



Do the Math - By Colonel Chris Giamo, USAF-Ret.

Okay. Let's agree on some facts before you read further. Whether you want to believe it or not, some very, very serious threats to our earned entitlements and benefits loom on the horizon. Money is tight, and as always the administration and the Congress look to the military and military retirees as easy targets for saving scarce dollars. If you do not agree, you need not read on.

Several years ago, Mike Causey, a syndicated columnist for *The Washington Post*, published an insightful story concerning the need for organized representation when it comes to dealing with issues under consideration by our Congress.

The gist of his story, which, incidentally, dealt with health care coverage for active and retired federal workers, was that the vast majority of these people live outside the Washington, D.C. area, so it was virtually impossible for them to keep up with the proposals Congress made that could affect them and then react in sufficient time to head off some rapidly developing and devastating legislation.

As Causey so accurately suggested, the answer lies in target groups, groups such as federal or military retirees, having adequate Washington representation and in the people who are members of these groups. Both ingredients are necessary. No organization purporting to represent a large segment of our society can even think about being legislatively effective if it doesn't have the support of members of the group supposedly being represented. Without a continuously growing membership, a vital and involved constituency, the organization simply will not be accorded the attention it and its members must have.

Causey went on to discuss just how effective this representation can be. He cited the example of a proposed bill that would have cost federal workers and retirees an additional \$1.6 billion in health care premiums – had it passed. And he made a very telling point, posing a challenge to those who were not active members of the organization: Do the math. Compare what their membership dues for a year would be with what their increase in health care premiums would be for the same period had the bill become law.

MOAA offers just such organized representation. You know who we represent. It's every active duty, Reserve, Guard, retired or dependent member of the seven uniformed services. In this regard, you, the members in our chapter system, have recently been given an excellent recruiting tool and incentive: the "Give Me 10!" program. Given that only 60 percent of all retired officers belong to national MOAA and an even smaller percentage belongs to our chapters, a fertile field of possible recruits waits for you to harvest. Use the new initiative to everyone's advantage.

Tell your friends who aren't MOAA members or who have let their memberships lapse about these points from Causey's column. Impress on them that your chapter is the local affiliate of the larger organization, an organization fighting to preserve their entitlements, and that membership *does* count, not only in the national organization, but also in the chapter.

If nothing else, ask them to do the math: compare their chapter or national membership dues with what their out-of-pocket costs would be if they lost entitlements such as TRICARE For Life, the TRICARE Senior Pharmacy Program, or the Survivor Benefit Plan repeal. Ask them to compare their annual \$24 dues with what they have saved just in the last five years. Then remind them that everyone who expects to benefit from our efforts to safeguard our hard fought gains but isn't contributing his or her membership dues to that effort only makes it tougher for us to pull a big load up a steep hill. Ask them if they want to help us pull or just be part of the load. If that doesn't convince them they need to belong to your chapter and national MOAA, nothing ever will.