

**Chief Warrant and Warrant Officer Association
Annual Meeting April 2002, Bowie Maryland
Agenda Item**

Armed Forces Retirement Home

MCPO Patton has requested we poll the CWO corps with respect to the Armed Forces Retirement Home program.

The following information has been collected from various sources in G-W and from the MCPOCG's office.

The history of the mandatory contribution (like much of the lore surrounding AFRH) is complicated. Originally the 2 campuses (Soldiers & Airmen Retirement Home in WDC & the Naval Home in Gulfport, MS, were separate institutions until 1991. The Army/USAF home always required mandatory enlisted/WO contributions for over a century. The Naval Home, which enjoyed much greater appropriated funding support in the form of military & civil service positions, never required sailors or marines to have mandatory payroll deductions. It all changed in 1991 when Congress merged the 2 institutions into AFRH. Both campuses were then financed under Trust Fund and, for the first time, sailors & marines were required to have \$0.50 deducted from their monthly pay. This created a great deal of controversy & complaint in the Navy/USMC (but obviously, members got over it as the old-timers moved on & new personnel came into the system knowing no other pattern than the mandatory collection). Similar controversy among our workforce is anticipated unless a good job is done by the CMC and CWO networks (assuming this proposal has their unqualified & enthusiastic support) to market this as a good thing in both the near & long term.

Joining the AFRH fold at this time (Trust Fund insolvency) is kind of like buying stock or bonds from a company that is on the verge of Chapter 11 reorganization. Congress will not let the AFRH campuses sink, but they may require the participants to pony up more resources (probably out-of-hide) as has been the pattern with AFRH funding issues.

The AFRH (the grounds, facilities, amenities, & staff) are top-drawer, but represents a different way of life from what Americans have come to accept as desirable in their elder years. The homes are an extension of barracks life. Couples are not allowed to cohabitate - you could have your spouse there, but she'd have to qualify on her own and you would have to reside separately at the facility. Support services & recreation opportunities/facilities are superb.

Some things that should be considered:

1. AFRH is currently in financial difficulties and is pressuring DoD to increase the monthly enlisted/CWO contribution from \$0.50 to \$1.00 per month. There is no assurance that this new infusion of funding will keep AFRH from continuing to have to dip into its trust fund.
2. The entire cost of CG participation is not known. It will certainly be more than the amount of fines & forfeitures collected as a result of military justice actions - will include the cost of data & financial reporting & collection in PMIS/CGHRMS, both start-up & ongoing.
3. No one has ever polled the CG enlisted & CWO population concerning their desire to participate through mandatory collections. Regardless of the MCPO-CG's assessment, the true feelings of the enlisted/CWO communities have not been assessed nor have we attempted to market AFRH as a benefit worthy of their support.

4. Lastly, there is no pressure (as far as we can tell) from the CG retired enlisted & CWO communities for AFRH-eligibility. The only correspondence we've (G-WPM) had on this topic is a letter signed by 2 AFRH residents who are CG retirees who qualified for residence under the combat veterans or sufficient DoD membership provisions of the eligibility rules. It was only their plea to G-C that the CG be included in the AFRH plan that has gotten this particular ball rolling.
5. G-WPM-2's recommendation is that we should not rush into AFRH participation at this time, but wait and see how their financial situation develops. If Congress decrees greater service support without corresponding resource increases, we will be glad we delayed a commitment.

The CG's view that the "cost was not worth it" was the knee-jerk reaction of guilt-ridden, insecure officers who did not believe that our enlisted personnel could care enough for their own members to understand that \$.50/month towards the home was a good down payment on a good future for some members.

The MCPO-CG has repeatedly said that enlisted members will understand the need for the \$1/month and will appreciate its worth.

In general, no one really seems to think that \$12/year will seriously effect anyone. What every one is up in arms about is the fact that they are being told to participate. The most common complainers have been officers, warrants and senior enlisted, the ones most able to afford \$1./month. It's that rebellious nature in all of us. Very few people like being told to do anything, regardless how little the cost or how beneficial the program.

The homes are a superb benefit for an insurance cost of \$240 over a 20-year career.

The chair will entertain a motion to “conduct a survey to all active duty CWOs requesting their input with respect to the Coast Guard's participation in the Armed Forces Retirement Home program.” The survey shall be conducted via CG SWIII global e-mail, directing CWOs to an Internet link for background information and a voting button. The link would be on the CWOA web site. This would be an action item for the BOD.