

LEWIS AND CLARK CHAPTER TRI-CITIES, WASHINGTON COLUMBIA VOYAGER

http://www.TriCitiesMOAA.org

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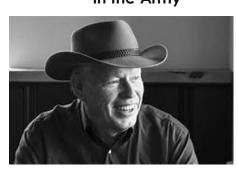
High School ROTC Ron Weed

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A family tradition in the Army

November 2023



Hank Cramer

Our November speaker, Hank Cramer, is a fourth-generation US Army veteran who resides in Washington's Methow Valley. He retired as a lieutenant colonel after 28 years of service, evenly divided between the Active Army and Army Reserve. He has served in Germany, Korea, Okinawa, the Philippines, Central America, and Afghanistan. Hank went on to a second career in Washington State Emergency Management, specializing in 9-1-1 communications services and community recovery from major disasters. He was appointed in 2021 as a Congressional Gold Star Fellow, advocating for the families of our fallen warriors. He is assigned to the office of Congressman Dan Newhouse of Washington's 4th District.

The Cramer family has a long military tradition. Hank's greatgrandfather served as a Union infantry sergeant during the Civil War, and his grandfather commanded a rifle company in France during World War I. Hank's father, Captain Harry G. Cramer, was a West Point graduate who earned the Silver Star for valor as a rifle company commander in the Korean War. He joined the Special Forces in 1954, commanded the first team of Green Berets to deploy to Vietnam, and was killed there in 1957. He is now recognized as the first US Army casualty of the war.

Hank lives on a ranch near Winthrop with his wife Kit. She runs a livestock company managing horses for kids' camps throughout the Pacific Northwest. They have three adult children: sons Christopher and Hank IV, and daughter Kelsey.

Our normal schedule calls for the meeting to be the Tuesday before Thanskgiving. That maybe enough special dining for a week, so we're moving the meeting to Thursday, November 16. We will return to Clover Island Inn for another great meal that doesn't include turkey. Please get reservations to Bob by Sunday, November 12.

HQ MOAA sends . . . TRICARE For Life Fees: MOAA Works to Stop the Threat Before It Starts

As Congress continues work on an overdue annual budget as well as longerterm financial concerns, MOAA continues its work to keep TRICARE For Life fees and cost shares off the table as possible revenue-generating tools. MOAA outlined these concepts early this year, shortly after their inclusion in a 2022 Congressional Budget Office (CBO) report designed to offer lawmakers options for downsizing the federal deficit. But MOAA's Karen Ruedisueli, director of Government Relations for Health Affairs, took the opportunity during a

recent radio show appearance to stress the need to remain engaged on this topic with lawmakers.

"A big part of my job at MOAA is to be out there scanning the environment for threats. And when the CBO puts out an idea like this, we consider that a threat," Ruedisueli said during an interview with Veterans Corner Radio host Bill Hodges. "Is it an imminent threat? No. It is out there, though, and we believe it's really important to address these ideas upfront." Why engage at this stage? Doing so allows MOAA to inform legislators of the risk posed by the plan to their constituents, Ruedisueli said - costing beneficiaries hundreds or thousands of dollars in medical costs and betraying then nation's obligation to provide this long-term benefit to those who served.

"Our concern is that by the time it becomes a legislative proposal, somebody out there is counting on those savings that would be generated by these ideas," she said. "And at that point, it becomes much more difficult to combat this . . . So we really think it's important to get out there and explain why these things are a bad idea."

MOAA members and other advocates had sent more than 42,000 messages to lawmakers on the proposal as of Oct. 30 via MOAA's Legislative Action Center. It's one of several ongoing campaigns addressing MOAA priorities; while suggested messages are available and easy to send, Ruedisueli advocated for including a personal touch. "We always encourage folks to remind your member of Congress what your career in the military entailed," she said, adding that the sacrifices may be obvious to veterans and families, but not to those unfamiliar with the military – which may include your legislators.

Future COLA: 3 Factors That Will Impact Pay Raises for Military Retirees

While the 2024 cost-of-living adjustment (COLA) for military retirees, VA disability recipients, Social Security beneficiaries, and others who receive federal payments has been set, many variables obscure the future of COLA – including potential threats to the value of your earned benefit.

Three factors affecting COLA in the coming year and beyond:

1. Budget Pressure and Congress

In a 2103 government shutdown, Congress could not resolve differences regarding appropriations. The House put COLA on the chopping block, with a reduction of 1% for all retirees before age 62. The bill was signed into law, but the cut was overturned.

2. Budget Pressure and the CBO

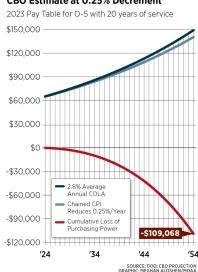
The Congressional Budget Office's 2022 report included options to save money. A Consumer Price Index variant known as "Chained CPI" – would lag, on average, about one-quarter of a percentage point behind the traditional calculation using the CPI for Urban Wage Earners and Clerical Workers (CPI-W). That quarter of a point seems minor, but when we look at the compounding effect over time, and with no likely retreat, the impact is remarkable. An O-5 retired with 20

November Meeting

Thursday, November 16

Reservations by Sunday, Nov 12 to Bob Allen (509) 554-6992 moaa.tricities@charter.net years of service would lose about \$109,000 over 30 years.

30-Year Impact of 'Chained CPI' — CBO Estimate at 0.25% Decrement



3. The Fed's Inflation Focus Federal Reserve Chairman Jerome Powell is holding the line, seeking a 2% inflation rate. The recent monthly CPI-W update of 3.5%, averaged with the two previous months, generated a 3.2% COLA. But can the Fed really get us down to 2%? Maybe not. But cutting military retiree benefits would be on step towards that goal.

Understanding the Threat

We must be vigilant about all service-earned pay and entitlements, and we will need your help if they become pawns as part of lawmaker vote-gathering or wrongheaded solutions to financial problems.

Menu

Pork Loin with Apple Stuffing Baby Red Potatoes Steamed Vegetable Medley Tossed salad Pasta Salad Warm rolls Chef choice dessert Beverages

Clover Island Inn Kennewick

Social hour: 6:30 Dinner: 7:00 \$32.50 per person

A reservation made is a reservation paid