



# The Granite Slate

The official newsletter published quarterly for the  
New Hampshire Chapter of the Military Officers Association of America  
P. O. Box 712, Dover, NH 03821



December, 2020

Autumn News & Events

Volume 42, No. 4



### MOAA-NH Chapter's Mission

- To promote the aims of the MOAA stated in the By-Laws of that Association
- To further legislative goals and objectives of MOAA
- To encourage and facilitate camaraderie among our membership
- To provide useful services for and to protect the interests of members, their dependents, and survivors

## MOAA-NH Chapter Hosted Annual Meeting

It was a sunny and unusually warm day for November when the Chapter *finally* held its second meeting of 2020, due to the current pandemic. Golfers were out and about at the Nashua Country Club in Nashua, NH, where the Chapter held its annual meeting and luncheon on Saturday, November 7, 2020.

There was no spouses/friends meeting again this year in conjunction with the members' business meeting. Due to the social distancing requirements, there was limited socializing before the luncheon. Nevertheless, people made the best of what they could to catch up with fellow chapter members' recent news.



Sixty-six members and guests registered for the luncheon; however, because of the COVID pandemic, only 42 hearty souls actually attended. A delicious meal was served. As always, the

staff of the Country Club was extremely helpful, led by Clubhouse Manager Scott Hobden, who was always present to assist with every eventuality.

Those present participated in the traditional playing of all the service marches. Unfortunately again this year, no one was present from NOAA or USPHS to stand up for their marches. We did add a new service march this year – the new Space Force!

Chapter President CWO4 Robert D. Jaffin, USN (Ret) announced the Chapter's 18th *consecutive* year being recognized as a Five-Star Level of Excellence Chapter recipient by MOAA.



Immediate Past Chapter President CAPT F. Warren Coulter, USN (Ret) presided over the installation of this year's Chapter officers and Board of Directors. Results of the annual elections can be found on page 2.

We acknowledged our Chapter members who passed away since the last annual meeting. *TAPS* was played for them. A list of the deceased members can be seen on page 4.

MG David J. Mikolaities, New Hampshire Adjutant General, was the guest speaker for the luncheon. He provided an interesting and informative slide presentation about the New Hampshire National Guard. As a speaker's gift, MG Mikolaities was given a one-year membership in the chapter!



Three first-time attendees joined us: Karen Stewart of Nashua and James & Linnea Westberg of Hebron.

CDR Michael A. McLean, USN (Ret)  
MOAA-NH Secretary

### CHAPTER OFFICERS

<b>PRESIDENT</b>	CWO4 Robert D. Jaffin, USN (Ret), 207-850-1009; robertdjaffin@gmail.com
<b>VICE PRESIDENT</b>	CPT James R. LeFebvre, USAR, 603-356-7296, lefebvrej@att.net
<b>TREASURER</b>	Vacant
<b>SECRETARY</b>	CDR Michael A. McLean, USN (Ret), 603-692-4648; mamclean@comcast.net

Visit the chapter's website at [www.moaa-nh.org](http://www.moaa-nh.org)

NEWSLETTER EDITOR: Marie Chipola, 603-521-7708; marie.chipola@gmail.com

## President's Corner

CWO4 Robert D. Jaffin, USN (Ret)



I want to thank everyone who attended the Annual Meeting in November and chose to elect me president. It is yet another opportunity to excel.

I would like to address the issues I will be raising with the Board of Directors (BOD) during my tenure, and then touch on some of the points made at the quarterly Council and Chapter leadership webinar MOAA conducted just a couple days ago. I hope the membership at large will contribute their ideas and thoughts on any or all of these.

Here is my initial list of topics I feel we need to address:

- Reduce the number of BOD meetings to six – each BOD meeting to precede one of the six events we plan each year;
- Restructure the Chapter's scholarship program;
- Formally invite neighboring chapters to appropriate MOAA-NH events; e.g., Southern Maine Chapter to the Granite State Warrior Awards; MOAA Vermont to the early Fall event; and multiple chapters for the clambake.
- Work with the congressional delegation to establish two formal events each year where MOAA and other veteran service organizations can meet directly with the entire congressional delegation (I have already opened discussions with Sen. Hassan's staff, and they have responded asking to move forward with this.);
- Look at less formal, purely social events for members in various regions of the state (we had a very enjoyable quasi-Valentine's Day event at Wentworth by the Sea this year with roughly 12 of us in attendance.);
- Look at the possibility of establishing a ridesharing program for our six events;
- Explore the creation of our own "Speakers Bureau" to allow us to interface with more communities and more community organizations;
- Explore the possibility of creating a Chapter "history" with a focus on profiling all our members.

There are a few more items I wish to cover, but I think they can best be handled at the BOD initially. Stay tuned for more.

MOAA National conducts quarterly webinars for Chapter and Council leadership, and I was lucky enough to participate in this quarter's webinar on Thursday, November 21. There is a tremendous amount I need to learn about National and the function of the chapters and councils, but the bottom line is that these are extremely valuable webinars with the incredible amount of information being put out. From my perspective, there are two or three key areas I'd like to share with everyone:

MOAA has three programs that should be of interest to every chapter and all our members: the scholarship program, their grant program under the foundation, and their sponsorship program. Each has limitations and all are competitive. To me the most important aspect of the grant program in the sponsorship program is an absolute require-

ment for public facing engagement on a continuous and regular basis. Those who attended the November BOD meeting are aware that this is an area of special interest to me. How do we engage our members, families, and perhaps more importantly, how do we engage the community and provide an opportunity for our members to give back to the community? This meshes with my own thoughts and some of the discussions I have had with younger officers who are members or who are considering becoming members: Why should I join the Chapter? There are many younger officers who wish to contribute and engage with the community. If you look at the demographics for MOAA New Hampshire, you quickly recognize that we are both aging and shrinking. To combat that, we need to recruit younger officers earlier in their careers and offer them opportunities to build their life experience through MOAA NH and the Chapter's outreach efforts. I consider this whole concept to be one of the two areas we need to address now, regardless of the outcome.

The other major point brought up in the webinar was "legal." Two separate areas were addressed and although a lot of the focus at this webinar was on the councils which have responsibility for multiple chapters, the point was made more than once that conceptually all this applies at the chapter as well: the key term is "liability" — both how the individual organization is structured and what kind of liability insurance the organization carries. The two or three primary points covered here were that (a) more chapters should be incorporated as nonprofits either 501(c)19 or 501(c)3; (b) it is necessary to carry some form of liability insurance; and, (c) the more public-facing activities a Chapter or Council engages in, the more critical the organizational structure and liability insurance become.

I look forward to hearing from more Chapter members as well as Board members as we continue to move MOAA NH forward.

**Bob Jaffin**

### 2020 MOAA-NH Election Results

The following are the results of the elections for Chapter officers and Board members held at the Chapter's Annual Meeting on November 7, 2020:

#### *Chapter Officers*

<b>PRESIDENT</b>	CWO4 Robert D. Jaffin, USN (Ret)
<b>VICE PRESIDENT</b>	CPT James R. LeFebvre, USAR
<b>TREASURER</b>	Vacant
<b>SECRETARY</b>	CDR Michael A. McLean, USN (Ret)

#### *Board of Directors (Three-year Term)*

Capt Raymond P. D'Amante, USAF  
CAPT William J. Luti, USN (Ret)  
Lt Col Laurance M. Miller, USAFR (Ret)  
CAPT James P. Spotts, USCG (Ret)

#### *Board of Directors (Two-year Term)*

CAPT David B. Frye, USN (Ret)  
CPT James R. LeFebvre, USAR

#### *Board of Directors (One-year Term)*

CDR Jennifer L. Wright, USNR (Ret)

## *MOAA-NH Establishes a Procedures Review Committee*

MOAA-NH chapter members may not be aware that a Procedures Review Subcommittee was established at the November Annual Meeting. The subcommittee was tasked with reviewing the chapter's event guide, operations handbook, and the bylaws. Revision of the chapter's event guide is our first priority. For this to be successful, it is important that chapter members have "survey style" input. We are interested in the type and number of events you want to participate in. This "survey" was last attempted 23 years ago (in 1997). Clearly, demographic changes and other factors may have impacted members' interests in the intervening years. Listed below are some event options. If you have others, please feel free to provide them.

- ◆ No luncheon option – once a year (or more) offer an event with no luncheon. This might include a trip on the SS Washington, Cog Railway, attendance at a professional or college sporting event, or like events.
- ◆ A weekend option – once a year or more offer a weekend option with the possibility of an overnight stay in a hotel. Example: Arrive Friday at hotel x, with dinner on your own. Saturday – A standard luncheon or an event like those listed in option one, with a lunch option included. Following the Saturday event, depart for home.
- ◆ Continue with the standard luncheon option – arrive and depart on Saturday.
- ◆ Other options from the membership – your chance to provide your ideas to the committee.
- ◆ Clambake – Clambake will remain as is.

How can you provide feedback? There are three options:

- (1) E-mail your thoughts to me [lefebvrej@att.net](mailto:lefebvrej@att.net)
- (2) Call me at (603) 356-7296 (my home phone with answering machine)
- (3) Snail mail me at James R. LeFebvre, P.O. Box 749, Intervale, NH 03845

I look forward to thoughtful responses to this information request, based on previous informal discussions with members. To enable the subcommittee to move forward, please provide feedback no later than the end of January 2021. Thanks to all for your assistance.

*CPT James R. LeFebvre, USAR  
MOAA-NH Vice President*



## *Is travelling on your bucket list? Maybe this list will help . . .*



**2020 MOAA Travel Program:** The remaining trips for 2020 have been cancelled because of the COVID19 pandemic. Needless to say, we had no travel passengers for 2020.

**2021 MOAA-NH Travel Program:** I may add one more trip for our 2021 program. Many employees at Collette have been furloughed since March and are now beginning to return to work. I will plan a meeting with our Regional Manager in the near future to discuss the feasibility of one more trip for 2021.

- Painted Canyons of the West, 9 days, 18-26 April 2021, featuring Utah's five national parks (\$3,599 per person, double occupancy)
- Spotlights on San Antonio Holiday, 5 days, November 27—December 1, 2021 (\$1,990 per person, double occupancy)
- Greece Island Hopper, 11 days, late Sept 2021 (exact dates to be announced) featuring Athens, Mykonos, and Santorini (\$4,849 per person, double occupancy)

**2022 MOAA Travel Program:** Information on additional trips will be added in January or February 2021. Detailed information for our 2021 and 2022 trips is posted on our website at [www.MOAA-NH.org](http://www.MOAA-NH.org) under "Group Travel."

Classic Danube River Cruise and Land Tours with Oberammergau Passion Play, 10 days, featuring a six-night Danube River Cruise, Munich, Passau, Vienna, Bratislava, and Budapest. 28 August—6 September 2022 (\$6,499 per person, double occupancy).

The following 2022 trips that include the Passion Play are available. Since these trips are not included in our group travel program for 2022, contact me for reservation information and prices.

- Classic Danube River and Land Tours (several dates available that differ from our 2022 group travel)
- Exploring the Alpine Countries, 13 days
- Austrian Delight, 10 days
- Discover Switzerland, Austria, and Bavaria, 10 days
- Imperial Cities, 11 days
- Germany's Cultural Cities and the Romantic Roads, 13 days

If you, a family member or friend want a specific trip not listed on our program, contact me; and I will arrange the trip with Collette with MOAA-NH privileges. **For reservations or additional information, contact Tony Burdo, 603-391-7106 or email: [tonyajjb@gmail.com](mailto:tonyajjb@gmail.com).**

*In order to increase our customer base, I continue to seek partnering/co-op with a community organization such as the Kiwanis, the Elks, American Legion, VFW, a religious organization, a men's or women's club, social clubs, and state or federal organizations. Contact me with a point of contact, and I will complete the coordination process.*

## Red Cross - Salute to Veterans

The American Red Cross salutes our veterans. November 11 marks the day in which we honor and celebrate the men and women who have served in our U.S. Armed Forces. It is also a reminder, that gratitude and appreciation should not be a single day event.

Transitioning to military and veteran service can be difficult, and the Red Cross aims to ease the stress that comes with these changes through our free, confidential Resiliency Workshops. These workshops cover a myriad of topics, including Caregivers of Wounded, Ill or Injured Service Members and/or Veterans, that offer effective ways to work through challenges, improve well-being and build skills through small-group discussion and hands-on activities. The Caregivers Workshop focuses on guiding participants through activities centered on three main themes including identity issues, isolation concerns, and personal wellness. This workshop was developed to address the fact that over half of military and veteran caregivers possess no network of peer support. This lack of support results in isolation, which contributes to declining personal health outcomes, greater strains on family relationships and workplace issues. To learn more about the Resiliency Workshops please visit: [www.redcross.org/reconnection](http://www.redcross.org/reconnection).

Additionally, the Military Veteran Community Network offers peer-based support and services to connect those providing care to service members and veterans living with wounds, illnesses, injuries and/or aging. If you would like to virtually connect with peers to exchange experience, empathy, education and encouragement please visit <https://www.redcross.org/get-help/military-families/services-for-veterans/military-veteran-caregiver-network.html>.

The Red Cross was born on the battlefield to provide comfort and care to wounded soldiers. Today, the Red Cross remains committed to serving the military community – from the time they take their oath to navigating life as a veteran. Our goal is to not just be there during emergencies or when a disaster strikes, but strive to help make their lives a little easier. One means that the Red Cross does this is through Operation: Care Package, where we send customized care packages to deployed service members. For additional information on how you can help support our currently serving, please review the attachment.

For those who have and are serving, thank you! To learn more about Service to the Armed Forces please visit [www.redcross.org/military](http://www.redcross.org/military).

**Timothy Bothe, CVA | Service to the Armed Forces & International Services Officer**

American Red Cross of Northern New England  
(603) 496-3635

[Tim.Bothe2@redcross.org](mailto:Tim.Bothe2@redcross.org)



## MOAA-NH Needs Your Help!

**Treasurer:** The Treasurer's role within the framework of the Board of Directors is to prepare periodic treasury reports to the Board and membership, keep our books, write checks, make deposits, and complete reports external to the organization (e.g. IRS, State of NH, etc.). In accordance with our By-laws the Treasurer must be a MOAA-NH member. If you are interested in being a part of our leadership team, please contact Roby Day at 603-642-3956 or [fuzzbutthall@comcast.net](mailto:fuzzbutthall@comcast.net).

**Public Affairs Officer:** publicizes MOAA-NH's existence and achievements. It requires writing press releases for media outlets reporting luncheons, the annual clambake and the annual meeting, computer skills for submitting articles and photos, and briefing the Board of Directors on Public Affairs issues. Photos are taken by the Public Affairs Officer and other MOAA members. This position is open to members, spouses, and surviving spouses. Please contact Ken Lull at 603-833-5260 or [long-bow1962@msn.com](mailto:long-bow1962@msn.com) if you are interested.

**Blast e-mail Coordinator:** when requested sends out emails to the membership regarding luncheons, special events and programs, travel programs, Personal Affairs items of interest, and press releases. In conjunction with the Chapter Secretary, the Coordinator adds/deletes/updates/and reconciles member email addresses as needed. Prepares an Annual Report which chronicles the content of the blast e-mails and usage rates among members, and maintains the iContact file library content, deleting old content and updating new content. The fee for iContact is paid by MOAA-NH. This position is open to members, spouses, and surviving spouses. Please contact Geoff Corson at 757-672-0208 (cell) or [geof-frey.corson.usmc.ret@gmail.com](mailto:geof-frey.corson.usmc.ret@gmail.com) if you are interested.

**Linked-in Coordinator:** works with an established group on Linked-in for the purpose of helping members who have a Linked-in account find employment in NH. Contacts recruiters and human resource professionals around New Hampshire who are interested in hiring former officers to join the group, and asks members to post information on open positions. This position is open to members, spouses, and surviving members. Please contact Jim Spotts at 603-494-8796 or [jim.spotts@hotmail.com](mailto:jim.spotts@hotmail.com).

Jim also oversees recruiting for us. He states, "Every member is a recruiter. Please take a few recruiting business cards and sign-up flyers with you. If you would like to help our chapter recruit new members please contact me."

*"Over the course of time, we have noticed a decline in the number of NH chapter members attending functions. As the chapter ages, demographics may explain most of that decline. However, we are interested in getting more complete information. Request that members provide Jim LeFebvre, Vice President of the Chapter, with information as to what drives you to come to functions, what we could do to enhance turnout, etc. You may send him an e-mail at [lefebvrej@att.net](mailto:lefebvrej@att.net), or call him at 603-356-7296. All responses will be used only for statistical purposes."*

## ***Medicare Part B Rates Will Rise in 2021. Here Are the New Figures***

***By: Kevin Lilley  
November 10, 2020***

Your Medicare Part B bill will go up about 2.7% in 2021, with the rate of increase varying slightly depending on your income level.

Most Part B users will pay \$148.50 a month next year, up from \$144.60 in 2020. This is the standard premium, paid by those whose tax returns in 2019 were \$88,000 or less for an individual tax return (or married but filing a separate return) or \$176,000 for a joint return. Last year's base figures were \$87,000 individual/\$174,000 joint return.

Those who earned more pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment Amount (IRMAA) to the standard premium. The breakdown of those rates, [per Medicare.gov](http://per.Medicare.gov), is as follows (Note: as with the standard premium levels, these income levels have risen slightly since 2020):

- Those with income from \$88,001 to \$111,000 on an individual return or from \$176,001 to \$222,000 on a joint return will pay **\$207.90 per month**, up from \$202.40 in this bracket in 2020.

- Those with income from \$111,001 to \$138,000 on an individual return or from \$222,001 to \$276,000 on a joint return will pay **\$297.00 per month**, up from \$289.20 in this bracket in 2020.

- Those with income from \$138,001 to \$165,000 on an individual return or from \$276,001 to \$330,000 on a joint return will pay **\$386.10 per month**, up from \$376.00 in this bracket in 2020.

- Those with income from \$165,001 to \$500,000 on an individual return, or \$88,001 to \$412,000 when married but filing a separate tax return, or from \$330,001 to \$750,000 on a joint return will pay **\$475.20 per month**, up from \$462.70 in this bracket in 2020.

- Those with income above \$500,000 on an individual return, or above \$412,000 when married but filing a separate tax return, or above \$750,000 on a joint return will pay **\$504.90 per month**, up from \$491.60 in this bracket in 2020.

### **[MOAA's TRICARE GUIDE: Medicare and TRICARE at 65 and Beyond](#)**

The increase is at a lower rate this year than last – the upper bracket jumped \$30 per month from 2019 to 2020, for example, but will rise a little more than \$13 from 2020 to 2021. This year's continuing resolution, H.R. 8337, included language that limited the increase.

#### **Income Adjustment**

If your income figures from 2019 don't reflect your current financial situation, especially in the event of a

retirement, a divorce, or other life-changing events, you may qualify for a lower rate. You can file [Form SSA-44, Medicare Income-Related Monthly Adjustment Amount – Life Changing Event](#), or visit [your local Social Security office](#) to request an adjustment.

Qualifying events include:

- Marriage, divorce/annulment, or death of a spouse.
- Work stoppage or reduction.
- Loss of income-producing property.
- Loss of pension income.
- Employer settlement payment.

For more information, call the Social Security Administration (SSA) at 1-800-772-1213.

MOAA members can [email questions about Medicare or other benefits programs](#) to our benefits counselors. Cut and paste this address into your browser for more information on Medicare: <https://www.moaa.org/content/benefits-and-discounts/health/tricare-over-65/tricare-over-65-landing-page/#Medicare>



### ***Know Someone Who Needs a Christmas Tree?***

Gemini Industries Inc. is working with the Light Foundation and would like to donate artificial Christmas trees to any veteran in NH who would like one.

To do this, they need an approximate count of how many trees are needed/ requested.

If you, or a veteran you know, is in need of a tree, please respond to this Facebook posting so I can give them a count:

<https://www.facebook.com/AUSANewHampshire>

Gregory M. d'Arbonne  
Colonel Edward Cross Chapter President  
The Association of the United States  
Army (AUSA)

***Welcome to Our New 2020 Chapter Member!***

1LT Jonathan W. Taylor — North Sandwich, NH

The New Hampshire Chapter of the MOAA  
PO Box 712  
Dover NH 03821-0712  
Address Service Requested

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US POSTAGE PAID  
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www.moaa-nh.org



WHY MOAA?  
YouTube video



December 2020

## Taps



Mrs. Mary F. Chesebrough	Hollis, NH
Lt Col Philip G. Chesley, USAF (Ret)	Bozrah, CT
Mrs. Marion A. Coble	Bedford, NH
Lt Col Thomas J. Davies, Jr., USAF (Ret)	Atkinson, NH
Mrs. June M. Durnall	Durham, NH
Mrs. Shirley G. Hillery	Concord, NH
Col Robert L. Jones, USAF (Ret)	Dover, NH
LtCol David Maysilles, USMC (Ret)	Bellows Falls, VT
Mrs. Katherine T. McCarthy	Concord, NH
CDR Harry A. Neal, USN (Ret)	Barre, VT
LT Richard F. Sherman, USN (Ret)	Kennebunk, ME
COL Reginald Walker, Jr., USAR (Ret)	Amherst, NH
Mrs. Leola J. Wallace	Wolfeboro, NH
Mrs. Sylvia M. Willoughby	Contoocook, NH



### CHECK US OUT ON FACEBOOK

Did you know that MOAA-NH has a Facebook page? We do . . . at <https://www.facebook.com/MOAA-NH-403462326493407/> Check out all the latest pictures and information about the chapter. While you're there, be sure to "like" us.

Cut and paste or type the link below into your browser. It will take you directly to National MOAA's "Take Action" tab. There you can learn about current legislative issues and voice your opinions about their efforts.

<http://www.moaa.org/takeaction>

#### FOR LINKED-IN USERS

MOAA-NH members: We have established a group on LinkedIn for the purpose of helping members find employment in the New Hampshire area. If you have a LinkedIn account, please request to join the "New Hampshire Chapter of the Military Officers Association of America (MOAA-NH)" group. If you are seeking employment or know a prospective member who will be, create a post for the group with a link to the member's profile. We also ask that recruiters and human resource professionals from companies around New Hampshire who are interested in hiring former officers to join the group. If you have suggestions for the LinkedIn Group, please contact Jim Spotts at [jim.spotts@hotmail.com](mailto:jim.spotts@hotmail.com).