



# MOAA REPORTER

## FROM THE PRESIDENT'S DESK

STEVEN COLE — SBCOLE@SBCGLOBAL.NET



### February is upon us!

We will be discussing all of the good works, program, and planning of the Chapter's efforts at the February meeting. Please make plans to attend.

It is important that we all collaborate and contribute to the advancement of our active, reserve, and veteran populations. Our collective efforts can make a difference. Our efforts to make that difference should inspire us, looking beyond ourselves to create impact that extends from our community to the region, state, and national causes.

Throw your support of time and money at the North Texas Veterans Center. It is just such a cause.

Make an impact through the Chapter by contributing to committee work, the JROTC, scholarships...there is plenty of work to be done that is thoughtful and impactful. What we do in promoting the wellbeing of our armed forces personnel, current and past is relevant and we have the tools and processes to effect needed changes and the righting of system "wrongs."

What you do is significant! You own the results. Your efforts create long lasting results for good. By your efforts, you have earned the respect of our "charges." There is much to be done and your efforts are the driving force that will bring about many successes. You have the networks. You have the contacts...you have the Wasta. Wasta (*wāsi:ah*) is an Arabic word that loosely translates into nepotism, 'clout' or 'who you know'. It refers to using one's connections and/or influence to get things done. It is the trust we create in support of a just cause that together, we ensures our success.

When you are active in our Chapter, you become part of the strongest advocate for our military's personnel and their families. The stronger and more active our membership is, the stronger our voice becomes.

We have been doing this 50 years! I hear the current national President and CEO of MOAA, Lt. Gen. Dana Atkins, USAF (Ret) will be in attendance. We are planning something very special for the Fall.

I look forward to seeing you at the February luncheon. It will start on time and end on time, so please make your reservations.

### MOAA-GDC receives 2016 Five-Star Level of Excellence Award



### UPCOMING EVENTS:

#### LUNCHEON MEETING

The next luncheon meeting will be February 28.  
See page 4 for more details.

#### JOB FAIR — HURST CONFERENCE CENTER MARCH 2, 2017

See Page 8 for more details



#### EXECUTIVE COMMITTEE MEETING

The next Executive Committee Meeting will be March 18.

See Page 8 for more details

#### VETERANS CENTER OF NORTH TEXAS 2ND ANNUAL COMMUNITY/VETERANS FELLOWSHIP GOLF TOURNAMENT

APRIL 24, 2017

Heritage Ranch Country Club, Fairview TX  
[www.vcont.org](http://www.vcont.org) for more information.

## PERSONAL AFFAIRS BY BEN COLE

Let's take a moment to see where our chapter is and where we are going. At our February luncheon we will receive a report as to the activities and directions that our officers and committee chairpersons are deeply involved in support of our armed forces, their benefits, their pay, return from deployment, their discharges and re-entrance into the civilian environment, how federal and state legislatures and budgets affect our wounded warriors and their recovery, and where the past and current Administrations plan to go in our national defense. JUST TAKE A LOOK AT THE PRESIDENT'S MESSAGE IN THIS NEWSLETTER. I HOPE YOU WILL ATTEND THE LUNCHEON!

But, let's take a moment to assess what the chapter is doing for you, the members. My job as Personal Affairs Officer of the Greater Dallas Chapter is to be sure YOU are aware of YOUR BENEFITS, PRIVILEGES, RIGHTS AND ACTIVITIES; issues that Military Retirees (or soon-to-be Retirees) are entitled to have and should be using to the best advantage possible. I hope you are getting the information you need. In the newsletters we have informed you about Death Benefits, Funeral Honors, our DFW National Cemetery, Life Insurance, Savings Plans and the source and use of your ID cards, and we stand ready to assist you when you need us. Are you sure you are getting all you are entitled to in Survivor Benefits, Auto License Plates and other areas?

Here is where we need some help from EACH OF YOU. Please advise us when you are seriously ill, have had a serious accident or need some assistance in funeral arrangements. Often, we learn of a crisis or death in your lives afterwards when we start renewing our chapter memberships for the next year. THAT'S TOO LATE!!! You have a Membership Directory so please use it. Let us know how we can help!

I sincerely hope you have read this appeal and will respond.

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## CHAPLAIN'S CORNER BY DOTTIE ALDER

We have just come through several celebrations. The birth of our Savior, starting a new year, and a new president.

Do you know how to live a long and happy life? I say do what you can with what you have, and stay busy for the Lord. I asked him why I'm here so long and he let me know there are things for me to do. I have a friend that is on hospice and was supposed to die 3 years ago, at Christmas. He is still living and takes care of his wife. I was visiting them last week and realized that he is living to take care of her.

I read an article this week about a man watching a cocoon and the butterfly seemed to be stuck and couldn't get through the hole, so the man helped by cutting the cocoon, and it emerged easily. But it's body was withered and it's wings were shriveled. The man watched and waited for it to fly, but it never would. Sometimes struggles are what we need to help us through life.

Do you remember the story that Jesus told about the good Samaritan? He didn't get up that morning and say I'm going to find a Jew in a ditch and help him. He found him on his way. So God will open ways for us.

My bible class says they like my rambling. I hope you do.

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## MEMBERSHIP BY JIM BASS

Please welcome new members for February

**Captain Gerry and Mrs. Mary Preston, , USN (Ret) Frisco, TX 75034**

Please remember to recruit members!

## SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

In the state of Texas probate is not a nightmare. Texas keeps improving on this issue making it easier to cut down on that need. For example, on November 3, 1987 Article XVI, Section 15 was amended that lets married couples agree in writing that when one spouse dies, all or part of their community property passes to the remaining spouse. This amendment is called the "Right of survivorship to Community Property." However, get the agreement notarized and recorded with the county clerk if you want to avoid probate.

Also make sure if you want to pass on your separate property already owned before marriage or property acquired after the marriage by gift, devise or descent, that you get legal advice in making an agreement in writing. Make sure to inform your friends and keep it in a safe place at home rather than in the safe deposit box at the bank.

If the couple later divorces, the agreement becomes void.

Also if you plan to leave property to someone else, make sure you have a will. And if both spouses die together, intestacy laws may need to be considered. Hire a lawyer if the situation is complicated.

Another way to cut down on the need for probate is to use the Pay on Death method for check accounts, money market accounts and certificates of deposit. A Trade on Death is another way to take avoid probate. This method is used for Stocks, bonds, etc. If you use the Trade on Death method, you can avoid probate. Texas is among the fair states for using probate.

### Key Changes Under the 2017 National Defense Authorization Act - An Online Event



There are many uncertainties going forward this year with the new administration and a newly-seated 115<sup>th</sup> Congress. The 2017 National Defense Authorization Act includes significant changes to the TRICARE health program while supporting a military pay raise and protecting current housing allowances. Will those programs and others be safe in this coming year? Join us Feb. 8 for this FREE webinar to find out how this year could impact your life.

The session will be 30 minutes with Q&A afterwards. Bring your other benefit questions and we'll also answer those questions while we are at it.

**Date:** Feb 08, 2017

**Time:** 2:00 p.m - 3:00 p.m.

**http://www.moa.org/Content/Events/Transition/Key-Changes-Under-the-2017-National-Defense-Authorization-Act.aspx?**

## NATIONAL ATHEM BY BEN COLE

This edited excerpt was posted by Chaplain Jim Higgins while he was deployed at LSA Anaconda at Ballad Airport, north of Baghdad.

I recently attended a showing of 'Superman 3' here at LSA Anaconda. We have a large auditorium that we use for movies as well as memorial services and other large gatherings.

As is the custom at all military bases, we stood to attention when *The National Anthem* began before the main feature.

All was going well until three-quarters of the way through *The National Anthem*, the music stopped.

Now, what would happen if this occurred somewhere else? I imagine that there would be hoots, catcalls, laughter and a few rude comments.

In Iraq 1,000 soldiers continued to stand at attention, eyes fixed forward. The music started again, and the soldiers continued to quietly stand at attention. Again, though, at the same point, the music stopped. What would you expect 1,000 soldiers standing at attention to do? Frankly, I expected some laughter, and everyone would eventually sit down and wait for the movie to start.

No!! . . . Every soldier continued to stand at attention. Suddenly, there was a lone voice from the front of the auditorium, then a dozen voices, and soon the room was filled with the voices of a thousand soldiers, finishing where the recording left off:

"And the rockets' red glare, the bombs bursting in air, gave proof through the night that our flag was still there.

Oh, say, does that Star Spangled Banner yet wave, o'er the land of the free, and the home of the brave."

It was the most inspiring moment I have had in Iraq, and I wanted you to know what kind of U.S. Soldiers are serving you! Remember them as they fight for us!

Pass this along as a reminder to others to be ever in prayer for all our soldiers serving us here at home and abroad. Many have already paid the ultimate price."

We ask in our prayers that God Bless America and all of our military personnel serving throughout the world.

## PROGRAMS BY BEVERLY THOMPSON

### February 28, 2016 Chapter Goals Meeting



Our next luncheon meeting presents an opportunity for every Greater Dallas Chapter member's voice to be heard regarding MOAA Greater Dallas Chapter's priorities.

As with every organization we have limited resources. Do we focus on national, state, regional or local issues? A combination or hit hard what our members are interested in and what affects them the most.

How do we maximize contacting our elected officials including face to face meetings to promote MOAA National goals and Texas state concerns and opportunities for our members and the military community at large?

We have two local possibilities that can use our support, North Texas Veterans Center and Texas VA benefits and concerns.

Please join your chapter leaders and express your opinions and suggestions.

**The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225**  
**Social 11:00 AM — Buffet Opens 11:15 AM Meeting 12:00 Noon**

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 [moaschafer@att.net](mailto:moaschafer@att.net) or reserve online at [www.moagreaterdallas.org/onlinersvp.html](http://www.moagreaterdallas.org/onlinersvp.html). You may also call Dave at (214)577-4107.

### April 25, 2016 Luncheon Meeting – Walter Coughlin



Our speaker for April is Walter Coughlin (in the forefront in the photo).

Walt was Special Agent for Kennedy, Johnson and Hubert Humphrey. He was in San Antonio preparing for the Kennedy's visit the day before the assassination in Dallas.

Walt also was Special Agent in charge of the Democratic and Republican conventions in Miami Beach in 1972. He received an Outstanding Service Award for his work.

I had the privilege of hearing him speak at a Docent Assembly at the George Bush Library and one of the stories he told was of traveling with Kennedy in a South American town and there was to be a meeting at the Embassy...as they approached the building with a circular drive he had an intuition and told the driver to go around back ... just then shots rang out from snipers in the trees on the decoy car and all inside were killed.

He was assigned to the White House for eight years. He attended the University of Maryland on a football scholarship. He has two wonderful children and five grandchildren and lovely wife named Ann that he married 52 years ago.

## LEGISLATIVE SUMMARY FEBRUARY 2017 BY JIM BROWN



Greater Dallas Chapter President CAPT Steven B. Cole has asked me to provide the following summary of MOAA's 2017 Legislative Goals:

### **End Sequestration**

Sequestration has resulted in significant cuts to the defense budget that have also threatened military compensation and benefits. MOAA is focused on ending sequestration, supporting our troops and their families, increasing force levels to ease demands on our active duty forces, and convincing our legislators that we must have a better way to finance our defense needs.

MOAA believes that maintaining military manpower, replacing and upgrading weapons and equipment worn out by years of war, and treating military people fairly are not mutually exclusive. A nation still in conflict must meet funding needs for both people and weapons, rather than sacrificing one for the other.

### **Make force cuts fairer**

To the extent force cuts require separation of members with lengthy service, MOAA supports the use of early retirement authority and enhanced voluntary separation incentives to more fairly recognize the extended service and sacrifice of these servicemembers.

### **Sustain TRICARE/TRICARE for Life (TFL)**

MOAA advocates the following to Congress:

- Oppose any enrollment fee for TFL.
- Oppose initiatives to dramatically limit coverage by Medicare supplement policies, including TFL.
- Ensure new Medicare-provider payment mechanisms that reward value and outcomes and continue to provide beneficiaries with good access to care.
- Ensure timely access to the full range of mental health services for servicemembers, their families and caregivers.
- Promote beneficiary-friendly initiatives to reduce long-term military health care costs, such as expanded incentives for all beneficiaries to pursue healthy lifestyles and follow prescribed regimens for chronic conditions.
- Increase access to civilian providers by reducing administrative hassles to participation, attracting more providers to TRICARE Standard, and helping beneficiaries to find providers.
- Eliminate preauthorization hassles and other administrative inconveniences that discourage doctor participation in TRICARE and improve beneficiary access.
- Reinstate TRICARE benefits for remarried survivors when their second marriage ends.
- Upgrade programs for special-needs children.

### **Bar disproportionate TRICARE fee hikes**

MOAA will insist that any percentage increase in military beneficiaries' health care fees in any year should not exceed the percentage increase in military compensation. MOAA will also strongly oppose any proposals to make military health care programs more like those offered by civilian employers that would add thousands of dollars a year to beneficiaries' costs.

### **Oppose health care means-testing**

MOAA will oppose proposals to base military health care fees on grade, retired pay, or income.

### **Improve Guard/Reserve health care**

MOAA will seek to correct problems with subsidized coverage of guardmembers and reservists and their families, including "gray area" retirees who have not yet reached age 60. This will include the option of subsidizing continuation of civilian health care coverage during call-ups.

### **Maintain Pharmacy Benefit**

MOAA will work with the Defense Dept. and Congress to

- Maintain a comprehensive uniform pharmacy benefit, with a robust formulary that preserves beneficiary options to obtain specific pharmaceuticals determined necessary by their providers;
- Promote positive incentives that save money for both beneficiaries and the government;
- Maximize beneficiary choices;
- Minimize beneficiary costs; and
- Educate beneficiaries and providers to make the best use of various TRICARE pharmacy options.

## LEGISLATIVE SUMMARY FEBRUARY 2017 - CONTINUED

### Monitor effect of retirement changes

Beginning in 2018, a new blended retirement system will cut future military retired pay for beginning military personnel by 20% and substitute defined contributions to federal Thrift Savings Plan accounts held by military members. MOAA will monitor the new system's impact on long-term retention and readiness.

### Phase out concurrent receipt

MOAA will continue to advocate phasing out the disability offset to retired pay for all disabled retired servicemembers.

### Lower permanent ID card age requirement

MOAA will seek to lower the age of eligibility (currently 75) for permanent ID cards for spouses and survivors.

### Require full month's pay at death

MOAA will seek legislation to require payment of a full month's retired pay for the month of a servicemember's death.

### President Trump: Military Spending 'More Important' Than Balanced Budget

On January 26, President Donald Trump said that a strong military is "more important" than a balanced budget, signaling a willingness to use deficit spending to fund the Pentagon. Trump said that "a balanced budget is fine. But sometimes, you have to [prime the pump] in order to really get the economy going. And we have to take care of our military. Our military is more important to me than a balanced budget because we'll get there with a balanced budget."

That position may create tensions with his Office of Management and Budget chief, Rep. Mick Mulvaney, R-S.C., a budget hawk who is expected to push fiscal discipline onto the Trump administration.

Since winning election in November, Trump has repeatedly promised to raise funding support for the US military. His plans include increasing the active-duty Army to 540,000 soldiers, the Navy to 350 ships, an Air Force fleet of 1,200 fighter aircraft and a Marine Corps with 36 battalions. He has also pledged a "state-of-the-art missile defense system" to modernize the Navy's cruisers and to provide ballistic missile defense capabilities.

### TCVO Takes "Wait and See" Approach to Hazelwood Act Changes

At a meeting in Austin on 28 January, the Texas Council of Veterans Organizations (TCVO) reported that as of that date, no legislation had been introduced in the Texas Legislature to reduce or eliminate the Hazelwood college tuition benefit for veterans. The TCVO decided to prepare for the possibility that legislation would be introduced but not to propose any alternative legislation at this time. TCVO will carefully monitor the Legislature for any last minute bills that could affect Hazelwood benefits and take appropriate action to address any proposed cuts to benefits.

### Repeal Sequestration

Unless current law is changed, sequestration will return next year and automatically trigger deep cuts to the Defense Department. These severe cuts will exhaust our resources and capabilities in immeasurable ways—the toll on our military and their families will likewise be incalculable.

The congressional session is just getting underway. Please engage your member of Congress—encourage them to make it their priority to repeal sequestration.

**THE UNIFORMED SERVICES BLENDED RETIREMENT SYSTEM**

**ARE YOU OPT-IN READY?**

**BRS Opt-In Eligible?**

**Active Component as of Dec. 31, 2017, with Less than 12 Years of Service?**

**Reserve Component in a paid status and as of Dec. 31, 2017 with Less than 4,320 Retirement Points?**

**CY 2018: Opt-In Eligible Service Members Decide Which Retirement Plan to Choose**

**There are Resources to Help You:**

- Opt-In Course on JKO
- Installation Personal Financial Managers and Counselors
- [www.militarypay.defense.gov/BlendedRetirement](http://www.militarypay.defense.gov/BlendedRetirement)
- [www.militaryonesource.mil](http://www.militaryonesource.mil)

**Eligibility**

- Active component with less than 12 years of service as of Dec. 31, 2017
- Reserve component who have accrued less than 4,320 retirement points as of Dec. 31, 2017

**Opt-In Period**

- You can opt into BRS anytime between Jan. 1, 2018 to Dec. 31, 2018

**Resources:**

- Mandatory opt-in course on Joint Knowledge Online (JKO)
- Installation Personal Financial Managers/ Counselors
- [MilitaryOneSource.mil](http://MilitaryOneSource.mil)
- [Militarypay.defense.gov/BlendedRetirement](http://Militarypay.defense.gov/BlendedRetirement)

**Make an Informed Decision for your Financial Future**

- Anyone serving as of Dec. 13, 2017, is grandfathered into the legacy retirement (high-3) system
- The opt-in window for BRS is Jan. 1, 2018 - Dec. 31, 2018

**ACTION ALERT**



# FEBRUARY 28, 2017



**Reservation for the February 28, 2017 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**

 (Spouse/Guest)

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

Need a ride? \_\_\_\_\_    If yes, your ZIP code \_\_\_\_\_    Give a ride? \_\_\_\_\_    If yes, your ZIP code \_\_\_\_\_

## CHAPTER OFFICERS—EXECUTIVE COMMITTEE

### OFFICERS

| <u>OFFICERS</u>   | <u>Phone</u>   | <u>Email</u>              |
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| <b>VICE PRESIDENT — TREASURER</b> Lt Col David J. Schafer, USAF (Ret) | (214) 577-4107 | moaaschafer@att.net       |
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| <b>SECRETARY</b> Lt Col Charles Kelley USAF, (Ret)                    | (214) 559-3619 | chuck.kelley@yahoo.com    |

## APPOINTED OFFICERS AND COMMITTEE CHAIRPERSONS

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| Personal Affairs Committee: CAPT Ben Cole USNR, (Ret)         | (972) 669-0619 | ben19320428@att.net              |
| JROTC Liaison: OPEN   |                |                                  |
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| Auxiliary Liaison: Mrs. Beverly Thompson, Auxiliary           | (972) 617-0858 | bevartalk@aol.com                |
| Webmaster and Email Distribution: Mrs. Sharon Hill, Auxiliary | (214) 321-8241 | moaagdc@yahoo.com                |
| Meeting Coordinator: OPEN                                     |                |                                  |
| Greater Dallas Veterans Coalition representative: OPEN        |                |                                  |

**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.

## CAREER TRANSITION – JOB FAIRS

BY JOEL BATALSKY, MOAA-GDC CAREER TRANSITION OFFICER

**Hurst Conference Center**

**March 2, 2017 11:00 AM – 3:00 PM**

1601 Campus Drive Hurst, TX 76054

<https://events.recruitmilitary.com/events/dallas-all-veterans-job-fair-march-2-2017#registration>

### Hurst Conference Center Information

The Job Fair will take place in the Grand Ballroom. Please enter the facility through the main entry.

[Get driving directions to Hurst Conference Center](#)

### Parking Information

The Hurst Conference Center offers FREE parking spaces in the Parking Deck and Lower Level Parking (underground). There are 90 additional spaces close to the building, located on Campus Drive and Thousand Oaks. Additional FREE parking can be found at Tarrant County College at 828 Harwood Drive.



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## EXECUTIVE COMMITTEE MEETINGS

The following is the meeting schedule for the Executive Committee of the Greater Dallas Chapter of the MOAA.

Meetings are held from 9 am to 11 am at the Point Building, C.C. Young Retirement Community, 4847 West Lather Drive, Dallas, TX 75214:

### 2017

18 March, 20 May, 15 July, 16 September, and 18 November

All Chapter members are welcome to attend any Executive Committee meeting.