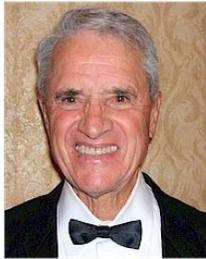




MOAA REPORTER

FROM THE PRESIDENT'S DESK

BILL LAVALLEE valleone@sbcglobal.net



Freedom; which has often been esteemed and acclaimed has never been free. Those who have fought our various wars against tyranny and aggression know well that fact. It is also unconscionable to let that hard won freedom decay or become diminished. As noted by many; all that is necessary for tyranny to flourish is for good people to do nothing. We do not have to look very far to see that our own government is gradually gaining more control over our lives and liberties. We are now surrendering our freedoms-not to a foreign power but to our own government.

Promoting and favoring "social justice", reviling wall street excesses, escalating minimum wages, reducing pollution and reveling in income redistribution all seem rational even reasonable goals. It is only when we delve deeper into the laws and regulations that are written and enforced to attain these goals that we see their creeping threat to our democracy and freedoms.

One of the most innovative ways that is being used to limit our personal freedom is through environmental regulation. The entire environmental system of laws is rife with excess. The process by which we are restricted by environmental rules and regulation in our daily lives is critically flawed. The Congress passes a law what seems, on the face of it, a valid protection for our natural resources or a deterrent to those who would destroy forests, pollute rivers and fill our air with smoke and unfriendly chemicals. The law gives the EPA (Environmental Protection Agency) direction to write regulations executing and upholding this law. Here is where we see the most insidious attack on our liberties. For example, a Clean Water Bill Is passed into law which gives the EPA a mandate to clean up our navigable rivers, bays and beaches.

The EPA decides that nearly every wet spot in the country is "navigable", from tiny creeks and streams to mud flats that only exist after a good rain. All normal activity associated with these "wet lands" are curtailed. No development by the owner is allowed and if any modicum of pollution is found the owner must clean the offending area at his expense or be fined or jailed. Should the owner (under his constitutional right to free use of his property) take his case to court, the immense might of the federal government is brought against him.

Whether you believe in Global Warming or not, the recent Paris Accords that our President agreed to on behalf of our country have the potential to greatly increase our tax burden and cause our country's already enormous debt to soar beyond any previous boundary. There will be a massive redistribution of wealth from the "rich" countries to those in the process of being developed.

President's article continued on Page 2

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



UPCOMING EVENTS:

LUNCHEON MEETING

JUNE 28, 2016

George W. Bush
Presidential Library and
Museum

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

1. If you thought that "taxation without representation" was bad, what do you think of taxation with representation!
2. Whenever you feel that you have no purpose in life, there is always the solace that you may be here only as a warning to others!

PRESIDENT'S ARTICLE (CONTINUED) BY BILL LAVALLEE

(This is a major reason why so many of the “developing” countries are greatly in favor of these accords!) The new taxes associated with these accords have two main conduits. The first is fairly direct; it will be by taxing energy use at all levels. We already have fuel taxes and electricity surcharges so the extra taxation will be simple to do. We have also seen the foolish transformation of food sources (like corn) into an energy source-like ethanol with its attendant economic “rents”. Now who could have foreseen that if you use more than 50% of your corn crop to make ethanol; that there would be a compensating rise in the price of the residual corn used to make corn meal and tortillas! This increase in the price of corn has caused many of the 500 million people in developing countries who are under nourished to be even more hungry and ill fed.

One feature of the EPA's “Clean Power Plan” is to sell carbon credits. In this charade if you or your company uses too much carbon based energy then you will be forced to buy these offsetting credits from someone who has used less and has credits to sell. These sellers may be our government or its closest allies in the business world. We've already seen this sort of alliance with Solyndra and other alternative energy companies-using huge government subsidies to produce wind, solar or geo-thermal energy or to manufacture electric cars, wind turbines, etc. We must never ask why, if these products were so advantageous and desirable, then, under true capitalism, wouldn't private industry be jumping in to build plants, hire workers and produce these products for this market.

The second way that we will be taxed is under the Paris Accords, by our agreeing to pay third world countries a bounty for reducing their carbon footprint. Almost all the third world nations in the United Nations voted in favor of this, with the proviso that their carbon reductions would take place way in the future but the bounties would be paid earlier. So as we agreed to start our carbon reductions almost immediately, others, such as China, will be allowed to increase their carbon dependency and emissions for several years before they start their own reduction plan.

Our government has also been considering how to punish those who do not accept the premise of Global Warming or the agreements in the Paris Accords. There was a recent meeting between former Vice President Al Gore and the Attorneys General from seven Democratic states and The Virgin Islands. This group agreed to investigate and bring criminal or civil charges against companies, organizations and individuals who disagree with their climate policy agenda. The Attorney General of the Virgin Islands has already sent out subpoenas to several companies formalizing his investigative interest. The Attorney General subpoenas stated that companies must prove to him that they have been honest about what they know about climate change so that he may decide if their actions have had criminal intent! He bases his “interest” that islands are particularly vulnerable to environmental threats. His actions constitute a veiled threat to free speech by attempting to criminalize and silence debate on a position or topic with which he doesn't agree. U.S. Attorney General Loretta Lynch has similarly testified before the Senate Judiciary Committee that she will be pursuing charges against climate change deniers. Democratic Senator Whitehouse has suggested that there should be a RICO (Racketeer Influenced and Corrupt Organizations) investigation of fossil fuel companies and their allies. Exxon-Mobil has been frequently named as a specific offender equating it to the cigarette manufacturers who denied the deleterious effect of their tobacco products.

It is interesting to note that the earth's surface temperature has indeed been rising-unevenly for more than 150 years, but there has been little change since the late 1990's. This inopportune data has caused the government to change the way it measures sea surface temperatures. Instead of using satellite and balloon aerostat readings, they have changed to taking sea temperatures at the cooling water intakes of ships. Of course there are questions about whether the sun's effect on the metal structure of most ships has potentially skewed this data and provided adherently high temperature data. Since the size of the ship and the depth of the cooling water intakes can also affect readings, it is not clear why the source of sea surface temperature data was abruptly changed. However, the “new data” now shows a warming trend over the past several years and has “corrected” for the plateauing of temperatures from the previous twenty-five years. The fact that El Nino has suppressed the annual turnover of cooler deeper waters with the surface across most of the Pacific may also explain the slight increase in surface temperatures. A similar event occurred to “spike” the temperatures in 1998 when we experienced the last major El Nino. The likelihood of the earth warming to apocalyptic heights is based on models using this “corrected” data. These are the same models which started the hysteria of island swamping and city waterfronts being swept away. None of these models have accurately predicted the actual world temperatures that we have seen in the last fifteen years. The predictions of more severe weather have likewise been erroneous. Tornadoes and hurricanes have not increased in either frequency or intensity for the last 60 years or so (reporting and media attention may make it seem so). Ice sheets are not melting away; in fact, Antarctic ice is growing. Gross predictions of these climate models have had to be revised downward year after year as those predictions have proven to be incorrect.

Finally, if all the Paris Accords were agreed to and followed scrupulously by the member nations, there would be-according to their own models-a reduction in world temperature of less than .1 degree Fahrenheit by the year 2100!

PROGRAMS BY BEVERLY THOMPSON

LUNCHEON MEETING JUNE 28 PRESIDENT GEORGE W. BUSH LIBRARY AND MUSEUM



Update! We have been granted special access to The Situation Room which is rarely open to the public. This will be one of the many highlights while visiting the library.

The Situation Room which, contrary to popular belief, is actually a group of rooms and is a White House institution that dates to the aftermath of the failed Bay of Pigs invasion into Cuba in 1961.



Alan Lowe, director of the George W. Bush Presidential Library and Museum, will meet with us and a library docent will talk about the Situation Room that's been rebuilt inside the Bush Center in Dallas. The situation room was renovated in 2006 and the old walls and furniture were stored for future use in the George W. Bush Library.

The June luncheon will be held at the George W. Bush Library and Museum. The meeting will include a box lunch, a special presentation and viewing of the actual situation room used by President Bush, an overview of the Library from the Museum Director, Alan Lowe. The lunch and program will be followed by a guided tour of the museum's permanent and special exhibits. The permanent collection includes exhibits about how growing up in West Texas, family and faith influenced the principles used to guide his Presidency. You will learn about the hotly contested 2000 election and the domestic agenda set out in President Bush's first term. You will then face The Day of Fire – September 11, 2001 – and learn about how it turned the direction of the Bush administration and the country to a war time agenda. You will learn about lesser known initiatives of the Bush administration such as the freedom agenda, the President's Emergency Relief Plan for AIDS Relief (PEPFAR), conservation efforts, and volunteerism. You will get to visit a full scale replica of the Bush oval office, learn about history of the oval office, and get your picture taken sitting at the Resolute Desk. You will get to "play President" by making decisions about critical issues in Decision Points Theater. All this and a lot more!



In the special exhibit, Path to the Presidency, you will learn about what it takes to run for president. Throw your hat into the ring, create a campaign slogan, establish a platform, campaign for office, and practice your acceptance speech – you get to do it all! See the results of every presidential election from George Washington to Barack Obama and view campaign artifacts both whimsical (Ronald and Nancy Reagan slippers) to serious (George Washington's letter declining to run for office in 1800). Relax in the 1960 living room and watch campaign ads (I Like Ike) and presidential debates (Kennedy versus Nixon and Bush versus Gore). Finally, cast your vote in one of the 4 election booths.



Parking is available in the museum parking lot. Cost is \$5 for the first hour and \$0.75 for each additional half hour. Additional parking is available on the SMU campus. Free parking is available at the Mockingbird DART station located about one mile from the museum. Free shuttle bus service between the Mockingbird DART station and the Bush Museum and Library. Shuttle busses run every 15 minutes. In addition, parking is available directly

across from the library.

The George Bush Presidential Library and Museum is a federal facility and weapons are not allowed in the building. All visitors entering the library and museum must pass through a security check with a metal detector. All bags will be x-rayed and possibly searched by security staff. This includes all guns, all knives, to include locking and non-locking blades, pocket knives of any length, or any other multipurpose tools, stun-guns, and any other items considered as less-than lethal weapons.

Directions and Parking: <https://www.georgewbushlibrary.smu.edu/Visit/Plan-Your-Museum-Visit/Directions-Parking.aspx>



LEGISLATIVE SUMMARY JUNE 2016 BY JIM BROWN

Defense Department seeks higher fees for Tricare plans and lower benefits

Military Times on May 21 gave another warning that Congress is intent on reducing the military pay raise, housing stipend, commissary benefit and medical care subsidies. If lawmakers follow through with these benefit reductions, next year could be one of the toughest in recent memory for military families' finances. It is surprising and discouraging to see just how much lawmakers seem to be targeting military benefits after giving lip service to the value and valor of our armed forces. They apparently are not much concerned about the effect on morale of these repeated cuts.

After having provided troops and their families with generous incentives throughout much of the post-9/11 era, the Pentagon since 2013 has aggressively sought to limit pay increases and retention bonuses. Last year, Congress passed sweeping retirement reform legislation, the first significant move to reduce the military's long-term personnel costs. Now lawmakers are zeroing in on health care. A new enrollment fee approved by the House and awaiting action in the Senate, would require new troops to pay for access to the military medical system starting in 2018 for their families. Troops already serving would be grandfathered in, but would see higher co-pays.

Grocery discounts could start to dry up. Even the new GI Bill, perhaps the largest benefit to military personnel today, is being reviewed with an eye toward limiting what the government previously agreed to pay for some military dependents to attend college.

"The Defense Department keeps saying they'll protect readiness by asking families to pay for it, and thinking that families will suck it up and take one for the team," said Joyce Wessel Raezer, executive director of the National Military Family Association. "It's a spiral that's going to end up hurting families and hurting the military."

Smaller pay raises

Military pay raises have been less than those in the private sector for the last three years. If the Senate and the White House get their way, 2017 will follow that pattern. The Obama administration proposed a 1.6 percent increase for next year, half a percentage point below the anticipated rise in private sector wages. The Senate has advanced a budget bill that matches that plan.

In compliance with the law, House members have called for a 2.1 percent cost of living increase next year that costs \$330 million more, but funding concerns in the Senate make it unlikely to happen again this year. If that's the case, 2017 will be the seventh consecutive year in which military pay raises fall below 2 percent. For Army specialists with three years service, a 1.6 percent pay raise amounts to about \$36 more a month in spending money. At 2.1 percent, they would receive another \$11. This doesn't seem like much, but a fourth year of lower pay raises also means the military/civilian pay gap reopens. If the 1.6 percent rate becomes law, as expected, the gap will be a little more than 3 percent, according to MOAA's estimates. That means the Army specialist — any service member in the E-4 pay grade — will earn around \$800 less in annual salary than comparable civilian counterparts.

Smaller housing stipends

Last year, Congress approved a reduction in the annual basic housing allowance increase for the next three years, lowering from 100 to 95 percent the amount of rent this stipend covers.

In separate veterans' legislation, lawmakers have proposed cutting the housing stipend for individuals using the post-9/11 GI Bill. A House plan would cut in half the stipend for dependents using the education benefit. A Senate plan would cap increases in every GI Bill recipient's housing payouts, similar to the active-duty housing trims.

Smaller commissary benefit

Congress is moving away from the decades-old system of selling groceries at cost, with no profit. And that could mean a higher food bill for military families. Lawmakers have included major reform provisions in their pending defense policy bills that would allow commissaries to establish a "variable pricing program." Commissaries could set prices "in response to market conditions and customer demand," to help pay for operating costs.

As a test, a Senate plan proposes privatizing the commissary system on not more than five commissaries on major military bases. This creates even more uncertainty because if commercial entities run commissaries, they may raise prices, reducing the benefit for military families.

LEGISLATIVE SUMMARY JUNE 2016 - CONTINUED

Paying for health care

Both the House and the Senate are planning major changes to the military health system. Under the House bill, everyone now serving or retired would continue to pay the current fee structure. That means no enrollment fee for the families of active-duty troops to get military medical care.

However, starting in 2018, anyone who enlists or receives a commission would start paying annual fees for family access to medical care. Current proposals put the price at \$180 for an individual spouse or dependent and \$360 for a family using the new Tricare Prime plan, or \$300 for an individual and \$600 for a family for a new Tricare Preferred plan. Staff members on both the House and Senate side said the goal is to persuade the military health system to increase access and improve quality in return for allowing the Defense Department to raise fees.

The Senate would not charge active-duty personnel any annual enrollment fees for Tricare. The proposal calls for raising co-payments for private care and increasing the catastrophic cap for active-duty families to \$1,500, up from \$1,000. Pharmacy copayments also would increase for these family members if they don't pick up their prescriptions at a military pharmacy or get them by mail.

MOAA's former Government Relations Director Col. Steve Strobbridge said he believes the proposal to charge new active-duty families for health care will not pass Congress this year, but the proposed and increased fees for working aged retirees likely will become law because they appear in both versions. He said that higher health care costs likely won't hurt recruiting, since most recruits join the armed forces for reasons other than employment benefits, he said. But they could hurt future retention.

Why cut now?

Many advocates for our troops say the main culprit is sequestration and spending caps that Congress approved five years ago in an effort to rein in government spending. When immediate relief from defense spending is needed, the easiest way to get relief is by scaling back pay and benefits and worrying about the effect on morale and retention later.



MOAA's Response to Proposed Increases:

In its Legislative Action Center online, MOAA asks its members to contact their congressional representatives, urging them to resist initiatives to impose disproportionate financial penalties on current and retired servicemembers and families by shifting more costs to them. MOAA's suggested message states that your representatives should avoid budget changes that would:

- Increase existing fees and add significant new ones, effectively raising costs 50-100% for typical military families.
- Cap the military pay raise below the average American's for a fourth consecutive year.
- Slash \$221 million in commissary funding which would force a significant cut in the value of this key military benefit.

Please help ensure that Congress fairly treats current and retired service families who already have sacrificed so much for our country.

Act Now to Block Harmful DoD Budget Proposals

MOAA's suggested letter that will be forwarded automatically to your representatives is located at:

<http://capwiz.com/moaa/issues/alert/?alertid=70211626>

SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

The June 2016 issue of The Military Officer (page 6) says "It's not too late to refinance." The average 30-year fixed rate mortgage is at present 3.7%. Ask your loan originator about the rate you now have. Next, check with your loan server, credit union or bank. Then find out from an online lender, like Quicken, what the combination of rate and closing costs would be.

You can refinance at a 10-year term to pay off the loan more quickly. If you feel queasy about a rate that adjusts yearly, you can refinance to a fixed rate if it is available. Of course this option works best if you can lower the monthly payment and you plan to stay in the home long enough to recoup closing costs.

Two ways are available through the VA Loan program for an eligible veteran to refinance: VA Streamline Refinance Loan (IRRRL) and VA Cash-out Refinance.

Streamline Refinance lets veterans who already have a loan to refinance to a lower interest rate. Cash-out Refinances gives the borrower an opportunity to use equity of the home and use it as cash to make home improvements, for emergencies or pay bills. Call (858)805-5347 for information.

PERSONAL AFFAIRS ARTICLE BY BEN COLE

I have mentioned in previous MOAA-GDC newsletters that we are looking for more benefits which are available to our members. We want to give you some information which may be very useful to you. Although there are a number of organizations who may provide insurance products, we have found two mutual aid associations who have products for retired military members.



AAFMAA
 COMPASSION • TRUST • PROTECTION

AMERICAN ARMED FORCES MUTUAL AID ASSOCIATION (AAFMAA): This is a member-owned association and NO membership fee is required. It serves ALL military services and offers insurance products that are less expensive than commercial sources. You may buy term insurance or annuity life policies AT RATES WHICH ARE LOWER THAN OFFERED

BY COMMERCIAL SOURCES. We are informed that minimum annuity policy would require \$7,690 investment for a payoff of \$10,000 as interest is currently 5.25%. If you buy an insurance plan, you are automatically a permanent member of AAFMAA. You can obtain more information at AAFMAA.COM or by calling 1-800-522-5221. Gerareo Morales is at extension 4519.



NAVY MUTUAL AID ASSOCIATION (NMAA): It is also member-owned; thus no membership fee is required. It serves ALL the military services and also offers insurance products that are less expensive than from commercial sources. These products are available to retired military personnel who are no older than 80. They offer term and permanent life insurance. They offer annuity packages, and they offer a rather new insurance package called Generations Permanent Plus, which

is available to your children or grandchildren who have not yet reached their 25th birthday. Again, if you buy an insurance plan, you are automatically a permanent member of NMAA.

CHAPLAIN'S CORNER BY DOTTIE ALDER



Attitude

Are you aware that your attitude is yours and no one can control it but you? It isn't what happens to you, but how you react to what happens to you. Today my attitude is bad and that is not good.

Recently Frontier took over Verizon. My computer quit working, so I called in three times.

Each time I got a person in a different part of the world. Because I speak English, everybody should speak English. Or at least know how to fix my computer. While all this is going on, my phone went dead. It is on the same trio package: phone, TV, and computer.

I'll just have to spend more time studying the bible. Timothy said to study to show yourself approved unto God rightly dividing the word of truth. I find the more I study the more I want to study. I like to find out what happens to these heroes that God calls out; like David, or little Samuel that was raised by the priest Eli. Samuel turned out to serve God, but Eli's sons broke every commandment.

Keep a good attitude, and love your neighbor.



LUNCHEON MEETING — JUNE 28, 2016

PRESIDENT GEORGE BUSH LIBRARY



Reservation for the June 28, 2016 Tuesday Luncheon Meeting

Social 11:00 AM — Lunch 11:30 — Followed By Tour

_____ Person's at \$28.00 each Check enclosed \$ _____
payable to "MOAA - Greater Dallas Chapter"

Mail Reservation to: Dave Schafer

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

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

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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 Career Fairs—Military.com

June 21 @ 1:00 pm - 4:00 pm

Meet live with dozens of America's most veteran friendly employers. Chat live with recruiters, view/apply for jobs, and connect with other veterans, military spouses in the networking lounge.

Be sure to login ahead of time to research the companies prior to attending.

<http://veteranrecruiting.com/careerfairs/virtual-career-fair-3/>

For more information on Virtual Job Fairs go to:

<http://www.military.com/veteran-jobs/career-advice/spotlight-moaa-virtual-career-fair.html>



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>