



MOAA REPORTER

FROM THE PRESIDENT'S DESK

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In accordance with the MOAA mantra to "never stop serving" this message will try to describe the National environment in which we retired and active members of the Uniformed Services live and to explain how it is affecting ourselves and our comrades. It is as difficult to explain how we got to where we are now as it is to know where our Country is going.

Nationally we find ourselves awash in many contradictions. The honor and prestige given to recent veterans is as heartwarming as it is unexpected. We, who served during the Vietnam War, returned to a nation that was weary of war. We found many of its citizens holding a visceral anger and displeasure –if not hatred- for those who served their country in that fracas. Are we not amazed at this welcome turnaround toward our veterans of the Middle East wars! Yet with all the [earned] gratitude and even adulation toward the veterans- especially those wounded or killed- there seems to be countervailing negative attitude toward military pay, allowances, health care, and pensions that has permeated our Congress, the Presidency, and even the Pentagon Hierarchy. The recent change in the military pension system, discussed in the Legislative part of this Newsletter, is indicative of the recent cost-cutting which has been so unfairly distributed. The military side of the Department of Defense has been the recipient of the most cuts. Civil Service workers, including those in the DOD, have not been so unfairly treated. The reduction of COLA by capping the earned percentage is another example of and an indicator of the uneven distribution of recent benefit reductions. The canard that military health costs have risen at an unprecedented rate and must be offset by increases in premiums and co-payments has permeated the media as well as Congress. The Pentagon has not chosen to refute these undocumented assertions. Military health costs actually have risen less than those of the general population, but because DOD and the Pentagon have not argued this point, Tricare, pharmacy drugs, copayments and premiums have all been increased.

Since military retirees make up the predominance of our Chapter membership most are also drawing Social Security. Therefore the health of the Social Security system is another allied issue that is important to Chapter members. There are two Trust Funds that make up the system; Old Age and Survivor Insurance [OASI] and Disability Insurance [DI]. Both these funds are running out of money. The revenues received from payroll taxes are insufficient to offset increases in their payouts. The laws that affect Social Security require the Agency to only pay full benefits when there is a positive balance in the appropriate Trust Fund. Current projections have the DI fund running out of money by the end of 2016 and will only be able to pay 80% of the benefits that it is supposed to provide.

President's article continued on Page 4



MOAA-GDC receives 5 Star Levels of Excellence Award for 2014.

MOAA's topnotch council and chapters compete annually to receive a four-star or five-star Levels of Excellence Award. The very best councils and chapters receive five-star awards. Our Chapter has been again selected as a 5 Star Chapter in 2014.

UPCOMING EVENTS:

RECRUIT MILITARY®

February 25, 2016

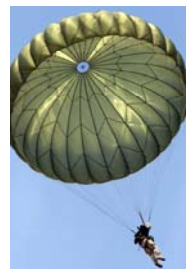
Dallas All Veterans Job Fair at Irving Convention Center. See Page 8 for more information

ID CARD UPDATE!

Ben Cole just heard from one of our members that the Grand Prairie office will no longer make reservations for reissuing ID cards. Until we learn more about this, we suggest that you contact the NAS/JRB Visitors Center to get your new ID. Their phone number is 817-782-5244. They are open from 0730-1600, Tuesday through Saturday.

A SMILE FOR TODAY

You don't need a parachute to sky dive; you only need one to sky dive twice!"



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IT'S IMPORTANT TO
**HAVE GOOD
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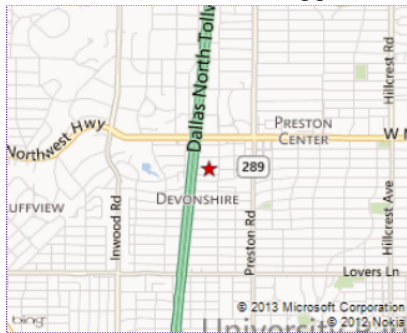
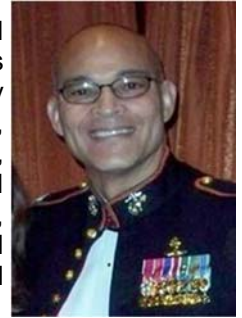




PROGRAMS BY BEVERLY THOMPSON

LUNCHEON MEETING — FEBRUARY 23, 2016

Our speaker for February will be Colonel William Dwiggins, USMC (Retired). Bill Dwiggins currently serves with the Texas Veterans Commission as the Veterans Education Regional Coordinator, Dallas/ Fort Worth. Bill's numerous military assignments include several positions as Deputy Director, Commander, Chief of Staff, Assistant Chief of Staff, Joint Assignments, Logistics Officer, Inspector General, Marine Officer Instructor University of Texas and others. His military career included worldwide combat tours, special-warfare assignments, capital reconstruction projects, international development/relations, public policy/administration, stabilization and conflict resolution to support the U. S. Government's efforts. Look for more on Colonel Dwiggins in our January newsletter.



The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225

Please send your reservations early to ensure we can make an accurate and timely reservation count. Mail the reservation coupon to MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251; email Dave Schafer moaaschafer@att.net or reserve online at www.moagreaterdallas.org/onlinersvp.html. You may also call Dave at (214)577-4107.

MOAA-GDC accepts **PayPal** for paying for your luncheon at our website which allows you to pay by credit card.

Our chapter had wonderful speakers covering a variety of topics. We also had our first picnic which was held at White Rock Lake. Come out and join us in 2016!



If you entered the service in 2006 or later, you'll have a choice between keeping the current retirement plan or electing the new one. In that case, you'll want to know all of the considerations involved, and discuss them with your peers and family.

To help servicemembers thinking about these issues, MOAA is offering a webinar on the ins and outs of the new system. We invite you, your spouse, and your fellow servicemembers to sit in on the webinar on Dec. 16 at 2 p.m. EST.

[Registration](#) is free and open to the public. Don't miss this opportunity to start getting smart on the choices and their pros and cons.

See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Currently-Serving/Retirement-Reform-and-You.aspx#sthash.wt29lyIV.dpuf>





CHAPLAIN'S CORNER BY DOTTIE ALDER

Wishing you Peace, Joy, Hope and Happiness this Holiday Season and throughout the New Year



PRESIDENT'S ARTICLE (CONTINUED) BY BILL LAVALLEE

The DI fund costs have risen much faster than program revenues. There are several reasons for that; the most causative being that there are more beneficiaries now than were expected. Other effects are the extremely low growth of our economy in the past eight years, the number of "Baby Boomers" moving into the age of greatest disability occurrence [ages 45 to 65] and the prospect of increased retirement benefits by gaming the system. This gaming occurs when a person applies for DI benefits early on and then waits until full retirement age to apply for OASI benefits. Another gaming occurs when the recipient draws both unemployment and DI benefits; currently a legal strategy! These factors are exacerbated by the smaller number of people in the workforce [now about 63% of the population] and the reduced requirements for DI eligibility – standards were substantially reduced in 1984 with concomitant increases in DI applications ever since. The OASI fund is in slightly better shape but it too will run out of money to pay full benefits in around 2030.

One political solution being discussed in Washington is to transfer funds from the OASI fund to the DI fund. This would make the OASI fund run out of funds earlier, of course. There also is a proposal to reallocate funds from the payroll taxes to increase the DI fund at the expense of the OASI fund. Current allocation is that of the 12.4 % tax, 10.6% goes to OASI and 1.8% to DI. This would "kick the can down the road" but not solve the basic problem because both funds would run out of money eventually. A holistic approach is needed but the politics of the matter may be too hard to overcome.

If you are thinking now that the Social Security situation is too esoteric to worry about, remember when there was no expectations that military pensions would ever be changed and that free health care to retirees was an inalienable right held sacrosanct by the nation and full COLA's would always be given.

We must stay well apprised of what is going on in Washington and be ready to defend those benefits which we have earned by our service and our blood. The price of these benefits is eternal vigilance!

MEMBERSHIP ARTICLE BY DAVE SCHAFER

Thanks to everyone who has responded to the first 2016 membership renewal notice sent out on 9 October. We have received responses from about 60% of our members. Your quick responses have saved the chapter about \$50 in mailing costs. The second renewal notice was sent out on 15 November. If you have not already sent in your 2016 dues, please do so when you receive your second notice. Your timely response will save the chapter additional mailing costs and enable us to meet NOAA National's deadline for submitting our 2016 chapter membership roster. Also remember that your chapter membership dues are separate from National MOAA membership dues.

The Greater Dallas Chapter supported the new North Texas chapter this year by allowing membership in both chapters at no additional cost. Starting in 2016 each chapter will maintain separate membership rosters and persons wanting to be members of both chapters will be required to pay dues to each chapter. I recently sent emails to all Greater Dallas members who live in zip codes now in the areas covered by the North Texas chapter asking them to let me know if they wanted to remain members of the Greater Dallas chapter. If you received an email from me, please respond so we can finalize our roster by the end of the year.

CAREER TRANSITION – JOB FAIRS

BY JOEL BATALSKY, MOAA-GDC CAREER TRANSITION OFFICER

February 25, 2016 DAV Dallas All Veterans Job Fair at Irving Convention Center, 500 W. Las Colinas Blvd, Irving, TX 75039 from 11 am to 3 pm.

<https://events.recruitmilitary.com/events/dallas-all-veterans-job-fair-february-25-2016>

The event will take place in Exhibit Hall which is immediately accessible through the Main Lobby. FREE parking is available in the Irving Convention Center Parking Garage.

Email is sent to the membership to include, meeting information, legislative alerts, and other information related to MOAA-GDC and its members If you are not receiving these messages please email MOAAGDC@yahoo.com.

LEGISLATIVE TEXAS SUMMARY DECEMBER 2015 UPDATE

BY JIM BROWN

Defense bill signed, changing military retirement

Military Times reported that President Obama signed the budget and policy bill on November 23. It initiates a massive overhaul of the military retirement system.

Starting in January 2018, newly enlisted troops will no longer have the traditional 20-year, all-or-nothing retirement plan. A blended 401(k)-style pension and investment system will replace it, providing automatic contributions to troops' Thrift Savings Plans and an opportunity for government matches to personal contributions. New recruits who sign up beginning in October 2017 will automatically have 3 percent of their pay diverted into a Thrift Savings Plan account, which the DOD will match with an amount equal to 1 percent of their pay. After two years of service, the DOD match could be increased by another 5 percent of pay. The new plan will give almost all troops who serve more than two years some benefits upon separation. Troops who entered service after Jan. 1, 2006, will be given the choice of opting into the new 401(k)-style system — creating some complex financial decisions for midcareer service members once 2018 arrives.

The 20-year pensions will remain for all but they will not be as lucrative for future servicemembers. To support the new retirement accounts, future pensions will only be worth 80 percent of their current value. To encourage retention of experienced personnel, the bill provides a cash bonus for troops who reach 12 years of service and agree to sign on for at least another four years. Active-duty personnel will be eligible for a bonus of between 2.5 months and 15.5 months of basic pay. Reserve members could get half a month's pay or up to 6.5 months.

The \$607 billion authorization bill requires comprehensive defense acquisition reform and language designed to stop President Obama from closing the detention facilities at Naval Station Guantanamo Bay, Cuba. It also includes the following policy updates:

- ◆ **Allowing personal firearms on stateside bases** — Defense Secretary Ash Carter must develop a plan by the end of this year that would permit stateside base commanders to allow service members to carry personal firearms on duty, or in areas where that is currently restricted by the military. Any such plan would not supersede local laws.
- ◆ **A 1.3 percent pay raise** — Troops will see an increase in January, lower than the rate of expected private-sector wage growth but more than general and flag officers, whose pay will stay at 2015 levels.
- ◆ **A ban on a BRAC (Base Reduction and Closing)** — The law only allows military officials to conduct studies on how much excess capacity exists in their stateside footprint, which may ease the path to a future BRAC.
- ◆ **A ban on "paid patriotism" with sports leagues** — The law prohibits the Defense Department from entering into contracts "making payments for honoring members of the Armed Forces at sporting events," in response to congressional reports that several professional sports teams were given tens of thousands of dollars to conduct on-field military appreciation events.
- ◆ **Easier rules for military animal adoption** — Former handlers and families of injured handlers can more easily adopt military dogs and other animals following their military service.
- ◆ **Developing "gender-neutral" standards for military jobs** — Lawmakers want Pentagon leaders to craft "gender-neutral occupational standards" that would allow "decisions on assignments (to) be based on objective analysis."

Lawmakers still need to pass a defense appropriations bill for fiscal 2016 to start new programs and acquisition plans. Congressional leaders are hopeful that can be done before Dec. 11, when a short-term budget extension expires.

GAO seeks improvement in VA veteran aid programs

On November 12, The Washington Times reported that a Government Accounting Office ("GAO") study found that GI Bill benefits to aid vets returning from the war on terror have helped, but the programs have too many strings attached and are not advertised enough to make a big difference. Many vets never found out they could use GI Bill money for practical training, such as becoming an electrician, in addition to more traditional college assistance.

Veterans who did learn of their options were happy with the choices but said the program has so many administrative hurdles that some had trouble actually getting benefits. The VA still uses a paper-based system that requires employers to fax or mail forms in order for the veteran to be reimbursed by the government. Some of the employers who spoke to GAO investigators said the process was "burdensome or inefficient." Veterans said if their forms weren't processed, their benefits were delayed.

"Little is known about the performance of VA's Post-9/11 Bill OJT and apprenticeship programs because VA does not measure program outcomes, such as whether participants retain employment after completing the program," GAO investigators said.

The GAO recommended that the VA cut some of the administrative hurdles and advertise the program better. The VA accepted all of the recommendations, and said it's already begun trying to fix the problems. However, the VA's new data system will not be in place until 2017.

LEGISLATIVE TEXAS SUMMARY DECEMBER 2015 UPDATE (CONTINUED)

Military-Transition.org

One of the major obstacles to helping veterans successfully integrate is a clear understanding of what they need. Thanks to Military-Transition.org, that knowledge gap is going to become a little smaller. Their latest project is to send out surveys to transitioned service members, and gather intel on their experience after separating from the military.

“Our objectives are to help soldiers, sailors, airmen, marines, and coastguard members understand and prepare for the transition process ahead, which should reduce the time needed, ease the uncertainty, and help them find the best fit for their skills and aspirations,” said Brian Niswander, chief architect of the study and Founder/President of Military-Transition.org. Niswander, a transitioned veteran himself, continued, “We’ve based our approach upon 19 years of experience and qualitative research with transitioning veterans in both private and public sector organizations.”

Aside from collecting and annotating data for active duty service members, Military-Transition also aims to develop deep insights into the transition process and provide them to the Department of Defense (DoD) for integration in veteran-servicing programs. Specifically, they’ll be looking at factors that contribute to high turnover of veterans in the workplace. Ensuring that veterans stay in the jobs they get will help reduce their stress and increase their ability to gain solid footing in the civilian world.

After the data of the 2015 survey is compiled, Military-Transition will use it as a baseline for annual releases. The current survey can be found at <http://military-transition.org>, and all answers provided are completely anonymous. The more veterans answer, the stronger the data will be and the greater insight Military-Transition will have in understanding how former service members cope with post-military life.

VA Wrongly Tells Veterans They’re Dead, Cuts off Benefits

The Associated Press recently reported that Mike Rieker, a 69-year-old Vietnam Navy veteran, was alarmed when his VA check didn’t show up in his bank account recently. He called the Department of Veterans Affairs office to find out why, and their response was stunning: The benefits had been suspended because he was dead.

As it turns out, Rieker is one of six Tampa Bay area residents who were getting veterans benefits, but then were declared dead — despite being very much alive.

U.S. Rep. David Jolly, who represents a section of Florida’s Gulf Coast near Tampa, said he’s handled a total of five such cases in the past 18 months, and a neighboring congressman in the Tampa Bay area received a similar call as well. Jolly is calling on VA Secretary Robert A. McDonald to investigate the scope of the problem.

News reports of cases similar to Rieker’s have cropped up. One Brevard County, Florida, man said the VA had declared him dead four times. Another veteran from Illinois also received a letter denying him benefits because he was deceased — and the same day, in a different envelope, received a new VA card to get care at a VA hospital.

Congress approved a sweeping overhaul of the department in response to several headline-grabbing woes, but the VA continues to be plagued by missteps, including an internal report indicating that nearly one-third of veterans with pending applications for VA health care likely have already died. VA officials said they were unable to determine how many veterans died, whether they truly were seeking VA health care or had merely indicated interest in signing up.

SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

Long ago many of us military wives pushed the grocery cart with ease loaded with small children and groceries. We strode up and down the aisles of the commissary: but in later years we grasp the handle of the cart in place of a walker or cane and toddle in the nearest grocery store we can find.

More than a decade ago the Dallas Metroplex had a list of online grocery stores that took orders but quit because the service was not financially rewarding to them. Once again because the population is aging, online grocery delivery looks more promising for a few grocers. Here are a few I found in [The Dallas Morning News](#) and online.

Kroger store uses Shipt online/delivery service, for a fee of \$99 a year or \$14 a month, will delivery groceries if you spend at least \$35. All items in the store are available to be delivered the same day that the buyer uses the app, iOS and Android, to deliver the order.

Wal-Mart, at select stores will fill your order but you pick it up at the store at a station instead of it being delivered to your home. Order online from a computer or a mobile device at walmart.com/grocery. There is no membership fee. Not all items are available online. “Great Value” products, the in-store cheaper items, are not listed in this service. Not all, but most items are available for pick up the day you place the order.

Another grocer offers specialties. Artizone.com online/delivery specialty grocer has a membership fee of \$99 for 7 months or \$149 for 14 months and the order is free for if the member orders at least \$14.99 of goods. And this company like the one used by Kroger comes to your door. These choices and others make aging easier if we choose to use them. The buyer uses the app, iOS or Android, to deliver the order.



LUNCHEON MEETING — FEBRUARY 23, 2016



Reservation for the February 23, 2016 Tuesday Luncheon Meeting
 The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225 Phone: (214) 373-0756
 Social 11:00 AM — Buffet Opens 11:15 AM Meeting 12:00 Noon

____ Person's at \$25.00 each Check enclosed \$ _____
 payable to "MOAA - Greater Dallas Chapter"

Mail Reservation to: Dave Schafer
 MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251

Please print name's below exactly as you wish you name badge's to read:

 (Spouse/Guest)

Need a ride? _____ If yes, your ZIP code _____ Give a ride? _____ If yes, your ZIP code _____

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MOAA—GDC THE REPORTER is published monthly by the MOAA-Greater Dallas Chapter for the information and benefit of its members. Members are encouraged to submit letters and articles for publication to:
 Editor, William Hill, LCDR, USN, Retired ♦ 8358 San Leandro Drive ♦ Dallas, TX 75218-4317
 The MOAA-Greater Dallas Chapter is a nonprofit organization chartered on November 28, 1967.
 Annual dues are \$20.00 for members and \$10.00 for auxiliary members.

THE HISTORY OF THE CHALLENGE COIN BY DAVE SCHAFER

According to the story, Challenge coins originated in World War 1. American volunteers from all parts of the country filled the newly formed flying squadrons. A wealthy lieutenant ordered medallions struck in solid bronze and presented them to his unit. One young pilot placed the medallion in a small leather pouch that he wore around his neck.

Shortly after acquiring the medallion, the pilot's aircraft was severely damaged by ground fire. He was forced to land behind enemy lines and was immediately captured by a German patrol. In order to discourage his escape, the Germans took all of his personal identification except for the small leather pouch around his neck. In the meantime, he was taken to a small French town near the front. Taking advantage of a bombardment that night, he escaped. However, he was without personal identification. He succeeded in avoiding German patrols by donning civilian attire and reached the front lines. With great difficulty he crossed no man's land.



Eventually, he stumbled onto a French outpost. Not recognizing the young pilot's American accent, the French thought him to be a saboteur and made ready to execute him. He had no identification to prove his allegiance, but he did have his leather pouch containing the medallion. He showed the medallion to his would-be executioners and one of the French captors recognized the squadron insignia on the medallion. They delayed his execution long enough for him to confirm his identity. Instead of shooting him they gave him a bottle of wine.

Back at the squadron, it became tradition to ensure that all members carried this medallion or coin at all times. This was accomplished through challenge in the following manner -- a challenger would ask to see the medallion. If the challenged could not produce a medallion, they were required to buy a drink of choice for the member who challenged them. If the challenged member produced a medallion, then the challenging member was required to pay for the drink.

MOAA Greater Dallas Challenge Coins are now available for purchase at general membership meetings. Come to the next luncheon to purchase yours for only \$6.



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