



# MOAA REPORTER

## FROM THE PRESIDENT'S DESK

DAVE SCHAFER moaschafer@att.net



### Never Stop Serving



The title for my article this month, **Never Stop Serving**, is taken from theme often mentioned by MOAA President, VADM Norb Ryan. Admiral Ryan likes to point out that the 380,000+ MOAA members do not stop serving their country after they leave military service. MOAA members have been instrumental in helping MOAA national support actions to improve national defense and the lives of our men and women in the armed forces. MOAA national, with the help of MOAA members, was able eliminate or reduce many cuts that were proposed by DoD in the Omnibus Appropriations Bill recently signed into law. The 5% reduction in housing allowance was reduced to 1%, the TRICARE prescription fee increase was limited to \$3, and the proposal to cut commissary services was eliminated. The Appropriations Bill also included increase funding to improve readiness, and maintain and modernize weapons systems critical to our national defense.

On the local level our chapter members continue to serve their communities in many different ways. As part of the membership renewal campaign, we receive offers from 70 members to help with chapter initiatives such as visiting shut-ins, serving as chapter officers, visiting congressional representatives, and volunteering for the Veterans Resource Center. This is addition to the time many of you volunteer for non-chapter initiatives. I think the spirit of **Never Stop Serving** is alive and well here in the Greater Dallas area!

We have several special volunteer opportunities coming up in 2015:

The Texas Council of Chapters (TCC) is conducting several meetings to establish a model for veterans outreach programs being set up by several chapters. The first meeting will be held in the Greater Dallas area on 24 January to put together a proposed model. The second meeting will be held in McKinney on 7 February to present the model to Admiral Ryan and discuss ways MOAA national can help to promote the model nationally. Contact Dave Schafer at 214-577-4107 or [moaschafer@att.net](mailto:moaschafer@att.net) if you interested in helping with this initiative.

*Editor's Note: The President's article continues on page 5*



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 been selected as a 5 Star Chapter 2014.

**Military Compensation and Retirement Modernization Commission** continues to solicit input. MOAA members need to add comments also. This is shaping up to be the next big battle and we need to provide that **One Powerful Voice** to fight for our current and future service members. To send in your comments go to [www.mcrmc.gov](http://www.mcrmc.gov) and click on Comments. See our January newsletter available at our website for more information.

### 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 YSAF (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.

## 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](mailto: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.

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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:** \_\_\_\_\_

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## PROGRAMS BY BEVERLY THOMPSON

### LUNCHEON MEETING — FEBRUARY 24, 2015

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

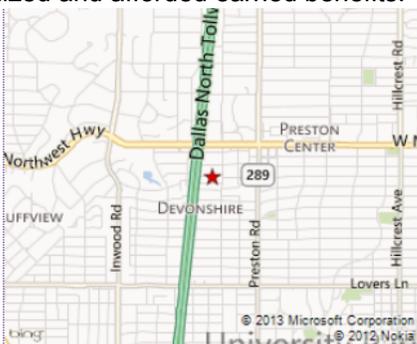


Paul Hendricks, III, Lt Col USAF Retired and Chairman of the Board and Director of Veterans Center of North Texas. Lt Col Hendricks will be presenting “Never Stop Serving.” With about 1.8 million veterans, Texas has the second largest veteran population in the nation. Approximately 300,000 of these veterans 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](mailto:moaaschafer@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.



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 SCHAFER moaschafer@att.net

The 2015 membership 3<sup>rd</sup> notice renewal letters were mailed on 29 December to 79 members who have not yet renewed their membership for 2015. All of these members also received a call from one of the Chapter's Executive Committee members reminding them of the importance of chapter membership. The 2015 membership renewal campaign is at about the same status as previous years with about 82% of our members having renewed. We are pushing hard to complete the campaign earlier than in previous years because MOAA National is requiring the 2015 rosters to be submitted by 15 January.

To the 79 members who have not responded as of the writing of this article, please send in your dues as soon as possible so we can finalize our membership roster for 2015.

This year we are again asking members to donate to the JROTC Scholarship Fund. The recommended donation is \$5. Seventeen members have already donated \$100 or more and will be recognized in the February newsletter and on our website as members of the President's Club. We have given four \$1,000 scholarships to JROTC cadets for the past three years. Help us continue this great tradition. Remember your donations are tax deductible.

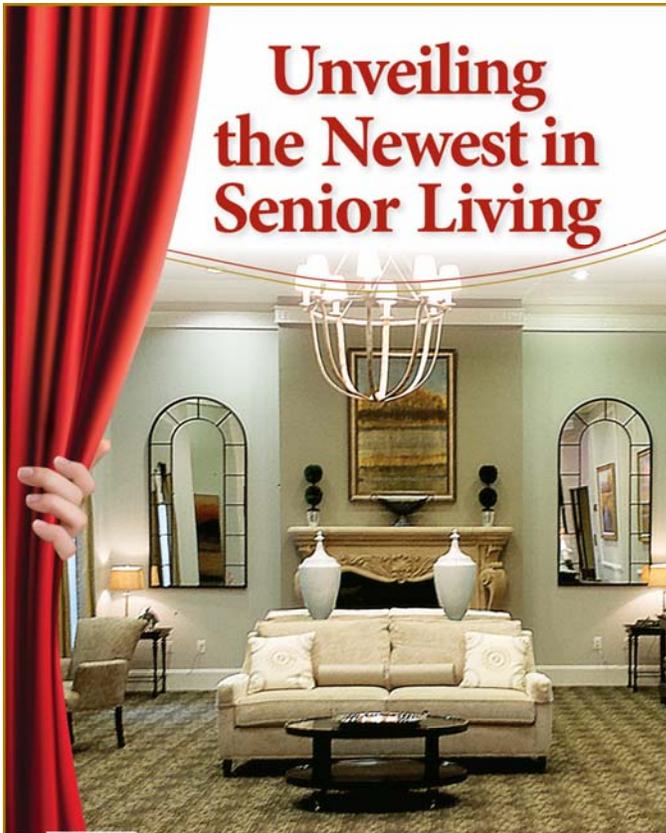
We had a great recruiting year with the addition of 103 new members in 2014. This will be hard to top in 2015. Please welcome the following new members for December:

LTC Kenneth and Mrs. Debbie Becker, USA (RET) McKinney

COL Richard and Mrs. Mary Kaniss, USA (RET) Richardson

LTC Richard and Mrs. Alice Pitts, USA (RET) The Colony

CAPT Arboth and Mrs. Andrea RylantUSN (RET) Ovilla



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# LEGISLATIVE SUMMARY JANUARY 2015 UPDATE

BY PAUL HENDRICKS

## 2015 MOAA Legislative Goals

The January Military Officer magazine provides a comprehensive summary of the Military Officers Association of America (MOAA) Top 10 Legislative Goals for 2015. The list cites issues identified by MOAA that must be addressed at the national, state and local levels to protect pay, retirement and health care benefits and programs for active duty service members and their families as well as Guard/Reservists and retirees. The information below is an abstract of selected issues that will be addressed by your MOAA Washington DC representatives as well as your local Greater Dallas and North Texas Chapter Legislative Committees. You are encouraged to review the detailed article "2015 Goals" in the January issue of the Military Officer magazine. Also, recommend you subscribe to MOAA's weekly Legislative Update at [www.moaa.org/email](http://www.moaa.org/email).

## MOAA Selected Legislative Goals

### Active / Reserve Force/Family Issues

- Ensure active duty, Guard and Reserve force sizes meet mission requirements
- Sustain military pay comparability with private sector pay as required by law
- Protect currently serving and retiree benefits from severe, arbitrary sequestration cuts
- Credit all Post-9/11 active duty service toward Guard and Reserve early retirement
- Create new incentives for employers to hire and retain drilling Guard and Reserve members
- Restore tax deductions for reservists' out-of-pocket expenses for travel of 50 miles or more
- Create new incentives for employers/government/contractors to hire military spouses
- Protect funding for commissaries, exchanges, dependent schools and family support programs
- Ensure service sexual assault and suicide prevention measures provide positive outcomes
- Improve professional licensure transferability for service members and spouses
- Require better education on the financial disadvantages of the REDUX retirement option

### Health Care Issues

- Avert a 24% Medicare/TRICARE payment cut and fix the statutory formula to improve care access
- Oppose means testing of TRICARE Prime and TRICARE for Life enrollment fees
- Block the consolidation of TRICARE health plans into a single plan providing less choice
- Improve seamless transition and protect Defense and VA health budgets/programs and benefits
- Authorize the option to retain operational reservists' civilian family health insurance upon call-up
- Increase orthodontia payment cap under active duty plan
- Authorize TRICARE coverage for Applied Behavioral Analysis for active and retired members

### Retirement/Survivor Issues

- Evaluate Military Compensation & Retirement Modernization Commission recommendations; February 2015
- Oppose military benefit changes that are inconsistent with service career sacrifices
- Preserve full-inflation cost of living adjustments (COLAs)
- End the deduction of VA disability compensation from military retired pay
- End deduction of VA Dependency & Indemnification Compensation from Survivor Benefit Plan annuities
- Implement a more equitable military disability retirement system
- Restore VA Dependency & Indemnification Compensation for spouses who remarry after age 55
- Reform the Survivor Benefit Plan (SBP) calculation for reservists who die performing Inactive Duty Training
- Authorize survivors to retain a deceased retiree's full final month retired pay
- Reform the Uniform Services Former Spouse Protection Act (USFSPA)

### Veterans / Other Issues

- Eliminate VA claims backlog and improve quality, efficiency and transparency of claims processing
- Improve VA healthcare services and access for women veterans
- Extend caregiver services and support to qualifying disabled veterans of all conflicts
- Authorize pre-tax payment of health, dental, and long-term health care premiums
- Prevent disproportional Social Security and Medicare penalties for any population segment

Your Legislative Teams have been actively working with our US Senators, Representatives and their staffs with the objective to promulgate the MOAA positions. In February, 2015 we will team with other Texas MOAA chapters to "Storm Austin" as we advocate MOAA positions with our State Senators and Representatives and their staff members. Our goal is to visit every Texas Legislator and advocate support for the over 1.8 million active duty military and veterans in Texas. If you have comments or recommendations please contact Paul Hendricks, [pmh1004@sbcglobal.net](mailto:pmh1004@sbcglobal.net), Jim Brown, [jimbrown510@sbcglobal.net](mailto:jimbrown510@sbcglobal.net) or other members of the MOAA Legislative Teams.



## 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

TRICARE has a new nurse advice line. Call (800) 874 2273 when you have a major concern about whether your condition warrants immediate emergency care or if it can wait for an appointment. Of course you would start out by first trying to contact your Primary care doctor. If you tried and did not succeed, then call this TRICARE service that is available every day of the week to give answers to urgent needs in the continental U.S.A, Hawaii and Alaska. Again, the advice line is (800) 874-2273.



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 Aurora, CO 80044-1043

## PRESIDENT'S ARTICLE BY DAVE SCHAFER (CONTINUED)



**Texas Council of Chapters**  
 The Military Officers Association of America

The TCC is looking for 30 to 40 volunteers to support their Advocating on the Hill in Austin on 25-26 February. Members volunteering for this effort will visit Texas State Senate and House representatives to advocate on behalf of proposed legislation affecting active, former, and retired military

personnel living in the state of Texas. Contact Jim Brown at 972-407-1092 or [jimbrown510@sbcglobal.net](mailto:jimbrown510@sbcglobal.net) no later than 31 January if you are interested in participating in this event.

The Veterans Center of North Texas needs volunteers to help set up and run the center. Volunteers are needed to help identify partner organizations, get the word out to North Texas veterans, develop operating procedures, and fund raising. Contact Paul Hendricks at 469-667-7750 or [pmh1004@sbcglobal.net](mailto:pmh1004@sbcglobal.net) if you are interested in helping with this effort.



We are expanding our visits and calls to shut-ins in 2015. We have many elderly members who cannot attend our membership meetings but like to keep in touch with the military community. Contact Dottie Alder at 972-412-3940 or [dottiealder@aol.com](mailto:dottiealder@aol.com) if you would like to help with this activity.

Finally, 2015 will be another active year for issues at the national level. Sequestration is still looming, the Military Compensation and Retirement Modernization Commission is scheduled to report out in February, and DoD is likely to propose more cuts in earned benefits. Keep watch for MOAA's Legislative Action emails and be ready to contact your elected officials in support of MOAA's initiatives.

It will soon be tax time. The MOAA website has a wealth of information regarding financial and tax related assistance. This month's newsletter focuses on tax information by state. [www.moaa.org/main\\_simplelist.aspx?id=435](http://www.moaa.org/main_simplelist.aspx?id=435)



### Sales Taxes

**State Sales Tax:** 6.25% (non-prepared food, prescription and non-prescription drugs exempt); local option taxes can raise the rate to 8.25%.

**Gasoline Tax:** 38.4 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 44.4 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$1.41 cents/pack of 20

### Personal Income Taxes

No state personal income tax

**Retirement Income:** Not taxed.

**Retired Military Pay:** Not taxed.

**Military Disability Retired Pay:** Disability Portion – Length of Service Pay: Member on September 24, 1975 – No tax; Not Member on September 24, 1975 – Taxed, unless combat incurred. Retired Pay – Based solely on disability. Member on September 24, 1975 – No tax. Not Member on September 24, 1975 – Taxed, unless all pay based on disability, and disability resulted from armed conflict, extra-hazardous service, simulated war, or an instrumentality of war.

**VA Disability Dependency and Indemnity Compensation:** Not subject to federal or state taxes.

**Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

### Property Taxes

Property tax is imposed by local taxing units. See link at section end. For homeowners 65 and older, \$10,000 (in addition to the regular \$15,000 homestead exemption) of the property's assessed value is exempt from school taxes and \$3,000 is exempt from other local taxes. Once an over-65 homeowner qualifies for an over-65 homestead exemption for school taxes, that owner gets a tax ceiling for that home on school taxes. If the homeowner improves the home (other than normal repairs or maintenance), the tax ceiling is adjusted for the new additions. <http://www.window.state.tx.us/taxinfo/proptax/>

For details on the homestead exemption for seniors, veterans and the disabled, [www.window.state.tx.us/](http://www.window.state.tx.us/).

School district taxes are frozen for seniors (65 and older) and disabled persons at the level imposed on the residence the first year that the taxpayer qualified for the residence exemption. Counties, cities, towns, and junior college districts are permitted to establish a tax freeze on homesteads of those age 65 and older or disabled.

### Inheritance and Estate Taxes

There is no inheritance and the estate tax is limited and related to federal estate tax collection.

For further information, visit the [Texas Comptroller of Public Accounts](http://www.window.state.tx.us/) site.



## 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:

 (Spouse/Guest)

Need a ride? \_\_\_\_\_  
Give a ride? \_\_\_\_\_

If yes, your ZIP code \_\_\_\_\_  
If yes, your ZIP code \_\_\_\_\_

### CHAPTER OFFICERS—EXECUTIVE COMMITTEE

#### OFFICERS

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**PRESIDENT—ELECT** William F. Lavalley, CAPT USN (Ret)

**VICE PRESIDENT — MEMBERSHIP** David J. Schafer, Lt Col USAF (Ret)

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**VICE PRESIDENT—PROGRAMS** Beverly Thompson, Auxiliary

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See the website [www.moagreaterdallas.org/officers.html](http://www.moagreaterdallas.org/officers.html) for the complete listing of committee chairs and external organization representatives.

**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.

## December Gala Photos

MOAA North DFW Chapter and MOAA Greater Dallas Chapter held their annual Holiday Gala on December 10, 2014 at the Brook Hollow Golf Club.

