Hunley, designed to sail in the open ocean and built for warfare, was cutting-edge technology at the time.

"Dixon's mission was to attack and sink an enemy ship and he did, at that particular time, the mindset of naval warfare was, basically, big ships sink little ships. Little ships do not sink big ships. And the Hunley turned that upside down."

SEAL Raid in Somalia Frees 2 Hostages

The same U.S. Navy SEAL team that killed Osama bin Laden parachuted into Somalia under cover of darkness early Wednesday and crept up to an outdoor camp where an American woman and Danish man were being held hostage. Soon, nine kidnapers were dead and both hostages were freed.

Editor's Note: As the world's preeminent purveyor of the HALO "high altitude, low opening" parachute drop, your editor is confident that Seal Team Six also used this silent approach in terminating Bin Laden. The Seals were then extracted by "Nightstalker

choppers"; not the navy Blackhawks as related in some early reports.

US to Keep 11 Carriers to Show Sea Power

January 22, 2012

Defense Secretary Leon Panetta told sailors aboard the country's oldest aircraft carrier that the U.S. is committed to maintaining a fleet of 11 of the formidable warships despite budget pressures, in part to project sea power against Iran.

Iran has threatened to block the Strait, a major transit point for global oil supplies, and bluntly told the U.S. not to send carriers into the Gulf. The U.S. has said it would continue to deploy ships there.

"That's what this carrier is all about," said Panetta. "That's the reason we maintain a presence in the Middle East ... We want them to know that we are fully prepared to deal with any contingency and it's better for them to try to deal with us through diplomacy."

There was speculation that budget pressures would force the Pentagon to scale back the number of carriers, perhaps to 10, and Panetta's predecessor, Robert Gates, questioned maintaining 11 ships. But Congress has expressed strong support for the current U.S. carrier fleet and has passed a law requiring the Defense Department to maintain 11 of the ships.

After his speech, Panetta told reporters traveling with him that the department will be looking for cuts in other areas. He added, "Our view is that the carriers, because of their presence, because of the power they represent, are a very important part of our ability to maintain power projection both in the Pacific and in the Middle East."

Your benefits yardstick

Early Retirement Likely a Bad Deal for Troops

Service members who accept a 15-year retirement incentive approved by Congress this month stand to lose hundreds of thousands of dollars over the lifetime of their retirement payments, according to early estimates.

This realization, combined with poor national economic factors that are expected to compel many military to stay in uniform, could make it even tougher for service officials to entice troops to leave on their own to meet the services' goals of reduced end strength.

Earlier this month, the chiefs of the military services received approval to reinstitute Temporary Early Retirement Authority – what we know as "15-year retirement" -- that allows officers and petty officers to retire up to five years before the traditional 20-year service mark at a reduced pay rate.

DOD has not yet announced if they will offer early retirements, but defense analysts expect the services to try to use the incentive to pare down their forces, especially in the Army and Marine Corps, the two branches likely to suffer the deepest reductions.

Early retirement pay is calculated similar to traditional retirement pay: A sailor might receive 50 percent of his basic pay after serving 20 years. However, those who accept an early retirement must subtract 2.5 percent for each year of service below the 20-year mark and then apply a 1 percent penalty to that total for each year below 20.

For example, sailor with 15 years in will receive 37.5 percent of his basic pay over the lifetime of his retirement payments. The service member must then multiple that total by 95 percent. The resulting figure is the total payment he will receive.

Troops receive credit for their service to the number of months they served. Thus a service member who served 16 years and 11 months will receive credit for those 203 months, rather than just those 16 years.

The military services received this same kind of offer in the 1990s, as Congress shrank the post-Cold War force. About 7,500 officers took the 15-year retirements between 1991 and 1996. But Defense Department analysts today expect fewer to accept the retirement incentive because of the general perception that employers aren't hiring due to the poor economy. Service members also stand to lose a significant chunk of money if they accept an early retirement.

Calculating the amount of earnings from retirement payments, assuming he or she lives to 77, that early retiree could lose up to \$638,000 by accepting an early retirement, versus serving the full 20 years. And that's not accounting for a possible promotion

and pay increase in between his or her 15th and 20th years of service.

To be sure, the potential amount of losses varies dependent on years of service, rank and status. For example, an E-6 who has served 15 years would lose \$386,496 if he or she got out at the age of 35 and lived to be 77. If you hate deployments the early retirement option could be heaven sent. And of course there's no guarantee you'll make it to full retirement.

The Army could cut its force by 80,000 Soldiers over the next 10 years. The Marine Corps stands to lose 15,000 from its end strength. The Air Force and Navy don't expect to sustain such serious drawdowns, but could still use the early retirements as a "force-shaping" tool.

The military has shrunk the pay gap between service members and their civilian counterparts; in many cases, military earn more than the civilian counterparts. Overall, surveys have placed military pay in the 80th percentile of the civilian wage distribution. For most people seeking a new civilian job, they must expect a slight decrease in compensation, especially when considering the military's benefits package.

And if that Sailor got out of the military early enough and got a job elsewhere in the government, she could serve enough years to earn a second retirement. In the civilian world, it would also benefit service members to start making payments to their 401K earlier than later, Asch said.

The national unemployment rate has slightly increased to 8.6 percent.

Saving the most important for last

Throughout my tenure as newsletter editor we have avoided issues of national politics, and we will continue to do so, however, on January 20th our national administration hedged on an prior assurance that National Healthcare reform would not encroach on personal nor religious rights.

Here is what our forefathers thought of freedom of conscience: Religious freedom is the lifeblood of the American people, the cornerstone of American government. When the Founding Fathers determined that the innate rights of men and women should be enshrined in our Constitution, they so esteemed

religious liberty that they made it the first freedom in the Bill of Rights.

In particular, the Founding Fathers fiercely defended the **right of conscience**. George Washington himself declared: "The conscientious scruples of all men should be treated with great delicacy and tenderness; and it is my wish and desire, that the laws may always be extensively accommodated to them." James Madison, a key defender of religious freedom and author of the First Amendment, said: "Conscience is the most sacred of all property."

Recently the Supreme Court reaffirmed their long standing position making it clear that the Constitution includes the right of religious institutions to control their internal affairs.

Yet the Obama administration has veered in the opposite direction. It has refused to exempt religious institutions that serve the common good—including schools, charities and hospitals, operated by religious groups—from its sweeping new health-care mandate that requires employers to purchase abortion-producing drugs, and sterilization coverage for their employees.

Last August, when the administration first proposed this nationwide mandate for contraception and sterilization coverage, it also proposed a "religious employer" exemption. It has been noted that this exemption was so narrow that even "Jesus and His disciples would not qualify for the exemption in that case", because they were committed to serve those of other faiths.

Since then, hundreds of religious institutions, and hundreds of thousands of individual citizens, have raised their voices in principled opposition to this requirement that religious institutions and individuals violate their own basic moral teaching in their health plans. Certainly many of these good people and groups were Catholic, but many were Americans of no faith at all, who recognize that their beliefs could be next on the block. They also recognize that the cleverest way for the government to erode the broader principle of religious freedom is to target unpopular beliefs first.

Now we have learned that those loud and strong appeals were ignored. On Friday, the administration reaffirmed the mandate, and offered only a one-year

delay in enforcement in some cases—as if we might suddenly be more willing to violate our consciences 12 months from now. As a result, all but a few employers will be forced to purchase coverage for contraception, abortion and sterilization services even when they seriously object to them. All who share the cost of health plans that include such services will be forced to pay for them as well. Surely it violates freedom of religion to force religious ministries and citizens to buy health coverage to which they object as a matter of conscience and religious principle.

The rule forces insurance companies to provide these services without a co-pay, suggesting they are "free"—but it is naïve to believe that. There is no free lunch, and you can be sure there's no free abortion, sterilization or contraception. There will be a source of funding: you.

Many fear that this unprecedented incursion into freedom of conscience will force them to make a decision between to unacceptable options: Stop serving people of all faiths in their ministries—so that

they will fall under the narrow exemption—or stop providing health-care coverage to their own employees.

Our forefathers defended religious liberty, including freedom of conscience, for everyone. The Amish do not carry health insurance. The government respects their principles. Christian Scientists want to heal by prayer alone, and the new health-care reform law respects that. Quakers and others object to killing even in wartime, and the government respects that principle for conscientious objectors. By its decision, the Obama administration has failed to show the same respect for the consciences of those who object to treating pregnancy as a disease.

This latest erosion of our first freedom should make all Americans pause. When the government tampers with a freedom so fundamental to the life of our nation, one shudders to think what lies ahead.