LEAHY GRAM

GO MODERN - GO NAVY

1 MAY 1973

Dear LEAHY Families and Friends:

Aboard LEAHY, the past few months have been ones of hard, grueling work in the continuing effort to get our ship once again ready for the high seas. For a time the effort seemed almost beyond our capabilities, and, indeed, the complexity of our overhaul entailed extension of our shipyard period through early May. By now, though, we LEAHYMEN have caught a glimpse of the "light at the end of the tunnel," and I hope you all share in our joy at exiting the shipyard and our forthcoming return to D & S Piers in Norfolk. LEAHY is and always has been a proud fighting ship, proud of her trim lines and firepower, of her crew, and of the loved ones at home that she is meant to defend.

As to particulars, it is expected that LEAHY will spend the greatest part of May alongside at D & S Piers, while we check out all the ship's systems that were overhauled by the shipyard. Given a green light in this respect, we are scheduled to get underway on the 29th of May for Yorktown, Virginia, where we will once again load our allotment of ammunition and missiles. After returning to Norfolk on the 1st of June, we will be inport until the 10th. On that date we expect to be underway for training exercises, returning to Norfolk by the 15th for a final period alongside before refresher training. Then, on the 24th of June we expect to be underway for the Caribbean for a missile qualification on the Atlantic Fleet Weapons Range and will probably visit St. Croix and San Juan (1 - 5 July). On 5 July we will proceed to Guantanamo Bay, Cuba for refresher training exercises. During this most exacting period the crew will be trained to act and to react as a coordinated team in carrying out the missions assigned a guided missile frigate. We will complete refresher training about 21 August and return to Norfolk about 25 August 1973.

In connection with our more immediate return to D & S Piers in Norfolk following overhaul, I would like to take note of a letter received this last month from a LEAHY wife. This concerned her difficulty in contacting her husband by telephone when he is on the ship. As you know, we have a limited number of phones alloted to the ship, and with 400 officers and men onboard, the telephones we have are kept quite busy with official business. I regret any inconvenience caused for this particular wife and to anyone trying to contact their LEAHYMAN, especially in an emergency. I have instructed the Quarterdeck to take the name and phone number of the party calling and to pass this information on to the man being called as soon as possible, and to be courteous to all callers. In case of a bona fide emergency, the Norfolk Naval Station operator (444-0000) will assist you in contacting the ship via alternate telephones. A misuse of this procedure would not be to our mutual benefit or advantage.

As an additional note of interest, I'd like to mention a few of the activities that our larger LEAHY family has been engaged in recently. The month of February, for instance, was highlighted by two events: first, the annual Presidentila Prayer Breakfast hosted at NOB by Admiral COUSINS and attended by numerous LEAHYMEN, and, on the 11th, the christening on board LEAHY of our Weapons Officer's twin sons, Colin Thomas and Christopher Patrick POWERS. The succeeding months have seen much in the way of sports activity among LEAHYMEN. In March, LEAHYMEN participated in the Fifth Naval District bowling tournament, ETSN BRINGHURST surviving through the second round. More recently, Ensign WOODWORTH and OS3 REIF have formed a LEAHY softball team, and the Welfare and Recreation Committee is sponsoring a Little League team at NAS, Norfolk. DK1 FAIRBURN and SN JONES are contributing their time and efforts as coaches. With the regular Little League season starting 2 May, we wish the very best of luck to our LEAHY Cubs. Finally, but certainly not least, the LEAHY Enlisted Wives' Club has been very active, last meeting at the home of Mrs. Lois SPRINGER on the 17th of April. The next meeting of the Enlisted Wives' Club will be at my quarters, 215 Bacon Avenue, Naval Station Norfolk at 7:30 PM on the 16th of May. A bake sale is planned onboard LEAHY for the 15th of May and an Enlisted Wives' Picnic at Navy Recreation Park on the 8th of July. All enlisted wives are invited to attend these activities and join in the fun.

Enclosed with this LEAHYGRAM is the Chaplain's column, which discusses the purpose of the Navy Relief Society and how the Society can help all Navy personnel; and the Career Counselor's Corner, which contains information regarding the Survivor Benefit Plan. I encourage you to read both of these thoroughly and if you have any questions to have your LEAHYMAN get an answer from Chaplain HELVESTON or Chief CRILL. We will also be glad to respond to a letter request for additional information. Also, I would like to respond to the many inquiries we have had concerning the possibility of a Dependents' Cruise this spring similar to the one conducted last fall, and which I mentioned in a previous LEAHYGRAM. After receiving our operational schedule and considering the many things to do prior to getting underway in June for the Caribbean, I have decided to defer the Dependents' Cruise until after we return from refresher training. I will keep you informed as to our plans for this event.

In closing, I would like to express by appreciation to all of you for the wonderful support you have haven your LEAHYMEN during the past six months of shipyard overhaul. It is indeed difficult to live or work aboard a ship in overhaul due to the noise, inconvenience, and general tumult associated with the work being done by both shipyard and ship's force. You can justly be proud of thier accomplishments. When LEAHY departs the shipyard on the 9th of May, she will be better prepared to carry out her missions with the fleet. As LEAHY again prepares for her "regular season," I would like to wish the very best to every LEAHYMAN's family and friends.

Sincerely,

W. W. JORDAN, Jr.

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CHAPLAIN'S COLUMN

Every May Navy and Marine Corps personnel have their attention focused on the Navy Relief Society for two reasons. First and foremost, the Society wants service members and their families aware of the services it provides at no cost to the service member. Its primary purpose is to aid service personnel in times of emergency or crisis. For 69 years it has granted loans at no cost when personnel have had to take emergency leave. Recently the Society provided a plan whereby members deployed could obtain funds without even visiting a Navy Relief Office. In 1971, the local Hampton Roads Auxiliary loaned $286,999.10; gave $147,115.95 as outright gratuities (or loans later converted to gifts); and charged off as uncollectable the sum of $31,535.87. This Auxiliary continues to employ three registered nurses, operates two Thrift Shops and tow Well-baby Waiting Rooms, trains and puts to work hundreds of volunteers. Such a training course is in progress (25 April - 14 May) at both the Naval Station, Norfolk and the Naval Air Station, Oceana.

In order to provide better service and reduce waiting time, the local Society instituted an appointment system for morning interviews for non-emergency problems. Clients may call 423-8839 for an appointment. Emergency cases will still be seen of a walk-in basis. Application for dental assistance or other problems should call for an appointment.

The second reason attention is focused on the Society in May is to make persons aware of the fact that the Society is truly a volunteer organization. No pressure of any kind is needed to keep the Society functioning. A long time ago, the Society's directors invested unused funds which has provided for the operating costs of the organization. This means that every cent of the money that is voluntarily contributed goes directly to aid someone in need. In 1964 the Board of Managers established an Educational Fund for the purpose of lending money to dependent sons and daughters of Navy and Marine Corps personnel after high school graduation at accredited colleges and vocational schools for preparatory work prior to entrance to one of the state or national service academies. Recently, emphasis has been focused on widows and retired personnel who are needy.

Some misunderstanding has always existed regarding the Society. Usually this centers around confusion of the Society with a commercial loan agency or credit union. Always the Society has aided persons on the basis of NEED. This emphasis has placed limitations on what it can do to help people. Typical reasons for which financial aid may be granted to an active or retired serviceman and his dependents or a widow, minor orphan children or truly dependent parents are:

(a) Basic maintenance due to delay or non-receipt of emergency allotment or pending receipt of government benefits or other emergency situations which make family resources temporarily inadequate but not extending directly or indirectly to regular supplementation.

(b) Travel in special cases of illness or death or transportation for a widow to return home to her family.

(c) Funeral expenses ($400).

(d) Vocational training in approved schools where needed to make a living.

(e) Special care and training of handicapped children including temporary placement pending admission to an institution.

(f) Keeping children in school (educational loan)

(g) Special assistance to widows and dependent mothers over 65.

(h) Medical expenses not covered by Uniformed Service Health Benefits Program or Medicare such as spectacles and prosthetic devices.

(i) Medical expenses under Uniformed Service Health Benefits Program limited to the patients required contribution.

It is preferrable to talk to one of the volunteers first before assuming that help will be forthcoming. Truly chronic illnesses or situations which require long-term commitments cannot be underwritten by the Society. While the above are typical of the more frequent situations in which aid is rendered, all cases presented will be given full and sympathetic consideration.

R. R. HELVESTON

CAREER COUNSELOR'S CORNER

As was mention in the last issue of the LEAHY-GRAM this column will be devoted to the SURVIVOR BENEFIT PLAN. This is a new program that assures financial protection for survivors of retired Uniformed Services members.

The Survivor Benefit Plan or (SBP), as it is called, was signed by President Richard Nixon on September 21, 1972, as Public Law 92-425. This law (SBP) provides survivor income of up to 55 percent of the retired pay of retirees to their widows or widowers and dependent children.

In the past, surviving members of retirees' families often found themselves with little or no income following the retirees' deaths. The new SBP fills that gap in the area of service benefits. Until passage of the new law, the retired pay of a retired member of the Uniformed Services ended with his death, unless he had elected voluntarily to participate in the Retired Serviceman's Family Protection P;an (RSFPP)-known originally as the Contingency Option Act.

Members of the Uniformed Services who retire on or after 21 September, 1972 will be automatically enrolled in the plan with maximum coverage if they have spouses or dependent children at retirement time unless they elect a lesser coverage or decline to participation.

A Member who does not have a spouse or dependent child at retirement time can elect either to join in the plan at that time by naming another person as beneficiary, or to begin participation later, if he or she acquires a spouse or child after retirement.

The cost to retirees of SBP participation is withheld from their retired pay. (There is no cost to any member of the Uniformed Services until he receives or is entitled to receive retired or retainer pay.)

The Federal Government pay 40 percent of the cost for SBP. As a result the cost to retired members is considerably lower then the cost for the same protection under RSFPP.

The class of beneficiary to be protected is the factor that determines the cost to the retired member providing survivor protection through SBP. There are four such classes:

Spouse only,
Spouse and dependent child or children,
Dependent child or children only, and
Other person with an insurable interest in the retiree.

As SBP applies equally to those who retire after its effective date and those who were already retired at that time, its basic details can best be described in relationship to the four survivor it is designed to protect.

SPOUSE ONLY: The basic protection provided by SBP is for the spouse who will survive a retired member. Participation by the member and protection for the spouse is automatic unless the retiree elected otherwise before retirement, if the retirement takes place on or after September 21, 1972, and is voluntary if the retirement took place before that date.

For the purpose of SBP, a surviving spouse eligible to receive SBP paments is a widow who was either: (a) Married to a retiree at the time of his retirement, (b) Married to the deceased retiree for at least two (2) years before his death, or (c) The parent of a child born of the marriage to the deceased retiree.

The cost formula, in order to provide maximum protection of 55 percent of retireed pay to the spouse-only survivor, is 2.5 % of the first $300 of the monthly retired pay, plus 10% of the remainder of that pay.

Although the automatic-in protection provision call for the spouse-only protection to be based on the full retirement pay, the retiree can select a lesser amount to be used as the base amount or he can decline to participate. If the retiree elects either one of these options he must put it in writing at least 30 days before the first day he can receive retired pay. The minimum base amount allowed is $300, which provides a benefit of $165 at a cost of $7.50.

SPOUSE AND CHILD or CHILDREN: The basic survivor protection provided a spouse under SBP is broadened when the retiree also has a dependent child or children when he comes under SBP either automatic or thorugh choice. The full SBP payment can flow to the eligible chid or children, if the spouse dies before the retiree or ceases to receive theSBP payments because of remarriage after the death of the retiree.

The reiree with a spouse and a child (or children), if he wishes to do so, may elect to provide survivor payments for the child (or children) only.

For a child (or children) to receive SBP payments he (they) must be a dependent, that is, must be unmarried and under age 18 or age 22 if attending a full-time education or training course. However, a child or any age is "dependent" if suffering from an incapacitating physical or mental condition that existed prior to age 18 or that was suffered before age 22 in the case of a child attending full-time education or training.

A "dependent child" can be a deceased retiree's natural child through a current or prior marriage, an adopted child, a stepchild a forster child or a recognized natural child living in a regular parent-child relationship with the retiree at the time of death. A foster child must be residing with the retiree at the time of death and must be receiveing at least one-half of his support from the retiree and can not be cared for under a social agency contract.

The cost for this coverage is the same as for spouse-only coverage plus a small additional cost averaging about one-half of one percent of the member's retired pay on which it is based. The part of the cost for the dependent child protection continues only as long as there is at least one child remaining as an eleigible beneficiary.

OTHER PERSONS WITH INSURABLE INTEREST: An active duty member of the Uniformed Services who has neither a spouse or a dependent child when he retires can "elect" immediate participation by naming a person with an insurable interest. If at a later date the retiree aquires a spouse and/or child he can change his participation to cover the spouse or child or both. He has one year from the date of aquiring the spouse and/or child to make this change. To do this he must notify his Service in writing. (An insurable interest beneficiary is any person who has a bona fide financial interest in the continued life of the SBP participant, that is who stands to realize some financial gain during the life of the retiree.)

The cost of this option is different and somewhat higher than the basic spouse-only cost. It is 10 percent of the retiree's FULL retired pay, plus an additional 5 percent for each full five (5) years the beneficiary is younger than the retiree. The total cost for this protection cannot exceed 40 percent of retireed pay nor can the retiree elect less than the FULL amount of retireed pay as the base amount to be used under this provision.

The survivor payment is 55 percent of the retired pay remaining after it is reduced by the cost of providing for the survivor payment. The cost for this option will continue thorughout the life of the retiree, unless he acquires a spouse and/or child and then he changes his option to provide protection for them.

DECLINING OR REDUCING PARTICIPATION: At the time of his retirement, a member of the Uniformed Services can elect either to reduce the amount of his retired pay on which a spouse and/or child survivor payment is based (base amount), or to decline to participate at all. In either case he must advise his Service 30 days before the first day for which he can receive retired pay.

If a member with only a dependent child or children (but no spouse) at retirement declines to participate at that time, he can enter the plan later upon acquiring a spouse or another child.

A retiree who had declined SBP protection for a spouse at the time of retirement CANNOT later enter SBP to protect another spouse acquired later in retirement.

MOST DECISIONS IRREVOCABLE: Once a member retires with the automatic coverage to protect a spouse and /ora child, he CANNOT withdraw from the plan once is into effect. The only exception to this provision is the person who elected the "Insurable-interest option" and later switches the coverage to protect a spouse and/or dependent child acquired after retiring. Also the law provides for the notification of the spouse if the retiree elects to decline the SBP or reduces the base amount for which the SBP payments are based.

OTHER FEDERAL PROGRAMS THAT AFFECT SBP PAYMENTS: The SBP payments (monthly) that can be made to a beneficiary is permanently or temporarily reduced if the beneficiary is entitled to DIC payments form the VA, and/or social security survivor benefits.

HOW DEPENDENCY and INDEMNITY COMPENSATION (DIC) affects SBP: Whenever a surviving spouse of an SBP participant is also entitled to DIC payments, the spouse's monthly payment under SBP will be reduced by the amount of theDIC payment. However, VA payment for children will not affect the spouse's SBP payment nor will a childs entitlement for VA educational assistance affect the spouse's payment from SBP.

The total of the two monthly payments to the spouse-DIC plus SBP-will be equal to the full amount otherwise payable under SBP. The amount deducted from the retiree's pay that relates to the cost of that part of the SBP payment not paid because of DIC will be refunded to the surviving spouse.

SOCIAL SECURITY PAYMENTS AFFECTS SBP: Because both SBP and social security are both Federal programs and the Government pays part of the cost of both programs, SBP and social security survivor payments are intergrated.

SBP payments to a surviving spouse will be offset by the portion of the spouse's social security survivor payment that is solely on the deceased retiree's active Federal service after December 31, 1956.

If SBP survivor payments to a widow are reduced by social security payments, they are restored to the full amount as soon as the family can no longer receive social security benefits because of a child's eligibility. The full amount of SBP payments will continue until the widow reaches age 62.

When a widow receiving SBP payments reaches age 62, or when SBP payments begin after age 62, the SBP payments MAY be permanently reduced because of eligibility at that age for social security survivor benefits. All SBP payments to widows of members retired after 1956 will be affected by the social security offset.

The amount of children's social security benefits NEVER affects the amount of SBP payments to widows or to the children.

FEDERAL INCOME TAX IMPILCATIONS: Amounts withheld from the retired pay of Uniformed Services members under SBP are exempt from Federal income tax. Further, the value of the SBP annuity is not counted for Federal estate tax purposes. However, SBP payments are includable in beneficiaries' gross income for Federal income tax. Also SBP payments MAY be taxable by the state of domicile of the beneficiary. For more information about this contact your STATE TAX BOARD OR TAX COMMISSION.

For more information about SBP have your service member obtain a copy of the SURVIVOR BENEFIT PLAN pamphlet NAVTRA 46605 from his Career Counselor.

IT'S MORE THAN SHIP'S AT SEA.........IT'S A NAVY FAMILY!

ETC L. R. CRILL

PERSONNEL NOTES

Retirements

ENGEL, J. A.	GT1	16 APR 73
LINDEMANN, A. G.	STC	01 MAY 73

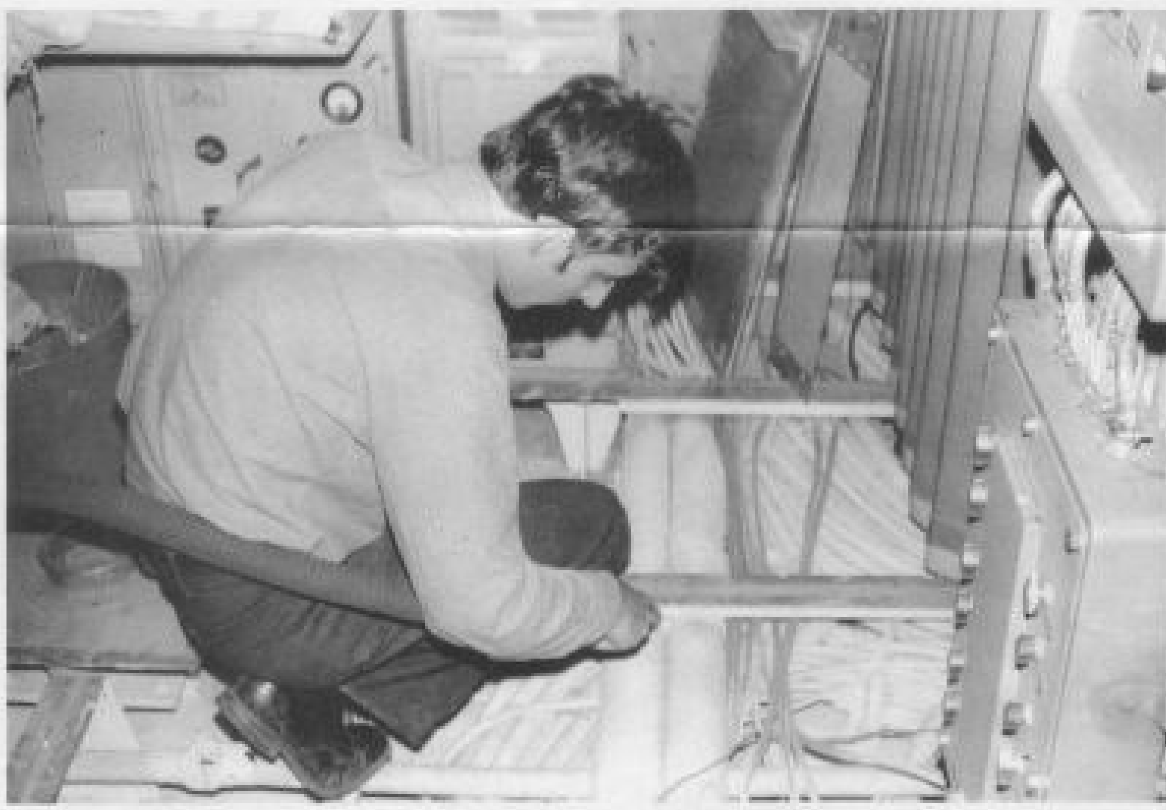
Reenlistments

SMITH, R. J.	FTCS	23 JAN 73
BEEMAN, L. E.	MMCS	29 JAN 73
HALIKMAN, E. J.	STG2	31 JAN 73
WINDHAM, A.	BMC	[illegible] FEB 73
JONES, M. C.	GMM2	01 MAR 73
SPRAGUE, R. E.	GMG2	19 MAR 73
CHAMBERS, R. A.	GMG3	28 MAR 73
MURTAGH, R. R.	FTMC	12 APR 73

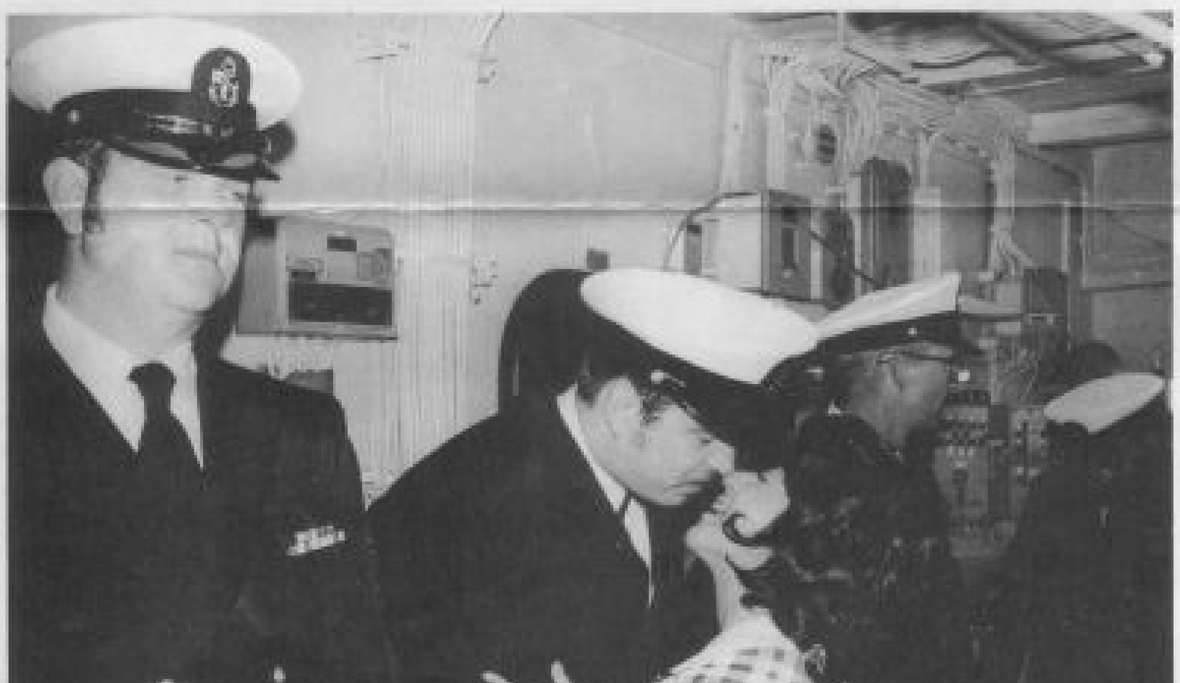
Chiefs' Frockings

POST, A. M.	FTMC	19 APR 73
WHITE, W. P.	STC	19 APR 73
HOBBS, J. D.	GMGC	19 APR 73
TREST, W. L.	GMTC	19 APR 73

(ABOVE) KEEPING IN TOUCH WITH HIS CREW: CAPT. JORDAN
(BELOW) AN OPERATIONAL SPECIALIST CHECKING EVERY INCH OF HIS SPACE



A SMILE ON ONE FIRST CLASS' FACE (ABOVE) AS HE LEAVES BROW AFTER RETIREMENT CEREMONY; AND ANOTHER SMILE AT CPO FROCKING.



RE*ENLISTMENT ON BOARD: GMG3 CHAMBERS (ABOVE) AND BMC WINDHAM