



FAMOS NEWSLETTER

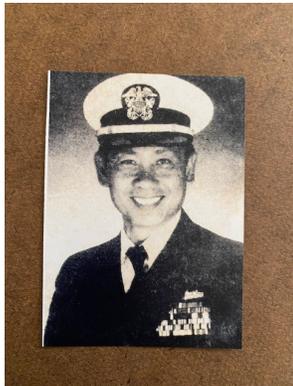
EDITION VI

WEBSITE: [HTTP://WWW.FAMOSUSA.ORG](http://www.famosusa.org)

JUNE 30, 2021

Filipino American Military Officers Association
Established May 1990

PRESIDENT'S MESSAGE



I would like to thank CDR Joy Gacuya for introducing us to the realm of the new technological advances. Although gathering virtually during our monthly meetings is not tantamount to live interactions, it still served our purpose of getting our plans accomplished.

I also could not emphasize enough the importance of CWO2 Ernie Liwag's time and efforts in putting together the FAMOS Newsletter, and maintaining communications with the membership. What Ernie did was paramount to keeping our organization intact. Thank you Ernie!

June 15, 2021, the date a lot of people waited for,

Continued on Page 2



FAMOS OFFICERS

- PRESIDENT - CW04 OSCAR SA GARCIA**
- 1ST V. PRESIDENT - CDR. BIENVENIDO VALERIO**
- 2ND V. PRESIDENT - COL. CEFERINA RUIZ**
- 3RD V. PRESIDENT - CW5 TEDDY DATUIN**
- SECRETARY - MRS. REMEDIOS LIWAG**
- TREASURER - CW02 ERNESTO LIWAG**
- AUDITOR - MR. ROGER ANG**
- ADVISOR - CAPT. ELSA ANG**
- ADVISOR - CW04 MANUEL SUPNET**
- PRO - CDR. MARIA BALOLONG**
- PRO - MACM CESAR ADAN**
- PRO - MR. SIM SILVERIO**

Continued from Page 1 (President’s Message)

releasing everyone from the clutches and viciousness of COVID-19, prompting our government authorities to enjoin limitations to our movements.

Those strict limitations may have impacted quite so many, in so many different ways. My take is that both proponents and opponents of lockdown, wearing mask and social distancing may have their own right reasons. I myself followed whatever was good and safe for number one at the time.

Now, I believe we can do all, like what we have been doing pre-COVID-19. We can now meet and interact with friends, family and other organizations members, enjoying hugs (and kisses?) physically. However, if you are like me, I’m still in cautious mode, yet don’t let me interrupt your eagerness of enjoying freedom of movement.

I am ready to meet everyone in person. I hope you are too! You may or may not wear your mask if you have been vaccinated (two doses) except with J&J vaccine. Let’s Do It!

Oscar Sa. Garcia, CWO4, USN, Retired

DoD Announces ID Card Extensions for Retirees, Dependents

By: Paul Frost June 08, 2021

DoD announced the further extension of certain expired retiree and dependent identification cards in [a June 7 news release](#).

The previous extension was scheduled to end June 30. Now, all ID cards with expiration dates between Jan. 1, 2020, and July 31, 2021, will be extended as described below:

- Through Aug. 31, 2021, for all Foreign Affiliates and their dependents.
- Through Oct. 31, 2021, for active duty dependents, as well as Reserve and Guard service-members and their dependents.

Continued on Page 4

FAMOS 2021 Scholarship Award

Oscar Garcia (FAMOS, President), Ernie Liwag (FAMOS Treasurer) and CDR Joy Gacuya (Scholarship Coordinator) awarded the FAMOS 2021 Scholarship to Jacel Evangelista on April 17, 2021. The FAMOS team conducted the award ceremony at Jacel’s home. The event was attended by his proud parents Elaine and Jack Evangelista as well as Jacel’s grandmother, relatives and friends. They were very proud of Jacel. Oscar Garcia handed Jacel the \$1,000 scholarship check and CDR Joy Gacuya recognized Jacel with the FAMOS Scholarship Award certificate. Bravo Zulu Jacel. Keep up the excellent work!



Why We Switch to Medicare at Age 65

By: Shane Ostrom

All military retirees have been required to enroll in Medicare since Medicare was established in 1965. Before Medicare, retirees either relied on space available at the base hospital, which is still an option, or they were on their own in the community. (Please note: This article is about DoD health care, not VA health care.)

By law, TRICARE Prime and TRICARE Select end at age 65. This requires service retirees to enroll in Medicare at age 65 to maintain a major health care plan and our TRICARE benefits. TRICARE For Life (TFL) acts as our Medicare supplement, and TFL allows us to continue using the TRICARE pharmacy.

In 2001, TFL was established in acknowledgment that military retirees were promised health care for life. It was the result of a compromise worked out among MOAA and The Military Coalition members, Capitol Hill, and DoD.

While we must pay the Part B premiums, there are no other costs for TFL. The Medicare/TFL plan ensures retirees pay nothing more than Part B premiums. For years, DoD has sought to add a premium on TFL. We've been able to stop those efforts so far.

You must have Medicare Parts A and B *and TFL* to continue using the TRICARE pharmacy at age 65.

U.S. Family Health Plan (USFHP)

Members enrolled in USFHP since September 2012 and prior can stay in the USFHP at age 65. Members enrolled in USFHP in October 2012 or later will be disenrolled from USFHP at age 65 and are required to enroll in Medicare/TFL.

Both USFHP and TRICARE strongly recommend USFHP members to enroll in Medicare Parts A&B at age 65, even if they can stay in the USFHP. If you can stay in a USFHP after age 65, you need to understand

the cost differences and reasons behind the recommendation to go Medicare/TFL.

See your USFHP handbook to read about all the details and costs associated with staying in USFHP at age 65, if eligible.

Why Should You Pay for Financial Assistance?

By: Shane Ostrom

I've written several pieces on [how to shop](#) for a [financial adviser](#), but I didn't address why you should do so. Well, here's the "why."

Let's face it: We are all specialists in something, and we feel comfortable performing within that specialty. But outside that specialty, things get sketchy fast. We all think we have expertise in finance, but the field is more complex than we may appreciate.

Having a financial adviser protects you from yourself. We humans are not as clever as we like to think we are. We are ruled by our emotions and a psychology that causes us to think we know more than we actually do. In fact, the less we know, the more confident we are that we know. This makes for a very dangerous financial situation.

Too often, people may take on too much risk to satisfy their greed, or they may be so risk-averse they sacrifice potential growth to save themselves from their fears. A good adviser can find balance to achieve your objectives.

An adviser has financial knowledge and expertise beyond most of us. Money management is both a science and an art. Training is critical to understanding the tools of the trade and the how and why to use them. Experience provides insight into how the tools work in the real world. It's more than throwing together random investments picked on the fly because of a recent article, forum, TV talking head, or family member/friend's opinion.

Continued on Page 4

Continued from Page 3 (Financial)

There is a huge difference between managing wealth accumulation during your career and managing wealth in retirement. Retirement wealth management is challenging. A mistake can be unforgiving. There is no bail-out if you make a financial mistake in retirement.

An adviser can look into your financial situation with impartial eyes. A comprehensive review can turn up holes in your plan that are not being addressed, or potential traps you are about to walk into. Advisers can suggest efficient, effective course changes that can make a real difference.

If you think this is just a pitch for financial services, forget about it. I don't gain or lose anything from any of your financial planning actions, and neither does MOAA. I just want to help you look in the mirror and be honest with yourself about your capabilities and the lives you impact with your financial decisions.

Do You Have the Right Beneficiary in Place for Your Assets?

By: Shane Ostrom

May 04, 2021

Retirees have two pay programs with their pay agency that have unique beneficiaries (By "pay agencies," I mean the Defense Finance and Accounting Service for military types and the Coast Guard for USCG, NOAA, and USPHS folks).

First is your [Survivor Benefit Plan](#) (SBP). The SBP beneficiary is not a named individual as it is with an insurance policy. Rather, the beneficiary is a category like "spouse" or "former spouse."

Virtually all SBP beneficiary changes are due to divorce situations — the touchiest kind of beneficiary

concern. *The SBP beneficiary cannot be changed because of personal desire.*

The other pay program for retirees with beneficiaries is the [Arrears of Pay](#) (AOP). AOP is the residual retired pay in the month of a retiree's death. This is totally different from the SBP beneficiary. With AOP, you name specific individuals and can change the beneficiaries as you wish. You also can name primary and contingent beneficiaries.

Check your beneficiary statuses on your retiree account statement — the retiree pay stub, so to speak. Work with your pay agency online or by direct contact to change beneficiaries. While you're at it, check your beneficiary status on all insurance policies and retirement accounts. You might want to ensure any and all other assets are also going to the right person upon your death.

You won't be around to see the negative results when your assets go to the wrong people. It's not pretty, and you won't be held in high regard.

Continued from Page 2 (ID Card)

- Through Jan. 31, 2022, for retirees, their dependents, and all other Uniformed Services ID (USID) beneficiaries.

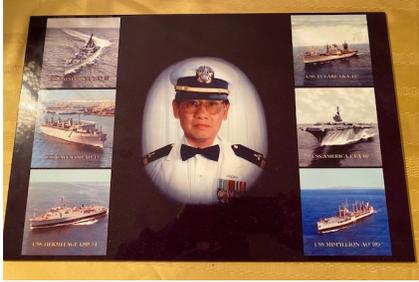
ID cards that expired prior to Jan. 1, 2020, or will expire after July 31, 2021, must follow regular ID card replacement protocols.

VIP Exhibition Tour & Dinner at the Bonita Museum & Cultural Center (BMCC)

FAMOS members headed by the President, Oscar Garcia, attended the event at BMCC on June 25, 2021. FAMOS is proud to be one of the sponsors

Continued on Page 9

FAMOS MEMBER HIGHLIGHT OF THE QUARTER



CW04 OSCAR SA. GARCIA, USN, RETIRED

Oscar Sanchez Garcia was born in Iligan City, Philippines of proud parents, Severo Pingol Garcia from Minalin, Pampanga and Lucila Maglasang Sanchez from Consolacion, Cebu. He graduated in the top nine of over 150 senior students in his class at Iligan City High School at the age of 14. At age 17, he was elected President of Tambo Younger Set Organization where he first gained experience as a community leader.

His various job experiences include: Officer in Charge of EEA Construction Project, licensed sales agent with FilAm Life Insurance, and criminal investigator at Iligan City Police Department. He graduated from Special Police Training Course under the joint auspices of the RP National Bureau of Investigation (NBI) and the USAID (US Agency for International Development).

In 1966, he joined the U. S. Navy as a steward recruit and completed boot camp at the Recruit Training Command in San Diego, California. Early in his navy career, he change his rating to fireman and subsequently became an Electrician's Mate. While stationed aboard USS Tulare (LKA-112), he was promoted to First Class Petty Officer and was assigned as acting Electrical Division Officer. He likewise held the same position as Chief Petty Officer aboard the USS Hermitage (LSD - 36) while on Mediterranean deployment. He was later promoted to Senior Chief Petty Officer and was appointed Senior Chief of the Command and President of CPO Advisory Board.

On October 1, 1983, he was commissioned as Chief Warrant Officer two (CWO-2), a significant accomplishment for a Filipino service member who enlisted as a steward recruit. He served two three-year tours on board USS Cape Cod (AD-43) as Electrical Repair Division Officer and subsequently, as Electrical Repair Division Head at Shore Intermediate Maintenance Activities (SIMA) in San Diego from 1992 to 1995. After 28 years of meritorious naval service, CWO4 Oscar Garcia retired on February 1, 1995. His numerous medals and decorations include Navy Achievement and Commendation Medals.

After retirement from naval service, he embarked on his second career as a customer service representative at the State of California Employment Development Department until his retirement in 2007. Simultaneously, he served in the advisory board on strategic water supply for the City of San Diego.

His dedication to community service is evident through his involvement in various charitable and social organizations both here and abroad. As founder and CEO of the Oscar Sa. Garcia Foundation, he granted full-college scholarship opportunities to underprivileged, but deserving students in the Philippines. His foundation provided monetary and material support to victims of natural disasters in southern Philippines. As the commissioner of the Chula Vista International Friendship Commission, he spearheaded the sister city relationships between Cebu City, Philippines and Chula Vista, California. For his accomplishment, he was awarded the "Circle of Distinguished Volunteer" medal by the Sister Cities International.

He is currently the President of the Filipino American Military Officers Association (FAMOS), an organization dedicated to providing scholarship assistance to JROTC cadets, supporting veterans organizations and contributing to various charitable and civic institutions. He also held other significant leadership roles as president of various organizations that include the Council of Philippine American Organizations (COPAO), Military Officers Association of America (MOAA) Sweetwater Chapter, South Bay Filipino American Community Organization, and Samahan FilAm Heritage Foundation.

Continued on Page 6

Continued from Page 5 (Famos Member)

As a member of the Masonic Fraternity, he served as the Chieftain of the Knights of St. Andrews and Chairman of the Retention Committee leading up to his appointment as Commander of the Council of Kadosh. In 2019, he was awarded the title of Honorable Oscar Sa. Garcia, Knight Commander Court of Honour, 32^o.

Oscar Sa. Garcia's retirement from Naval Service in 1995 and California State Employment in 2007 marked the end of his professional career, and started a life of dedicated service to the community, an endeavor that touched the lives of so many people he served.

Continued on Page 8

VA Will Soon Begin Processing Claims for 3 New Agent Orange Illnesses

May 29, 2021

This article by Patricia Kime originally appeared on Military.com, a leading source of news for the military and veteran community.

The [Department of Veterans Affairs](#) will soon start processing claims for three new presumptive illnesses linked to exposure to herbicides in Vietnam and elsewhere. It also plans to automatically review all previous claims and denials for the conditions, VA officials said May 27.

According to VA Secretary Denis McDonough, the department in coming weeks will issue a policy to implement a law that added bladder cancer, hypothyroidism and Parkinsonism -- or Parkinson's-like symptoms -- to the list of conditions considered linked to Agent Orange exposure.

Veterans with a listed condition have an expedited process for receiving health care and benefits from the VA.

Continued on Page 7

THE BALM OF WOE

By Oscar Sa. Garcia

Eastern crystal skies of earthly world
Shines the everlasting solar to rule
The gloom of night will soon seclude
When the golden rays begin to stroll

Long-last the darkness had reigned
Keeping the arid nature in solitaire
That we feel only cool wandering wind
And muriatic murmurs of stream to hear

Illumined by the golden dawn of hope
The gloom of my life has gone way way off
Exhilarated by your love, so tender, so soft
Yearnings in my heart has flown aloft

Zephyr of futile memories of the past
Sings the roundelay of cupid's dart
Harbinger of the divine love's trust
Down deep inside my ever longing heart

All at last you came to my life
As the answer to my prayer long prayed
My sweet, your beauty is worth my strife
The balm of woe to a love once denied

*** Published in the St. Peter's College Student Journal (forgot the name) in 1965. Oscar Sa. Garcia at the time was a member of St. Peter's College Oratorical and Debating Club and contributor to the Student Journal.

The Late Larry King said:

"In the United States, the average person lives to be around 78 years old. But in five places, people regularly celebrate their 100th birthday. These areas where people live the longest and healthiest are known as Blue Zones: Okinawa, Japan; Sardinia, Italy; Nicoya, Costa Rica; Ikaria, Greece, and Loma Linda, California.

Continued on Page 7

Continued from Page 6 (Agent Orange)

The National Defense Authorization Act, approved Jan. 1, added the three conditions to the list of diseases associated with exposure to Agent Orange and other defoliants used during the Vietnam War.

Veterans whose claims are approved may receive an earlier date for entitlement to benefits -- a decision that could result in more compensation.

"Many of our Nation's Veterans have waited a long time for these benefits," said McDonough. "VA will not make them wait any longer. This is absolutely the right thing to do for Veterans and their families."

The department plans to automatically review previously denied claims and will notify those veterans or their survivors via mail.

According to McDonough, benefits could be extended to roughly 52,000 veterans and 6,000 surviving family members "in the first year alone."

"This means that any Vietnam veteran suffering from one of these three new conditions can now file and receive benefits and care and, consistent with [a court ruling, *Nehmer v. U.S. Department of Veterans Affairs*], their survivors who previously filed and those who were denied benefits will have their cases automatically reviewed," he said.

VA officials could not provide a timeline for adjudicating claims and providing benefits. They said the department is looking at ways to accelerate claims processing and has been chipping away at a claims backlog. As of this week, the backlog is 190,000 claims, down from 211,000 in January, according to McDonough.

He has said that veterans [should file claims](#) for illnesses they believe are service-connected even if the conditions aren't listed as presumed to be related to service.

"Oftentimes, the absence of a presumption serves as a disincentive for an individual vet to come forward with her claim, which obviously speaks to a trust issue we have on the claims process," McDonough said in late March. "So the first thing I'd say is ... if [veterans] have a claim ... please come forward with it."

Continued from Page 6 (Larry King)

This discovery was made by Dan Buettner, author of the 'Blue Zones: 9 Lessons from people Wo've Live the Longest.'

"So what makes the people in these regions so healthy? Researchers found that all Blue Zones share nine lifestyle habits that improve mental and physical fitness. Here's what you should know about each:"

"1. Move naturally

There's no need to spend hours at the gym for the sake of health. People in Blue Zones stay active by choosing to walk over drive, doing yard work, and moving more throughout the day. That's because low-intensity movement burns more calories over all than the hour you spend at the gym. Instead of pushing yourself to run one more mile, think of ways to increase activity by foregoing the elevator or by walking to the market."

"2. Have a purpose

Having a clear reason that motivates you to get you out of bed and do your best increases your life span, according to Blue Zones Project. In fact, a sense of purpose can add up to seven years onto your life."

"And you don't have to find meaning through large goals -like becoming a CEO of your company. You can find purpose through small things like doing well on a work project or finding a creative outlet, reported to NPR."

"3. Manage stress

People in Blue Zoners aren't without stress, which over time can lead to inflammation, high blood pressure, and possibly heart attacks.

Continued on Page 8

Continued from Page 7 (Larry King)

However, people in these areas have found ways to manage their stress. For example Okinawans take time everyday to remember their ancestors, and Sardinians regularly participate in happy hoour, according to the Blue Zones Project. Running, mediating or tackling a DIY project are simple ways to reduce stress.”

“4. Don’t eat until you’re stuffed

Instead, eat only until you’re 80% satisfied which is what the Blue Zones Project calls the 80% rule. Citizens in the Blue Zones have their smallest meals during the day or early evening and avoid grazing at night. These small changes can help you avoid gaining weight.”

***** To be continued, next issue...**

VA Changes Website to Streamline Benefits Access

By: Amanda Dolasinski June 09, 2021

The VA has streamlined its website to make it easier to access benefits and services, with the goal of making VA.gov the single-source website for this information beginning in April 2022.

[The website](#) has links to the top 20 tasks that most veterans and family members need, according to the VA. The site was revamped to use plain language and a conversational tone to describe benefits. It’s part of a larger plan to migrate old VA sites that began in 2018.

The [eBenefits web portal](#) will remain functional through March 31, 2022. After that, all online access to claims will be through VA.gov. Veterans are encouraged to start logging into the site using the Digital Service (DS) Logon or [creating a new account using ID.me](#).

The eBenefits portal includes features such as claims and appeals status, applying for disability compensation, health care, education benefits, veteran readiness, employment benefits, ordering hearing aids, and downloading VA letters.

Features that have already moved to the new website include the ability to add or update direct deposit information for compensation, pension, and education benefits. Another new feature allows veterans to check the status of debt related to VA disability compensation, non-service-connected pension, or education benefits. Veterans can also make payments or request help.

“Veterans wanted a single-entry point for information relevant to them, and that is our goal with VA.gov,” according to the VA’s Office of Public Affairs. “Our goal is to provide a site to veterans and their families for them where they can come and get the information they need and accomplish the tasks they set out to accomplish.”

Beneficiaries with questions about the new login or VA’s online setup can call 1-800-698-2411 or get answers on [common topics online](#).

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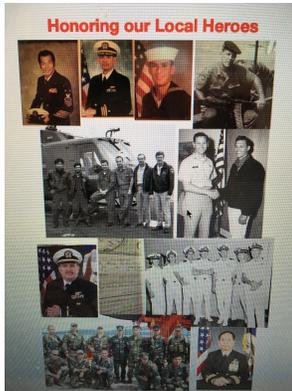
One major achievement of CWO4 Oscar Garcia that is worthy of note is his record-breaking performance while serving as Officer Recruiter from October 27, 1988 to November 25, 1988. He was instrumental in significant attainment of officer and aviation officer candidate goals. In less than four weeks, he enlisted or commissioned seven individuals, had eight applicants accessed to officer candidate school (OCS) or aviation OCS. For his accomplishment, he was awarded the Navy Achievement medal and four Commodore’s cups - one for each three officers he recruited.



Continued from Page 4 (BMCC Event)

of the “Salute to the Military” golf tournament. FAMOS logo was displayed at one of the golf holes to promote the organization. Proceeds from the event benefited the Bonita Museum.

FAMOS member, CDR. Joy Gacuya, USN, Retired, was selected as one of the local heroes featured on BMCC’s e-mail blast as shown below.



The first Filipino-American president of the museum, Ms. Nimpa Akana, announced the opening of the “Permission to come aboard: Salute to the Navy” exhibition from July 3 to September 18, 2021. The BMCC will present historic miniature models of U.S. Navy Warships from the Iron Clads of the 1860’s to the Great White Fleet, the Spanish American War, and the Aircraft Carriers of WWI and WWII. The miniature models were expertly created by the museum curator, Joe Franciosa, Jr. The displays are truly remarkable. They represent the progression of the U.S. naval power from its early years to the present.

What Is ‘Pension Poaching,’ and How Can You Avoid It?

By: Kevin Lilley

June 22, 2021

Veterans, especially older veterans, are prime targets for “pension poaching,” where scammers use any number

of methods to either swindle targets out of earned benefits or convince them to apply for benefits they haven’t earned ... often after paying fraudulent application fees.

A VA blog post [covered the issue last month](#), while the Pennsylvania Department of Military and Veterans Affairs sent out a [warning June 15](#). Here’s some basic information about pension poaching from those pieces and others.

Warning Signs

Steer clear of individuals or organizations with financial or benefits pitches that include:

- Requesting you move money into different accounts or reallocate investments to qualify for a VA pension payment.
- Asking for money to handle your claim – especially upfront – or charging for application forms. While some attorneys or claims agents may receive compensation for help with a pension claim, they must be accredited and the claim must be approved before that fee can be charged.
- Promising “guaranteed eligibility” for a particular benefit, or a lump-sum payment upon approval for a benefit.
- Seeking personal information over the phone, to include credit card or other billing information.
- Offering to send benefits directly to a caregiver’s account.

In some cases, the scammer’s main goal may be to solicit an “application fee” without any intent of applying for any benefits, or to obtain your personal information. In others, unaccredited individuals may apply for VA benefits on your behalf ... and per the VA, you may be required to repay those benefits if it’s determined you are not eligible.

Filing a Complaint

If you believe you’ve been targeted by scammers regarding your VA benefits, you can file a complaint via the VA’s national call center at (800) 827-1000, or by visiting the department’s Office of Inspector General [online](#).

FILIPINO-AMERICAN MILITARY OFFICERS ASSOCIATION
Founded in May 1990
MEMBERSHIP RENEWAL/APPLICATION

Regular () Associate () Honorary () Student ()

Name: _____ **DOB:** _____ **(Month)**

Rank & Military Branch: _____ **Commissioning Source:** _____

Address _____

Telephone: H: _____ **W:** _____ **C:** _____

E-mail: _____ **DOB:** _____ **(Month)**

Spouse: DOB: _____ **(Month)** **Anniversary** _____ **(Month)**

Designator/MOS: _____

Duty Station: _____

Educational Background (Optional) _____

Annual Membership Fee (\$25.00) - Check one

(Honorary & Student Members - Free) _____

Regular _____ **Associate** _____ **GS11 or Higher** _____ **E-9** _____

Please mail your application with appropriate fees to:

FAMOS * 1232 Cima Del Rey * Chula Vista, CA 91910

For more information, visit our website at www.famosusa.org

FILIPINO-AMERICAN MILITARY OFFICERS ASSOCIATION
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MEMBERSHIP RENEWAL/APPLICATION

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Annual Membership Fee (\$25.00) - Check one

(Honorary & Student Members - Free) _____

Regular _____ **Associate** _____ **GS11 or Higher** _____ **E-9** _____

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