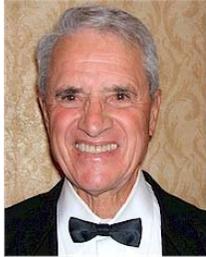




MOAA REPORTER

FROM THE PRESIDENT'S DESK

BILL LAVALLEE valleone@sbcglobal.net



As we age there are several dates that we need to be cognizant of, more to prod us into required action than to remind us of our accomplishment on reaching that age. This month's message will alert you to some of the more important dates.

First is the Medicare sign-up date. Three months prior and three months after reaching age 65 is your window of opportunity. Failure to do so may result in late enrollment penalties, resulting in higher premiums for the rest of your life. Even if you are still working and intend to remain under your employer's insurance you still have to enroll within the period cited above.

At age 66, for those born from 1943 to 1954, you become eligible for full social security benefits. Later birth years have later full benefit dates. You may start taking benefits earlier (at age 62) but you will receive "reduced benefits" for the rest of your life. Basic cost benefit analysis will show you how long you must live (or how soon you must die!) after taking reduced benefits, in order to make taking early benefits economically advantageous.

When you retired you may have chosen to enroll in the military's Survivor Benefit Plan [taking a reduced military pension in exchange for "insurance" payable to your survivor at your death]. Changes to that SBP Plan have ensued, one of which has your reduced pension reinstated to full after thirty years of SBP payments. You retain the coverage for your survivor but will no longer have the deduction taken from your retired pay. Yippee!

At age 70 ½ those who have traditional IRA's will need to start talking Required Minimum Distributions (RMD). These RMD's are based on your life expectancy and must be taken whether you are still working or not. One should look at the various investments in your IRA carefully to see which of these investments from which you want the RMD's taken. The investment that is least productive would be a good candidate. The requirement to take RMD's does not apply to 401k accounts while you are still working! Also, if you have no great financial need for the RMD then you can direct it to a charity of your choice. The RMD then becomes a Qualified Charitable Deduction but it must be sent directly from your investment account to the charity; you cannot receive it and then send it to the charity or you lose the QCD for income tax purposes.

President's article continued on Page 2

MOAA-GDC receives 2015 Five-Star Level of Excellence Award



UPCOMING EVENTS:

LUNCHEON MEETING
AUGUST 23, 2016

James Megellas
Lt. Col. US Army (Retired)

[Page 3 for more details.](#)



Dallas All Veterans Job Fair

August 25, 2016
11:00 AM – 3:00 PM
Hurst, TX

[See Page 8 for more details for this event and for Virtual Job Fairs.](#)

2016 TCC MEETINGS

The next TCC meetings in 2016 are
July 22-23 and October 21-22.

SMILE FOR TODAY

There are two theories of how to argue
with your spouse; neither one works!

PRESIDENT'S ARTICLE (CONTINUED) BY BILL LAVALLEE

Your children/grandchildren may also be reaching significant milestones in their lives. At age 50 they may make "catch-up" contributions to their IRA or 401k if they are within reasonably normal income levels. You may want to help them prepare for retirement by gifting them such contributions. There is a maximum "gift" of about \$14,000 that an individual can make and still avoid the federal gift tax. A couple can similarly make a gift of about \$28,000.

Your grandchildren, when they start work, producing income as evidenced by a W-2, can start a Roth IRA; even if they are still in high school or college. Starting a Roth IRA for them this early can be very rewarding. The "magic of compounding" is especially significant when there are long periods of compounding, such as a youngster's lifetime! The calculations will show that if you are able to put \$5,000 a year into a Roth for them between their ages of 16 and 26 and then stop, a stock/bond diversified investment portfolio will yield (at historical averages) a retirement bonanza of around \$2 million at age 65! Most importantly, Roth proceeds are non-taxable! Gifting these funds for those early years is also a good way to get them interested in finances and saving. Caution; you cannot overfund the Roth; the yearly amount feeding the Roth is limited by the actual income that the child earns.

It was likely that your Commanding Officer or boss at work encouraged you to be more patriotic than just serving in your country's military! So you probably bought those E-series "war bonds/savings bonds", usually by payroll deductions. You should note that those bonds do have a date at which they stop earning interest-somewhere around their 30 year to 40-year point. The interest earned on them is treated as "ordinary income" for tax purposes. There is an option to report this interest yearly, but few do. At redemption is when most people report the interest on their tax forms. Hint; you may want to space out the redemptions if the added income puts you into a higher tax bracket. Incidentally the law says that the income taxes are due at redemption or at their fixed maturity, whichever comes first!

Finally, if you still have a bunch of life insurance that you purchased to protect your spouse and children if you died early, you may wish to reevaluate your present situation. It may be time to cash-out some policies that are no longer needed; those beyond burial expenses plus whatever your survivor needs based on that person's life expectancy. Again you must be aware that such a cash-out becomes a taxable event. Any proceeds greater than the amount that you paid in premiums is treated as "ordinary income". At your demise, any life insurance proceeds are usually tax free if to a spouse or children. You will need to include that factor in your deliberations, as well.

MOAA National has a wealth of tools, resources and calculators at their website:

<http://www.moaa.org/Content/Benefits-and-Discounts/Finance/Finance.aspx>

<http://www.moaa.org/calculators/RetirementPlan.html>

Joel Batafsky wishes to thank LTC Joseph P. Camperson, US Army for the citation and American Flag that was flown over Bagram Airfield, Afghanistan, in his honor on May 16, 2016.



PROGRAMS BY BEVERLY THOMPSON

LUNCHEON MEETING AUGUST 23, 2016—JAMES MEGELLES, LT. COL. US ARMY (RETIRED) The Park City Club 5956 Sherry Lane, 17th Floor Dallas, TX 75225



James Megellas is a retired United States Army officer who commanded a platoon in Company "H" of the 3rd Battalion, 504th Parachute Infantry Regiment (PIR), 82nd Airborne Division during World War II. He is "the most-decorated officer in the history of the 82nd Airborne Division," having received a Distinguished Service Cross, a Silver Star, and has been nominated for the Medal of Honor.

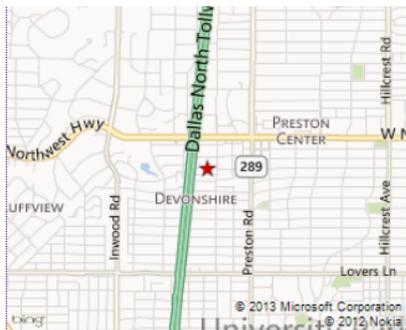
His awards are the Silver Star, Distinguished Service Cross. His military operations were: Battle of the Bulge, Operation Market Garden, World War II and Operation Shingle.

Originally assigned to the Signal Corps he grew tired of additional schooling and he volunteered to become a paratrooper to see combat. He first experienced combat in the mountain of Naples, Italy where he was wounded and hospitalized. He remained behind while the rest of his 82nd departed to recoup before the Invasion of Normandy. The 504th took part in Operation Shingle and also in the Assault on Anzio where he was wounded again in heavy fighting. The 504th parachuted into the Netherlands in Operation Market Garden where he took part in crossing the Wai river with the 504th in flimsy boats under heavy fire.



During this operation Megellas single-handedly attacked a German observation post and machine gun nest. For this action he was awarded the U.S. military's second highest decoration, the Distinguished Service Cross. In late December the 504th was rushed to the Battle of the Bulge. Megellas platoon was advancing toward Belgium and struggling in heavy snow and surprised 200 Germans who were leaving town, Catching them off-guard the attack was devastating. They started to enter the town and a Mark V tank took aim at them and Megellas ran towards the tank and disabled it with a grenade. Climbing on top of it he dropped another grenade eliminating a threat to his men. He then led his men in seizing the town and not one man was killed or wounded. He was nominated for the Medal of Honor but since the records of his actions was not included in the original battle reports he was awarded the Silver Star.

Throughout the war he served with Company H 504 PIR and would later come to command the group. In January 1946, he led his company in the Victory Parade down Fifth Avenue in New York City.



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

Please send your reservations early to ensure we can make an accurate and timely reservation count. Mail the reservation coupon to MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251; email Dave Schafer moaschafer@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. <http://www.moagreaterdallas.org/onlinersvp.html>

Luncheon Meeting June 28, 2016 George W. Bush Presidential Library and Museum



We were very honored to have Alan Lowe, Director of the Bush Presidential Library welcome our chapter when we arrived. It was a bittersweet meeting because the Director Alan Lowe is leaving the Library and going to the Lincoln Library in Springfield, Illinois.

It was his last "Welcome" speech for a group and it will be very difficult to replace him. He was here from the inception of the Library in 2009 and built the Library from the ground floor up!

**Alan Lowe, Director of
the George W. Bush
Presidential Library
and Museum**



**Lunch in the
classroom**

LEGISLATIVE SUMMARY JULY 2016 BY JIM BROWN



CONGRESS DIVIDED ON TRICARE, PAY, HOUSING

On 24 June, MOAA reported that the House and Senate have both passed their versions of the FY17 Defense Authorization Bill, and that they disagree on many important issues, including TRICARE fee hikes, housing allowance cuts, the military pay raise, and force levels.

Health Care

The Senate would apply new and higher fees to current beneficiaries.

The House would grandfather currently serving and retired members and families against the large fee hikes.

Housing Allowances

The Senate bill would cap housing allowances at current BAH rates or the servicemember's actual housing cost, whichever is less, beginning with the first PCS after Jan. 1, 2018. That could have a big effect on many military homeowners. The Senate bill also would dramatically cut housing allowances for dual-military couples and other military sharers of housing by many thousands of dollars a year.

The House bill does not make any changes to housing allowances.

Pay Raise

The House bill provides servicemembers the full pay raise allowed by law - the same 2.1 percent pay raise experienced by the average American (as measured by the Employment Cost Index).

The Senate bill accepted the administration's proposal to cap the 2017 pay raise at 1.6 percent - which would be the fourth consecutive pay raise cutback.

Force Levels

The House bill increases force levels above the DoD budget request by 20,000 for the Army; 15,000 for Army National Guard; 10,000 for Army Reserve; 4,000 for the Air Force; and 3,000 for the Marine Corps, but reduces Navy forces by 4,500.

The Senate bill accepted all of the administration's proposals to cut force levels, including reducing the Army to 450,000, down from a wartime peak of 570,000.

To see MOAA's side-by-side comparison of key House and Senate differences on these issues and more, go to:

<http://www.moa.org/Content/Take-Action/Top-Issues/Currently-Serving/FY17-Defense-Bill-Matrix.aspx>

What's Next

Lawmakers and their staffs already have had initial meetings to start resolving differences between the two bills. Your input is needed to help influence the process.



Please send your elected officials a MOAA-suggested message urging them to protect the military community against disproportional cuts to "people programs." The message is located at: <http://capwiz.com/moa/issues/alert/?alertid=73090626>

If you do not have internet access, please refer to the Greater Dallas Chapter Membership Directory for the addresses and telephone numbers of your congressional representatives and either call or write to them about your concerns.

HOUSE, SENATE PASS VA BUDGET PLANS FOR NEXT YEAR

Military Times has reported that House and Senate lawmakers adopted separate spending plans for the Department of Veterans Affairs, setting the stage for another program funding boost in fiscal 2017 but also months of negotiations over a host of new veterans' initiatives.

The House plan, which includes \$73.5 billion in discretionary funding for the department, passed by a 295-129 vote with significant opposition from Democrats. The Senate plan, which calls for \$74.9 billion in discretionary spending, was approved by an 89-8 vote.

LEGISLATIVE SUMMARY JULY 2016 - CONTINUED

Both fall below the White House request of \$75.1 billion for fiscal 2017, but Republican leaders in the House have repeatedly warned that simply adding more funding to the department won't fix ongoing problems they see in operations. House Majority Leader Kevin McCarthy, R-CA, said, "The VA continues to be led incompetently as problems with wait times, the disability claims backlog, and a lack of basic services let our veterans down. This legislation includes reforms that House Republicans have long called for, such as a provision to stop bonuses to VA employees who don't do their jobs and increased resources to tackle the disability claims backlog."

Congressional negotiators will not only have to wade through the financial conflicts in the two measures in coming months, but also the policy differences each included in the drafts. The Senate version includes language which would allow the department to provide fertility treatments to wounded veterans, while the House version does not. The House version includes a ban on flying the confederate flag at VA cemeteries, while the Senate version does not.

Both measures include language to withhold some administrative funds if VA and Defense Department officials do not meet certain progress benchmarks for the sharing of electronic medical records. And the two measures include differing provisions on limiting VA executives' bonuses and protecting whistleblowers who identify department fraud and abuse.

Senators rejected an attempt by Sen. John McCain, R-AZ, to attach a long-term extension of the Veterans Choice Card program to the legislation. The program, approved by Congress two years ago, was intended to offer more medical care options to veterans outside VA hospitals but has received heavy criticism for overly complex rules and sluggish response times.

Both the House and Senate are considering separate omnibus measures that would deal with accountability in the department, a frequent point of contention between lawmakers and department officials. And VA leaders are continuing to push lawmakers for separate legislation to address their main priorities for the year: appeals reform and consolidation of multiple outside medical care authorities into a single, more flexible program.

PERSONAL AFFAIRS ARTICLE BY BEN COLE

We have learned of some more benefits available to retired military personnel, free license plates

First, you can visit your county tax office, present your DD214 and/or your retired military ID card and request a Texas License Plate with the emblem of your military branch and the words "U.S. xxxx" or "U.S. xxxx Retired" There is no charge for this service. (My 1982 Jeep now has plate with a Navy emblem and the words "U.S. Navy", and all I did was show them my ID card.) A buddy of mine did the same and received plates with the words "U.S. Army Retired" imprinted on them. Retired, Honorably Discharged, Disabled Veteran, Active/Former are also included.



Second, and listen to this, we have also been informed by Jack Moisuk, former chapter member, that the State of Texas also has a program which provides for free Texas License Plates depicting certain meritorious service medals. The program is rather new, so some of the tax offices may not yet know about it, and you may have to contact the Austin office at 512-374-5010 to get the ball rolling. This is at no charge or fee to you.



For a listing of all plates go to:

Texas Department of Motor Vehicles

<http://www.txdmv.gov/motorists/license-plates/specialty-license-plates/itemlist/filter?category%5B%5D=61&moduleId=185&Itemid=145>

SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

Shocked by the medical fraud discovery involving Fort Hood, I called the Department of Defense (DOD) and Tricare to find out if they had fraud handbooks to give out to members of the military. Neither authority had such booklets. As a result, I checked other sources including Consumer Action Handbook, Medicare & You and articles I had saved on the subject.

One of the articles by Michele Harris warns us, "Under no circumstances would someone from Medicare (or any other government Agency) ever call and ask for your bank account information to verify your identity. Never give this to anyone who calls you. Scammers know how to manipulate caller I.D.; so don't rely on that to screen them out."

I would include the following; do not give out health insurance numbers, social security information or any other private information for any reason even if the caller offers you free treatment or supplies.

If you ever think you have been scammed, contact the Federal Trade Commission to find out what steps to take. Call (877) 382-4357. After contacting FTC, spread the information about the scam because this action makes the public aware.

We must become proactive. Be aware that when you have a medical appointment, take a spiral notebook to keep a journal about the meeting. List the day of the service, and the names and procedures given you by medical persons who attend to your needs. Find out costs, whether for blood tests, physical exams, and other care. Try to find out the costs for each service. It won't be easy. The staff will likely resent this journal keeping. But it protects you.

Next, learn medical billing codes and make sure these codes match whatever you have recorded the day of the appointment. Keep notes on contact with insurance companies and medical billing offices. These precautions mean more work for us citizens; but they will help to keep costs in check so no one cheats by over charge or charging for services we do not actually receive.

To look up a code using International Classification of Diseases, Tenth Revision (ICD-10 Code) visit: <https://www.cms.gov/medicare-coverage-database/staticpages/icd-10-code-lookup.aspx>. You can type in the code or keywords such as hypertension or products such as hearing aids.

CHAPLAIN'S CORNER BY DOTTIE ALDER



Ear Plugs

How is your hearing? My girls told me I needed hearing aids. If I wasn't listening, I couldn't hear. So I went and had my hearing tested, and of course I needed 2 hearing aids. I got them at great cost, and now I spend half a day looking for my ear plugs. Truth is that I get along o.k. without them.

I spend time studying the bible, because I am privileged to get to teach a class on Sunday. Guess what? I don't need those ear plugs to listen to God. He tells me so many things, and speaks straight to my heart. How does he speak to me? It's through his word. The more I hear, the more I want to hear. James, the Lord's half-brother, said don't just listen to the word, but do what it says. James 1:22

July 4th is almost here. Don't forget to thank the God on which our country was founded, and for the military then and now.

PERSONAL AFFAIRS ARTICLE (CONTINUED) BY BEN COLE

Click on a license plate to see the \$0 cost and what documentation is required and where to send if you would prefer to mail the application and documentation.

Here is the website that has all the forms:

http://txdmv.gov/txdmv-forms/cat_view/21-forms/23-motorists/159-license-plates/164-military-and-veterans

A brochure is available at our website regarding this program.

http://www.moaagreaterdallas.org/Military_License_Plates_Brochure_2014.pdf

The Meritorious Service form is also available at our website:

<http://www.moaagreaterdallas.org/VTR-421MilitaryLicense.pdf>





LUNCHEON MEETING — AUGUST 23, 2016



Reservation for the August 23, 2016 Tuesday Luncheon Meeting

The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225 Phone: (214) 373-0756

Social 11:00 AM — Buffet Opens 11:15 AM Meeting 12:00 Noon

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

Mail Reservation to: Dave Schafer

MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251

 (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 _____

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CAREER TRANSITION – JOB FAIRS

BY JOEL BATALSKY, MOAA-GDC CAREER TRANSITION OFFICER

Dallas All Veterans Job Fair — August 25, 2016 11:00 AM – 3:00 PM

Hurst Conference Center 1601 Campus Drive Hurst, TX 76054

Hurst Conference Center Information

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

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.

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

Virtual Military Career Fair — MOAA 24 August



Employer and job seeker registration coming soon!

Looking to connect with employers that aren't in your location? Virtual Career Fairs are very effective in connecting talented military and veterans with great companies who value your skills, all from the comfort of your home or office. There is no fee for job seekers to attend. Open to all who have served or are currently serving.

<http://www.moaa.org/careerfair>

Photos from June 28, 2016 George W. Bush Presidential Library and Museum Luncheon and Tour



Welcome back Loana Humphreys



Mike Atkinson, docent, provided excellent insight regarding the Situation Room.