



MOAA REPORTER

FROM THE PRESIDENT'S DESK

DAVE SCHAFER moaschafer@att.net



By President—Elect CAPT William Lavallee, USN (RET)

Starting in February we will see another attempt to solve the sequestration budget problem in DoD. The perceived solution to this problem may well be at the expense of our Service Personnel. The Military Compensation and Retirement Modernization Commission will provide the results and recommendations from its two-year study this month. Expectations are that it will recommend several different new programs; they will likely all have the same thread; to reduce Military Pay and Benefits!

When the study began, the war to end all wars in the Middle East was winding down.

We were pulling our troops back out of Iraq, some say prematurely. In Afghanistan we were drawing down to about 10% of our troop level. In the words of our Commander-in-Chief, we had reduced the enemy to a second rate team. And, as has happened after every recent war, we started to exhibit the "between wars syndrome" where the eternal question was posed; why do we need to spend all that money on "the common Defense"?

Now, two years later, we see ISIS/ISIL on a resurgence, holding control over parts of Iraq and Syria equivalent to the size of one of our larger states! We observe the loss of lives, the diminishing of all personal freedoms and the imposition of Sharia Law by these radical aggressors. We can expect to see a resumption of full scale war against these murderers. What a wonderful time to be discouraging our Military with proposed cuts in their compensation and benefits!

One of the most discouraging parts of this attack on military personnel is that the Pentagon is going along with this impending tragedy. The feeling there seems to be that if there is to be a limited amount of funding then the preponderance should go to new procurements; ships, tanks, planes, etc. The Defense Industry will likely set their lobbyists on this course too. This attitude flies in the face of what most of us have learned during a lifetime of military service. One can often get by with hardware that is not brand new but you can't meet mission requirements with undersized units of untrained personnel.

The ruse used last year to explain why individual personnel costs had to be reduced was that there had been a large upsurge in these annual costs. We may expect to be frightened with this canard again this year. However, when the data was further investigated and analyzed it was noted that there had been no such upsurge; personnel costs were still about where they had been for decades; 30% of total costs. This was true despite the fact that several other cost drivers had recently been reassigned into the Personnel cost column-like commissary subsidies.



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 2014.

UPCOMING EVENTS:

February 7—North Texas Chartering Dinner

Vice Admiral Ryan, the President of the Military Officers Assn of America, will present our charter, formally install the elected officers, and will be the principal speaker.

February 24—Luncheon Meeting

Paul Hendricks, III Lt Col USAF (Ret) "Never Stop Serving", will be speaking about the veterans of North Texas and the veterans outreach programs in the greater DFW area to help veterans transition to civilian life.

April 28—April Luncheon Meeting

John Antal, Colonel US Army (Ret.) His last assignment was as Operations officer for the 62,000 soldier III Armed Corps at Fort Hood Texas. He held key positions in the U.S. Army, and was special assistant to the Joint Chief's of Staff. He's a West Point graduate, Army Command and General Staff College.

Our major problem with fighting this modernization this year, I believe, will be our trying to convince many members of congress of our personnel situation because we will be speaking to people who have never served a day in the military. The days are long gone when we could count on talking to military veterans who made up over 80% of Congress. Now there are less than 20% who have had such service. We will have to educate those non-vet members as well as appealing to many in our civilian communities [generation X-ers and Millennials] with similar ignorance of the military life. A military member's enforced separation from his/her families along with the risk of death or injury is sometimes thought to be just a wartime experience by those who have no good knowledge of the military life. How cuts in manpower affect their total time on and frequency of deployments is not easily evident.

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UPCOMING EVENT

FEBRUARY 7, 2015 NORTH TEXAS CHAPTER, MOAA — CHARTERING DINNER

You and your spouse are invited to attend the Chartering Dinner of the new North Texas Chapter of MOAA on Saturday evening **7 February 2015**. Vice Admiral Ryan, the President of the Military Officers Association of America, will present our charter, formally install the elected officers, and will be the principal speaker.



Time: Social hour begins at 1800. There is a cash bar. Dinner will start at 1900. The program should end by 2100.

Menu: This will be a plated (sit down) chicken dinner. Please indicate on the form below if you would prefer a vegetarian meal.

Location: Hilton Garden Inn, 705 Central Expressway South, Allen TX 75013 phone 214-547-1700.

Reservations: Please RSVP to our chapter Treasurer, Col. Mike Tinsley [214-669-8934](tel:214-669-8934) and tinsley76@hotmail.com. Mail check payable to North Texas Chapter, MOAA and send to PO Box 1166404, Carrollton, TX 75011. Cost is \$40 per person. Unfortunately, we are not equipped to handle Pay Pal or Credit Card yet. We will also accept cash payments at the door. **Timely receipt of reservations is critical. Reservations are due no later than 2 February 2015!**

Dress: Gentlemen: Coat and Tie; Ladies: As appropriate.

For Reservations clip form below and Mail in:

RESERVATIONS

Total Number of Guests: _____

Payment: \$ _____ (\$40 pp) **Vegetarian meal?** Yes No. **Number meals desired:** One Two

Names on Badge: _____

PROGRAMS BY BEVERLY THOMPSON

LUNCHEON MEETING — FEBRUARY 24, 2015

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

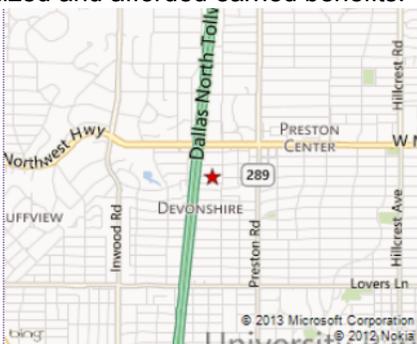


Paul Hendricks, III, Lt Col USAF Retired and Chairman of the Board and Director of Veterans Center of North Texas. Lt Col Hendricks will be presenting "Never Stop Serving." With about 1.8 million veterans, Texas has the second largest veteran population in the nation. Approximately 300,000 of these veterans live in the areas served by the MOAA Greater Dallas chapter. Lt Col Hendricks will discuss the efforts of several Veterans Coalitions and Service Centers in North Central Texas to assist veterans transition to civilian life. He will also describe what MOAA National is doing to take the "Texas model" and implement it across the nation.



Paul Hendricks is a retired Air Force officer. During his 20 years of service he flew B-52Ds in Vietnam, had assignments in the intelligence and acquisition fields and was the Deputy Test Director for the Operational Test and Evaluation Team on the B-1B bomber. Following his retirement from the Air Force he joined the Rockwell International and Boeing companies. He served as a Program Manager for numerous defense programs and retired from industry in 2011.

Mr. Hendricks is very active in the local community and is involved with local and state government initiatives. He is an officer in his church and holds leadership positions in both the Air Force Association and the Military Officers Association of America. Mr. Hendricks is also been a leader in the Town of Fairview. He served on the Fairview Planning and Zoning Commission for 9 years and is currently serving as a Fairview Councilman following a successful election in 2013. Mr. Hendricks is also actively engaged with State and National elected officials with the goal to ensure active and retired military members are recognized and afforded earned benefits.



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 7692, Dallas, TX 75209-0692; 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. We would appreciate you also filling out the RSVP form and checking your type of payment at the website.



MEMBERSHIP BY DAVE SCHAFFER moaschafer@att.net

We have completed the 2015 membership renewal campaign. Thanks to everyone who renewed their membership for 2015! Membership at the chapter level is critical to the success of MOAA. Your dues help us get the word out on issues critical to retaining earned benefits for active duty and retired members of the armed forces. They also help us advocate at the state level for support for veterans living in the state of Texas. Again, thanks to everyone for your support.

We added 103 members during 2014, our most successful recruiting year ever, and reached a high of 435 members in October. During the membership renewal campaign we identified 7 member deaths and 22 members who moved out of the area. Nineteen members chose to not renew their membership so we are starting 2015 with 387 active members in the chapter.

We also collected \$3,878 from 155 members for the JROTC Scholarship Fund during our membership renewal campaign. As a result of the generosity of our members, we will be able to award four \$1,000 scholarships to JROTC cadets this year. See my accompanying article recognizing the 18 members of the President's Club who contributed \$100 or more to the Scholarship Fund.

Please welcome the following new members for January:

Lt Col Samuel and Mrs. Sue Ann Young, USAF (RET) of Plano



CHAPLAIN'S CORNER

BY DOTTIE ALDER

Father Waits

I read this article recently. It was about this rich man who had two boys. The youngest was bored, and wanted to take off. He asked his daddy for his share of the money he had invested for his college. The father reluctantly gave it to him. He traveled and lived it up, making many friends. Eventually he was out of money. He had no skills, no job, no money, and no friends.

He finally decided the best thing to do would be to go home, ask his father to forgive him and he would get a job if he would just let him come home.

The father didn't hear a word the son said. He was too busy hugging and kissing him. Don't take a loving and caring father for granted. He is always there.

Jesus told a story like this in the gospel of Luke. His story was about God welcoming us when we trust Him.

PRESIDENT'S ARTICLE BY WILLIAM LAVALLEE (CONTINUED)

The working conditions aboard ship, on bivouac, in the field, and on training exercises are under conditions that OSHA or trade unions would not tolerate. We need to show that the average pay our service people receive is well below what a civilian company would have to pay.

Also today, without the large number of "home front" people that have sons and daughters in the military involved, there is a greater disconnect between civilians and the military. It is not assuaged by many service people living in a "gated community" called a base! This estrangement leads to misunderstandings and lack of appreciation for our military personnel.

Our Chapter, mostly acting through our Legislative Committee, will be tasked this year to better inform the civilian community so that those whom we have fought for all our lives will have a better understanding of how valuable our military is to them and to our country and that any "modernization" that impacts their readiness, their willingness to re-enlist, and their capability to accomplish their missions is false economy. The much touted "all volunteer" force depends on personnel willing to serve not only from a strong sense of patriotism but also from a reasonable expectation that they will receive adequate pay, benefits and retirement.

LEGISLATIVE SUMMARY FEBRUARY 2015 UPDATE

BY YOUR LEGISLATIVE TEAM

Commission Suggests Radical Reforms

Military Retirement:

At the top of list is replacing the current 20 year cliff-vesting military retirement system with a blended defined benefit and 401k-style retirement package. The proposal would be optional for the current force, and mandatory for new service entrants. Current retirees would not be affected by the recommended reform.

The MCRMC recommendation would allow servicemembers who don't reach the 20 year threshold to leave with a personal retirement account, but it would also create more uncertainty for the retirement benefits of those who serve a full career.

Key facets of the retirement proposal include:

- Reduce the defined benefit modifier from 2.5 percent of base pay per year of service to 2 percent
- Increase flexibility in delivery of retirement annuities through monthly payments, lump sum payments, or a combination
- Automatic enrollment of all servicemembers in the Thrift Savings Plan (TSP) at a contribution of 3 percent of their base pay (servicemembers can alter their contribution)
- Services automatically contribute an amount equal to 1 percent of servicemembers base pay into the TSP
- Matching service contributions up to 5 percent of base pay after two years of service
- Servicemembers become fully vested in TSP after 2 years of service.

Health Care:

Most controversially, MCRMC recommends eliminating TRICARE for military families and working age retirees and replacing it with a selection of commercial insurance plans similar to those available for federal civilian employees. The cost of the insurance would be subsidized.

Key recommendations include:

- Active duty: continue to use Military Treatment Facilities (MTF) and specialists at no cost to the member
- Active duty families: create a new Basic Allowance for Health Care (BAHC) for active duty military families to pay for families to purchase commercial health care and cover most out of pocket expenses
- Retirees under 65 and dependents: Eliminate TRICARE options and replace with a number of commercial health insurance options (similar to the Federal Employees Health Benefit Program). Retirees would initially pay 5 percent of the cost share, but it would grow 1 percent per year until reaching 20 percent of the cost share in 15 years
- Guard and Reservists: Activated reservists and families receive similar health care to Active Duty and Active Duty families. Inactive reservists are eligible for commercial health care options and must pay a 25 percent cost share
- Retirees over 65 and dependents: TRICARE For Life remains as is
- TRICARE Dental Program: remains as is.

Survivor Benefits:

Another recommendation MOAA is closely scrutinizing is one that would create a new cost structure for Survivor Benefit Plan deductibles. A higher cost, unsubsidized premium option would be available in exchange for relief from the current offset of SBP annuities from VA Dependency Indemnity Compensation payments in the event that a service-connect disability causes a servicemembers death. However, the premium is so high that we believe few servicemembers would elect the coverage.

Other notable recommendations include:

- Consolidate the commissary and exchange systems while maintaining the access and savings at these facilities
- Expand Space-A travel to the families of servicemembers deployed for 30 days or more
- Consolidate 30 Reserve component duty statuses into six
- Create a four star joint medical command structure across the services.

It's important to note that the MCRMC put forth recommendations. At this time these recommendations are not legislative proposals.

The retirement and health care recommendations need significantly more analysis before we weigh in. MOAA and our partners in The Military Coalition are hard at work examining the impact of the recommendations, and will continue a dialog with the commission next week. MOAA National will have much more to follow.

The Commission's recommendations will be heavily scrutinized by Congress as the administration will be unveiling its FY 2016 budget submission next week.

We will keep you up-to-date on these recommendations and when to Take Action.



UPCOMING EVENTS BY BEVERLY THOMPSON

April Luncheon Meeting Speaker Colonel John Antal, US Army (Retired)

This is a meeting that you will not want to miss ...

We have an Incredible speaker that we know you will like to hear. This is a very special luncheon and we are honored to have a man of this stature to speak for us. He has served his country for 30 years retiring in 2003.



His last assignment was as Operations officer for the 62,000 soldier III Armed Corps at Fort Hood Texas. He has held key positions in the U.S. Army and was special assistant to the Joint Chief's of Staff. He's a West Point graduate, Army Command and General Staff College. He schools ROTC groups and takes these groups to Normandy and also to Vicksburg, Miss. for reenactment of battle scenes. He holds a Masters of Military Arts and Sciences.

In retirement he is VP for Knowledge Operations for Gearbox Software in Plano, TX. and Founding editor of Armchair General - a military magazine. He is an author, historian, speaker and soldier. He will be speaking about how we all can make a difference and change today's world for the better.

V.W.I.N By Nancy Ruthford Sodeman

Returning veterans often have a difficult time getting jobs. Disabled veterans are treated more unfairly because many employers assume they really don't want to work. But here's hoping change is on the way.

In Washington D.C. a training program for disabled veterans, their spouses and singles is in the works. In the Continuing Education Department of Georgetown University twelve of these souls signed up for courses in entrepreneurship, business management, accounting, corporate finance, and marketing under the guidance of Fr. Rick Curry SJ. And they have set up a bakery to prove their worth.

Fr. Rick Curry is one of the founders of Dog Tag, Inc. that is training disabled veterans with skills to open their own businesses. It is starting out as a bakery but can lead out into other businesses. Call 202-527-9388 or send an email to info@dogtagbakery.org. Another choice is their website at dogtaginc.org. Let's spread the word. This project could be a stroke of luck for our returning disabled veterans and their families.

**Join Veterans' Widows/ers
International Network, Inc.**
Send \$18 to VWIN and send to
P.O. Box 441043
Aurora, CO 80044-1043



PERSONAL AFFAIRS BY BEN COLE

HEY, LISTEN UP, YOU SENIORS AGED 65 YEARS AND OLDER!!!!

Have you already received your pneumonia vaccination? The Centers for Disease Control and Prevention (CDC) recommends PCV13 first, followed by a dose of PPSV23. Prevnar 13 Vaccine (this stands for "Pneumococcal 13-valent Conjugate Vaccine", which is abbreviated "PCV13") is recommended for routine use to help protect adults aged 65 years and older against pneumococcal disease, the kind you can get by being around persons and places where the bacteria is present.....pretty scary, eh? The CDC says if you have received one or more doses of PPSV23, then you should receive a dose of PCV13 also. There are timing recommendations as well. You should discuss all this with your doctor before taking any action.

Now, how about the cost? I chatted with a couple of doctors who said the cost might be around \$60 or \$70 per shot. BUT here is an actual quote from Medicare.gov: "Medicare Part B covers a pneumococcal shot to prevent pneumococcal infections. Part B also cover a different second shot 11 months after the exam where you got the first shot." Talk with your doctor or other health provider to see if you need the shot. It further states, "In 2015 (if you are covered by Medicare) you pay nothing for pneumococcal shots if your doctor or other qualified health care provider accepts assignment."

So, as always, the decisions are yours, both with regard to getting the shots and to determining the costs thereof and who pays. It is certainly worth your time and effort, as well as your health, to look into this!



2015 Meetings



February 24

April 28

June 23

August 25

October 27

December TBD

Reservation for the February 24, 2015 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 7692, Dallas, TX 75209-0692

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

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CHAPTER OFFICERS—EXECUTIVE COMMITTEE

OFFICERS

	<u>Phone</u>	<u>Email</u>
PRESIDENT David J. Schafer, Lt Col USAF (Ret)	(214) 577-4107	moaaschafer@att.net
PRESIDENT—ELECT William F. Lavalley, CAPT USN (Ret)	(972) 291-8776	valleone@sbcglobal.net
VICE PRESIDENT — MEMBERSHIP David J. Schafer, Lt Col USAF (Ret)	(214) 577-4107	moaaschafer@att.net
VICE PRESIDENT—LEGISLATIVE James R. Brown Lt Col USAFR (Ret)	(972) 407-1092	jimbrown510@sbcglobal.net
VICE PRESIDENT—PROGRAMS Beverly Thompson, Auxiliary	(972) 617-0858	bevartalk@aol.com
SECRETARY Charles Kelley Lt Col USAF, (Ret)	(214) 343-8157	chuck.kelley@yahoo.com
TREASURER David C. Briggs, COL USA, (Ret)	(214) 559-3619	moaabriggs@gmail.com

Committees/Additional Contacts

Kay C. (KC) McClain, Maj Gen, USAF Retired	(972) 473-4716	kcmclain@me.com
Kimberly Siniscalchi, Maj Gen WSAF Retired	(940) 224-9679	kim.siniscalchi@gmail.com
Benjamin Cole, CAPT USNR Retired	(804) 840.3024	ben.cole@sbcglobal.net
Paul Hendricks III, Lt Col USAF Retired	(469) 667-4437	pmh1004@sbcglobal.net
Sam Wilder, COL USA Retired	(972) 717-3861	sdwilder1@comcast.net
Terri Jones, Lt Col USAF Retired	(817)980.4437	tsjones67@gmail.com
Dan Murphy, CDR USN Retired	(972)572-5018	maggie9982@sbcglobal.net
Military Community Service : Paul Hendricks III, Lt Col USAF Retired	(469) 667-4437	pmh1004@sbcglobal.net
Webmaster and Email Distribution: Sharon Hill, Auxiliary	(214)321-8241	moaagdc@yahoo.com
Legal Counsel: David C. Briggs, COL USA, (Ret)	(214) 559-3619	moaabriggs@gmail.com
Editor The Reporter : William Hill, LCDR, USN, (Ret)	(214) 321-8241	bill@hillengineeringservices.com
Chaplain: Dottie Alder, Auxiliary	(972) 412-3940	dottiealder@aol.com

See the website www.moagreaterdallas.org/officers.html for the complete listing of committee chairs and external organization representatives.

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Annual dues are \$20.00 for members and \$10.00 for auxiliary members.

JROTC SCHOLARSHIP 2015 PRESIDENT'S CLUB MEMBERS

I am honored to present the 2015 President's Club members. Each of these members have contributed \$100 or more to the JROTC Scholarship Fund. As a result of their generous donations and the donations of all chapter members we have raised \$3,878 for the Scholarship Fund which will allow the chapter to award \$1,000 scholarships to four deserving JROTC cadets.

Mrs. Dottie Alder, Auxiliary

CAPT Barry Brown, USNR (ACT)

Lt Col Paul Hendricks III, USAF (RET)

Mrs. Loana Humphreys, Auxiliary

LTC Gaylon King, USA (RET)

CAPT William Lavallee, USN (RET)

Lt Col Paul Pfrommer, USAF (RET)

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