



MOAA REPORTER

FROM THE PRESIDENT'S DESK

STEVEN COLE — SBCOLE@SBCGLOBAL.NET



Thank you for your continued support of the efforts of MOAA Greater Dallas Chapter (GDC).

The New Year is upon us and there is much to do.

We are still in need of volunteers to fill positions within the Chapter. The need is great and your experience is needed to further the social, political, and philanthropic endeavors of the GDC. Who better than folks that already know the "system," eh?

To serve requires a commitment to participate in Executive Committee meetings once a month and manage the area of responsibility for the term. This is a good work we do for all veterans, military families, and active duty, plus the added bonus of influencing those that shape our military prowess.

We will train you (not that you need it). We will be there to help, every step of the way. We need you. Contact me: (972) 333-4895, you soon to be President-Elects! Thank you for volunteering!

Moreover, the Veterans Center of North Texas needs volunteers to man the phones and desks. This is a great way to help other of the brother and sisterhood, while learning about benefits and support available to yourself.

Speaking of benefits, Texas ranks 8th overall as the "best states" for military retirees. And if you are a "Texas" veteran, there are many benefits available to you from the Great State of Texas.



<https://www.tvc.texas.gov/>

The Texas Veterans Commission is an aggressive advocate for Texas veterans, their families, and survivors.

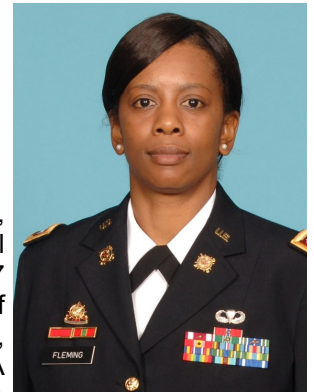
Note: President's article continues on page 3.

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



February 27, 2018 Luncheon Karen Fleming Bond, COL U.S. Army & Loved Ones Appreciation Day

The Deputy Director of Logistics, COL Karen Fleming Bond, USA will be our program speaker on 27 Feb. She will provide overview of AAFES to include their future plans, their interface with DECA (Commissaries) and their on-line presence.



EXECUTIVE COMMITTEE MEETINGS

20 February 2018

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

Chapter members are welcome to attend any Executive Committee meeting.

PERSONAL AFFAIRS BY BEN COLE



Heads up, everybody. We just received word that our TRICARE benefits for retirees and their eligible dependents are going to be expanded to include some dental and vision coverage. This is something we have been waiting for. Now, most of you already have some insurance coverage for both or either of these areas, the latter probably with Delta Dental.

The new TRICARE coverage will not be available until 2019, and we don't yet know the extent and cost of the coverage. So this is indeed an advance notification that it is coming. Meanwhile keep whatever plans you now have, but be ready when the new plans are available to you, particularly about the enrollment period in December 2018. Following is the information we have received from MOAA NATIONAL.

January 26, 2018

This week, MOAA had an exclusive preview of TRICARE's widely anticipated new dental and vision plans. This new insurance option for certain beneficiaries is set to be offered starting Jan. 1, 2019. The newly designed option was included in the 2017 National Defense Authorization Act with the legislated start date of 2019. The later starting time is meant to allow for better planning and communication for this new plan, as it will be offered and administered through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Here's the rundown on who is eligible for what. All TRICARE retirees and their families are eligible for both the dental insurance and the vision coverage. The vision coverage only is open to active duty military families. The FEDVIP dental program of offerings will replace the existing TRICARE Retiree Dental Plan, which is currently provided through Delta Dental. *That program will sunset Dec. 31, 2018.*

Here's what will be offered. The retiree dental plan and the new addition of a vision plan will allow for beneficiaries to make a selection from among several dental and vision carriers with a variety of benefit options. For example, in 2018 the FEDVIP program lists 10 dental carriers and four vision carriers (Delta Dental is included) with comprehensive dental and vision insurance at competitive group rates.

Key facts:

- no wait period for most dental services;
- no annual maximum benefit for some dental plans;
- regional and national dental networks;
- no deductible for some vision plans;
- no limit on brands for frames or contacts for some vision plans; and discounts on LASIK offered by some vision plans.

Beneficiaries are encouraged to start getting information and pre-enrollment communications through the website set up just for this program. The website, www.TRICARE.benefeds.com is already up and running.

MOAA is working with the Office of Personnel Management, which oversees the administration of the federal employees benefit programs, to provide input on communication and feedback on the website, anticipate challenges, and brainstorm solutions for this newly available program for TRICARE beneficiaries.

We will keep you posted on this exciting development.



PRESIDENT'S ARTICLE CONTINUED BY STEVEN COLE

The Texas Veterans Commission provide quality service through nine program areas:

- Claims Representation and Counseling
- Veterans Employment Services
- Veterans Education
- Communications and Veterans Outreach
- Veteran Entrepreneur Program,
- Health Care Advocacy
- Veterans Mental Health Program
- Women Veterans Program
- Fund for Veterans' Assistance

If you are eligible, you should check these folks out.

Plus, Tax Exemption for Veterans Texas law provides partial exemptions for any property owned by disabled Veterans and surviving spouses and children of deceased disabled Veterans. It also provides a partial exemption for residence homesteads donated to disabled Veterans by charitable organizations that also extend to surviving spouses who have not remarried. The amount of exemption is determined according to percentage of service-connected disability.

If you haven't check you eligibility for these Texas benefits, do so!

Remember: February 19 is the US Coast Guard Birthday. **Happy Birthday, Coasties!**

How do you know if you are on an official website of the United States government?



The .gov means it's official.

Federal government websites often end in .gov or .mil. Before sharing sensitive information, make sure you're on a federal government site.



The site is secure.

The **https://** ensures that you're connecting to the official website and that any information you provide is encrypted and sent securely.

CHAPLAIN'S CORNER BY BEN COLE



It must have been January, 1960 in his inaugural address that newly elected President John F. Kennedy uttered these words:

“Ask not what your country can do for you, but what you can do for your country.”

I find this bit of wisdom not to be totally parallel to the words of our Lord, but amazingly close. Don't you agree?

Check out Matthew 7:12 and Luke 6:31:

Jesus said, “Do to others as you would have them do to you.”

PROGRAMS BY BEVERLY THOMPSON**February 27, 2018 Luncheon**
**Karen Fleming Bond, COL U.S. Army
Deputy Director of Logistics, Army & Air Force Exchange Service**

The theme for the February luncheon is **Loved Ones Appreciation Day** honoring the wives, husbands, children, parents and grandparents of the MOAA Greater Dallas Chapter who have faithfully supported their military servicemember during his or her military service.

Please come and invite your support team to join you so they may be recognized!

The Deputy Director of Logistics, COL Karen Fleming Bond, USA will be our program speaker on 27 Feb. She will provide overview of AAFES to include their future plans, their interface with DECA (Commissaries) and their on-line presence.

COL Fleming Bond's awards and decorations include: Bronze Star Medal (2 OLC), Meritorious Service Medal (3 OLC), Army Commendation Medal (2 OLC), Army Achievement Medal, and Parachutist Badge.

Colonel Karen G. Bond hails from Louisville, Mississippi. She graduated from Jackson State University and was commissioned as a Distinguished Military Graduate into the Transportation Corps in May 1990. Her first duty assignment was in the 2nd Infantry Division, Camp Casey, Korea, from May 1991 until May 1992. She served as a Light-Medium Truck Platoon Leader, B Co, 702 Main Support Battalion and later as the Support Operations Supply and Services Officer. She then was assigned to the 1st Cavalry Division, Fort Hood, Texas where she served as a heavy truck platoon leader and executive officer in B Co, 27th Main Support Battalion and subsequently was assigned as the Assistant Division Transportation Officer on the "First Team" Staff. After completion of her tour in the 1st Cavalry Division she attended the Combined Logistics Officer Advanced Course in February 1995.

In July 1995, she was assigned to the 7th Corps Support Group, Bamberg, Germany, where she served as the Support Operations Transportation Officer and later deployed to Tazsar, Hungary in support of Operation Joint Endeavor/Guard. Upon redeployment in April 1997, COL Bond took command of the Headquarters and Headquarters Company, 181st Transportation Battalion, Mannheim, Germany. After the completion of 18 months of command she was assigned as the Assistant Inspector General, Fort Eustis Virginia. In June 2002, COL Bond was assigned to the 24th Transportation Battalion (Terminal) as the S3/Operations Officer, where she deployed to the Kuwaiti Naval Base to conduct JLOTS/terminal operations. In the summer of 2003 she attended the Command and General Staff College at Fort Leavenworth, KS and earned a Master of Business Administration from Webster University. COL Bond returned to Fort Hood in 2004 and was assigned as the Support Operations Officer, 180th Transportation Battalion and also served as the Battalion Executive Officer. She deployed with the Battalion to Camp Arifjan, Kuwait in support of Operation Iraqi Freedom. After redeploying she was assigned as the 64th Corps Support Group Support Operations Officer until the Group's inactivation in June 2007. In July 2007, COL Bond severed as the Executive Officer for 1st Group and Deputy Commander of the 1st Battle Command Training Brigade, 75th Battle Command Training Division, Houston, Texas.

COL Bond commanded the 831st Transportation Battalion in Manama, Bahrain from June 2011-June 2012. Upon returning to the United States she served as the US Army South G4 Transportation Branch Chief in San Antonio Texas. COL Fleming graduated from the United States Army War College with a Master's Degree in Strategic Studies in 2014. She currently serves as Deputy Director, Logistics for the Army & Air Force Exchange Service (AAFES) in Dallas, TX.

She is married to COL(R) Patrick Bond and have two children; Cameron (25) and Jordan (17).

**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.

Reserve online at www.moagreaterdallas.org/onlinersvp.html

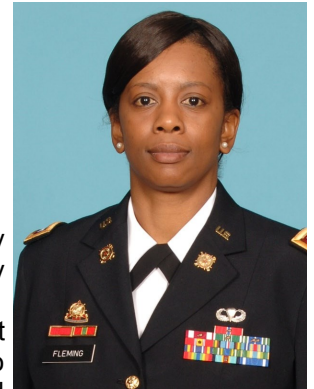
MOAA-GDC accepts PayPal for paying for your dinner at our website which allows you to pay by debit or credit card.

No account is needed to use PayPal.

You may also mail the reservation coupon and a check to MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251. Question, email Steven Cole, sbcole@sbcglobal.net (972) 333-4895

April 24, 2018 Luncheon

Our Speaker will be Colonel John Antal. Colonel Antal talk about "Liberty and Leadership" and also an update on North Korea from his trip to the DMZ zone at Christmas.



LEGISLATIVE SUMMARY FEBRUARY 2018 BY JIM BROWN**Trump promises to strengthen military in State of the Union address**

In his State of the Union address on 30 January, President Donald Trump again promised to rebuild America's military in the face of growing foreign threats. He noted the battlefield successes in Afghanistan under his administration's new policies.

The speech also included another call for lawmakers to "end the dangerous defense sequester and fully fund our great military," echoing his still unfulfilled campaign pledge to get rid of spending caps on the Department of Defense. Trump praised our armed forces as examples of heroes who are "defending hope, pride, and the American way." He said their sacrifices should serve as a reminder for lawmakers mired in political infighting on Capitol Hill.

"They work in every trade. They sacrifice to raise a family," he said. "They care for our children at home. They defend our flag abroad. They are strong moms and brave kids. They are firefighters, police officers, border agents, medics and Marines." "Our task is to respect them, to listen to them, to serve them, to protect them, and to always be worthy of them."

VA resumes online applications for new ID cards

Stars and Stripes reported on 29 January that veterans can again submit online applications for new identification cards through the Department of Veterans Affairs website that was taken down in December due to technical problems. In 2015, Congress ordered the VA to create the cards to make it easier for veterans to receive certain benefits such as discounts at stores and restaurants.

The new ID cards will help veterans prove their military history without having to carry around their DD-214 certificates, which contain sensitive information. The new IDs do not replace VA medical cards or defense retiree cards, nor do they qualify as official government-issued identification. Any veteran who served in the armed forces, including in the reserves, and has an honorable or general discharge can request them.

Veterans can apply at [the Vets.gov website](http://theVets.gov) and will be asked to create an online account.



Veterans who have applied will start receiving their cards in early March. In the meantime, approved veterans can download an image of their IDs and print them or download them to their mobile phones.

The Defense Officer Personnel Management Act Is Under Review

The Senate Armed Services Committee (SASC), Subcommittee on Personnel, held a hearing near the end of January to consider potential changes to the Defense Officer Personnel Management Act (DOPMA). DOPMA was signed into law in December 1980 and has been the guideline for officer personnel management for the services ever since.

The SASC panel, led by Sens. Thom Tillis (R-N.C.) and Kirsten Gillibrand (D-N.Y.), heard testimony regarding DOPMA from experts - including two former Undersecretaries of Defense for Personnel and Readiness - as well as the current personnel chiefs of each service.

Over DOPMA's 38 years of existence, Congress has achieved most of its stated goals: creating uniform promotion rates, standardizing career lengths across the services, and regulating the number of senior officers as a proportion of the force. DOPMA also created reasonable and predictable expectations regarding when an officer would be eligible for promotion.

DOPMA has been criticized for creating a system that has resulted in high turnover rates, frequent moves, and relatively shorter military careers. As the law currently is written, DOPMA does not allow new officers to immediately enter career fields that aren't related to medical or legal specialties, and it greatly restricts certain types of compensation such as retention bonuses for the officer corps. Such bonuses are prevalent in the enlisted career fields and the private sector. Under the urging of DOD, Congress is considering making some adjustments to DOPMA over the course of the next year.

Note: Legislative article continues on page 6.

LEGISLATIVE SUMMARY FEBRUARY 2018 CONTINUED BY JIM BROWN

MOAA gets TRICARE Select fees reduced

In response to member complaints, MOAA led an effort to show that the Defense Health Agency (DHA) used an incorrect method in its recent fee calculations. Consequently, several fee categories in TRICARE Select for both active duty family members (ADFM) and retirees were revised to be lower.

In the “grandfathered” Group A, ADFM primary care and specialty care visits (in network) were reduced from \$27 to \$21 and \$34 to \$31, respectively. For retirees, the same visits were reduced from \$35 to \$28 and \$45 to \$41. Click [here](#) and choose your plan for more detailed information on all of the cost reductions.

This shows that MOAA's persistent advocacy pays off. You can keep MOAA informed of your experiences and opinions on TRICARE on [MOAA's Facebook page](#) so we can better represent you on Capitol Hill.

MOAA will fight further reductions in military compensation

The move to an all-volunteer force has been successful but some people think it costs too much. We will continue to try and educate the few who believe our all-volunteer force is overpaid and can afford to bear some of the costs of readiness and other programs. Attempts to reduce compensation have included military pay raises below the Employment Cost Index, eliminating with-dependent rate housing allowance for military couples with children, and eliminating half of the housing allowance for those military who share quarters.

MOAA has successfully beaten back most attempts at reductions. We experienced a couple of setbacks when it came to healthcare and pharmacy fee increases, largely attributed to budget caps stemming from sequestration.

Our work continues into 2018 with the 13th Quadrennial Review of Military Compensation. This QRMC's mandate is to look at military compensation to see if or how a salary-based system could improve and modernize how we compensate our all-volunteer force. MOAA is concerned that the QRMC, with its comprehensive review of all aspects of regular military compensation, could result in a sweeping change for the uniformed services with embedded reductions to housing and subsistence allowances. This would follow the already significant changes to retirement in place this year, and continuing increases to TRICARE and pharmacy fees. Additionally, budget uncertainties will likely compel more cuts to compensation and benefits. This could jeopardize the all-volunteer system that has worked well for these past 45 years ... and change how we go to war.

This is worthy of your attention.

Please go to <http://takeaction.moa.org/moaa/app/write-a-letter?0&engagementId=426054> to send a message to your members of Congress; we owe our all-volunteer force the utmost support.

To do otherwise risks noticeable reductions in quality recruits and retention of our most highly sought-after skills.

Make the right choices on pay raises, health care fees, and more



The defense bill carries many of MOAA's most pressing priorities every year, so this is likely the last chance to draw the line in the sand on these big issues until next year. As we continue to put the pressure on the conferees over a long list of issues, we remain steadfast in our positions on a handful of key issues like pay, TRICARE and more.

<http://takeaction.moa.org/app/write-a-letter?16&engagementId=405393>



February 27, 2018 Luncheon



Reservation for the February 27, 2018 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:
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 _____

CHAPTER OFFICERS—EXECUTIVE COMMITTEE

OFFICERS

	<u>Phone</u>	<u>Email</u>
PRESIDENT CAPT Steven Cole, USNR (Retired)	(972) 333-4895	sbcole@sbcglobal.net
PRESIDENT—ELECT OPEN		
VICE PRESIDENT — TREASURER Lt Col David J. Schafer, USAF (Retired)	(214) 577-4107	moaschafer@att.net
VICE PRESIDENT — MEMBERSHIP CDR James Bass, USN (Retired)	(628)554-6657	jimbass9661@tx.rr.com
VICE PRESIDENT—LEGISLATIVE Lt Col James R. Brown USAFR (Retired)	(972) 407-1092	jimbrown510@sbcglobal.net
VICE PRESIDENT—PROGRAMS Mrs. Beverly Thompson, Auxiliary	(972) 617-0858	bevartalk@aol.com
SECRETARY Lt Col Charles Kelley USAF (Retired)	(214) 559-3619	chuck.kelley@yahoo.com
TREASURER LtCol David J. Schafer, USAF (Retired))		

APPOINTED OFFICERS AND COMMITTEE CHAIRPERSONS

Editor The Reporter : William Hill, LCDR, USN, (Retired)	(214) 321-8241	bill@hillengineeringservices.com
Chaplain: CAPT Ben Cole USNR, (Retired)	(972) 669-0619	ben19320428@att.net
Legal Counsel: David C. Briggs, COL USA, (Retired)	(214) 559-3619	moabriggs@gmail.com
Scholarship Committee: CH COL Lyle Metzler, USA (Retired)	(972) 772-5459	lmetzler@charter.neet
Personal Affairs Committee: CAPT Ben Cole USNR, (Retired)	(972) 669-0619	ben19320428@att.net
JROTC Liaison: CDR Daniel R. Murphy, USN (Retired)	(927) 572-5018	maggie9982@@sbcglobal.net
Career Transition: LTC Joel Batafsky, USA (Retired)	(214) 908-3708	joelbat@aol.com
Liaison-Texas Council of Chapters: LtCol James R. Brown, USAFR (Retired)	(972) 407-1092	jimbrown510@sbcglobal.net
Surviving Spouse Liaison: Mrs. Beverly Thompson, Surviving Spouse	(972) 617-0858	bevartalk@aol.com
Community & Veteran Outreach: LtCol Paul Hendricks, USAF (Retired)	(469) 667-7750	pnh1004@sbcglobal.net
Webmaster and Email Distribution: Mrs. Sharon Hill, Auxiliary	(214) 321-8241	moaagdc@yahoo.com
Meeting Coordinator: OPEN		
Greater Dallas Veterans Council Representatives:		
LtCol Paul Pfrommer, USAF (Retired)	(214) 358-1110	ltcolpfrommer@sbcglobal.net
CAPT William F. Lavalley, USN (Retired)	(972) 291-8776	valleeeone@sbcglobal.net

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.

TECH CORNER— AVOIDING ONLINE INFORMATION OVERLOAD

As easy as it is to access information these days with your smartphone, tablet, or personal computer, it's equally easy to get swamped by it. Here are 10 tips for dealing with the glut of information:

- Periodically reevaluate your information sources to determine whether there are valuable new ones you should add and outmoded ones you should drop.
- Filter the info-wheat from the into-chaff. With email, for instance, you can set up filters to automatically direct important messages into folders where they'll get your immediate attention.
- Consider setting aside one or two times a day to check for new email messages rather than feeling compelled to check every few minutes. If people need to get in touch with you in a hurry, they can call, text, or stop by.
- If you're searching for information on the web, save time by learning the advanced search procedures.
- Don't forward joke or other irrelevant messages to those who might not have the time for them. Cc your own messages thoughtfully.
- Keep your email messages to one screen when possible, and use an informative subject line. Use other technologies instead of email, such as the telephone, when you expect a lot of back-and-forths - it will be a lot quicker.
- Selectively respond to email, and match the length of your response to how eager you are to converse. A short, polite response indicates you've received the other person's message but need to move on.
- If you're involved in creating web pages, try to keep each page to a screen or two, and put the most important information up front. Break up pages with informative subheads so readers can get the gist of what you're saying with a quick scan.
- When creating business documents, use executive summaries when possible. Choose clear, concise language to communicate, not bureaucratise to impress and confound.

Avoid time-wasting temptations. Surfing the web can be both valuable and the ultimate information timesink, with ever more intriguing but ever less relevant links beckoning you on.

*Reid Goldsborough is a syndicated columnist and author of the book *Straight Talk About the Information Superhighway*. He can be reached at reidgoldsborough@gmail.com or reidgold.com.*

SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

Scams that defraud our military veterans need to be defeated as soon as they spring up. One of the worst is the predatory lender. This greedy scammer repeatedly calls or sends letters to veterans who have home mortgages through the Veterans Administration. The aim of the perpetrator is to get the veteran to refinance his loan. The result is too often no help for the veteran but a spawning of fees that causing higher mortgages.

Michael Bright, acting president of Ginnie Mae (Government National Mortgage Association), says that many veterans are sending in complaints about this practice. Often such refinance schemes only lower payments for a short time. Then loans increase as a result of new settlement fees and the extension of payoff periods. The only person to profit is the scammer. The veteran only gets more debt to pay off. Also, the rest of us taxpayers and the mortgage people are cheated.

Ginnie Mae and VA are joining forces to study the refinancing of mortgages and to consider and institute changes to home loans that veterans are using. In fact, as of February 2017 loans that fail to meet the rules of 2014 cannot be included in Ginnie Mae securitized loan pools sold in the secondary mortgage market, according to Tom Philpott in January 2018 issue of THE AMERICAN LEGION MAGAZINE.

Also, our legislators in Washington are examining this travesty. Find out how you can help. Two senior citizens organizations are also trying to help. Association of Mature American Citizens (AMAC) offers the website www.vfw.org for help. AARP and the U.S. Postal Inspection Service have formed Operation Protect Veterans to help veterans find help. AARP has available the AARP Fraud Watch Network Helpline toll-free at 877-908 3360.