



MOAA REPORTER

FROM THE PRESIDENT'S DESK

DAVE SCHAFER moaaschafer@att.net



Community Outreach Programs

Career Transition: LTC Joel Batalsky, USA (Retired), has volunteered to take over the Transition Assistance Program for the chapter. Joel and I met several times during the month and he has some great ideas on how we can help veterans transition from military to civilian life. He's planning to set up a networking group, resume writing seminars, and possibly even a Greater Dallas Veterans Job Fair in November. We currently have about 200,000 veterans living in Dallas and North Texas. With DoD shedding 37,000 active military positions in 2015 and the North Texas economy booming, we can expect to see many veterans looking for jobs here this year. You can contact Joel at 214-908-3708 if you would like to help.

Veterans Outreach: There are two great veterans outreach programs currently available to veterans in Dallas and North Texas. The Veterans Resource Center is located next to the VA Medical facility in South Dallas. They are currently providing day services to about 800 veterans each month. The Veterans Center of North Texas is currently in startup mode and is looking for someone to help recruit and train volunteers. Once up and running, the VCONT will provide referral services to connect about 100 veterans to qualified service providers each month. Contact me at 214-577-4107 if you are interested in helping with either of these programs.



Veterans Support: The VA Medical facility in South Dallas is looking for volunteers to work in various capacities. You can work as many or few hours per week under their volunteer program. The 35th National Veterans Wheelchair Games will be held in and around Dallas on June 21 to 26. These are just two examples where our members can support our veterans. Contact me at 214-577-4107 if you are interested in helping with either of these programs.

Editor's Note: President's article continues on page 8



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 selected as a 5 Star Chapter 2014.

UPCOMING EVENTS:

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.

June 23—June Luncheon Meeting

Col. Brian D. Anderson, USAF (Ret.) Deputy Director of Council and Chapter Affairs in Washington, D.C. is our National representative. He has a wide range of command and staff assignments including U.S. Central Command, McDill AFB, and NATO in Brussels, Belgium.

August 25—August Luncheon Meeting

Lieutenant General Brett Dula USAF was Vice Commander Air Combat command with headquarters at Langley Air Force Base, VA. where he assisted the commander in preparing and sustaining combat ready forces and to secure national security objectives. His major awards and decorations are Defense Distinguished Service Medal, Distinguished Service Medal, Legion of Merit, Distinguished Flying Cross and a long list of other medals.

More information on our upcoming programs is available on page 3 and on our website.



Please go to the MOAA Legislative Action Center at to send a message to your congressional representatives that they should "Think Twice Before Eliminating TRICARE" using this link:

<http://capwiz.com/moaa/issues/alert/?alertid=64180926>

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PROGRAMS BY BEVERLY THOMPSON

LUNCHEON MEETING — APRIL 23, 2015

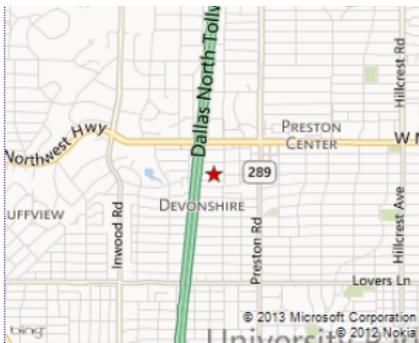
Speaker Colonel John Antal, US Army (Retired)

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.



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 moaaschafer@att.net or reserve online at www.moaagreaterdallas.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.



UPCOMING EVENTS BY BEVERLY THOMPSON

June 23, 2015 Luncheon Speaker - Col. Brian D. Anderson, USAF (Ret) Deputy Director, Council and Chapter Affairs

Anderson served 26 years in the U.S. Air Force in a wide range of command and staff assignments, including tours at U.S. Central Command, MacDill AFB, Fla., and the North Atlantic Treaty Organization in Brussels, Belgium.

He retired in November 2010 following his last assignment as the mission support group commander at Bolling AFB, Washington, D.C., where he led a multidisciplinary 1,500-person group in the operations and administration of the base to support more than 40,000 Air Force personnel and family members in the national capital region.

Anderson compiled more than 4,000 flying hours in various aircraft and was awarded an Air Medal and Combat Action Medal as a B-52 aircraft commander during Operation Enduring Freedom.

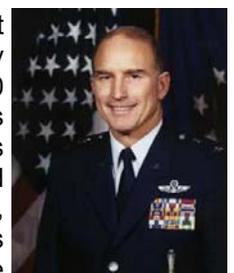
He holds a Bachelor of Arts from Bowling Green State University in Ohio and a Master of Arts in public administration from the University of Colorado at Colorado Springs, Colo.

He joined the staff of MOAA's Career Transition Services Department in August 2011, and in December 2012, he was named deputy director, Council and Chapter Affairs Department.



August 23, 2015 Luncheon Speaker - Lieutenant General Brett Dula USAF

Lieutenant General Brett Dula USAF was Vice Commander Air Combat command with headquarters at Langley Air Force Base, VA. where he assisted the commander in preparing and sustaining combat ready forces and to secure national security objectives. He assisted in managing a force of more than 140,000 active-duty people, 130 bombers, 1,300 fighters and 500 support aircraft at more than 30 locations. He has held key duties in the intelligence community. He's a command pilot with more than 4,400 flying hours including 380 missions in Southeast Asia. He's a graduate of the AF academy. His major awards and decorations are Defense Distinguished Service Medal, Distinguished Service Medal, Legion of Merit, Distinguished Flying Cross and a long list of other medals. His command stations and service record is lengthy. He is an incredible speaker and will speak on the topic of: "The Dark Side of Military Aviation." He resides in Austin, TX with his wife of many years.



MEMBERSHIP BY DAVE SCHAFFER moaschafer@att.net



We held the chartering dinner for the North Texas Chapter on 7 February. VADM Ryan, President of MOAA, attended to officially charter the chapter and install the officers. VADM Ryan also recognized the 48 founding members of the North Texas Chapter. It was a great event, both social and business. Thanks to COL Sam Wilder, USA (Retired) for all his work in setting up the event.

To help the North Texas Chapter get up and running, we agreed to provide memberships in both chapters in 2015 to the founding members for one membership fee. We will begin to separate memberships later this year and will completely separate membership in the two chapters in 2016. We will be contacting members impacted by this change in March.

We are finalizing the 2015 Membership Directory and plan to send it to the printer by mid-March. Look for it in your mailbox by the end of March.

Please welcome the following new members for February:

LTC Allen and Mrs. Angela West, USA (RET) of Dallas

CHAPLAIN'S CORNER BY DOTTIE ALDER



Wireless Cells

Phones have come a long way from the box on the wall. You lifted the receiver, and the operator would be there. She would ring your party one, two, or three rings according to their number. There were three families on each line. We knew they were listening to our conversations. Things moved kinda slow back then. When we got dial tone we dialed our own calls. Long distance still went through the operator. You gave her the city, and number. She would call you back in 20, or 30 minutes.

To call another country took quite some time. One evening I was on the Mexican relay. This man called in to check on his call to Mexico. I said sir I am fixing to work on your call next. He said that's the trouble with you Texans, always fixing.

Now we have phones that change before you get them programmed. They're called cells. You can take a picture, listen to music, and make a call to any country in 10 seconds.

I have a wireless cell phone that never needs charging. It is always available. There is no limit to the miles it will cover, and it is always answered. My phone is called prayer. I can't lose it. It's always with me. The one that answers it is in control of everything.

Feel free to use my cell phone any time. Our heavenly Father will answer, and take care of any problem. Tell him Jesus sent you. Jesus said we may ask anything in his name, and he would do it. John 14:13-14

PERSONAL AFFAIRS BY BEN COLE

This is a matter that sometimes catches us unprepared, so it should be of interest to all of us. I am talking about your entitlement to free burial at the DFW National Cemetery. It pertains not only to you, but also to your spouse and, under certain conditions, to other members of your family. Even if you have already made arrangements for your funeral service and burial, I suggest you might want to consider what your nation has made available to you. As retired military personnel you are also entitled to full military honors. And all of the funeral services directors in our area know how to coordinate those honors with the appropriate military installations in our area.

Personally, I arranged for the funeral and burial of my spouse and me at Restland Dallas before the DFW National Cemetery was completed. Others in my acquaintance who have done likewise have said that they might consider selling their burial plots and using the DFW National Cemetery instead. In any event, military honors will be performed wherever burial occurs.

I would be happy to discuss this matter with any of you. Email ben.cole@sbcglobal.net or call me at 972-669-0619. There is additional information for you in our directory and the website is <http://www.cem.va.gov/cems/nchp/dallasftworth.asp>



LEGISLATIVE SUMMARY MARCH 2015 UPDATE BY JIM BROWN



CONGRESS QUESTIONS TRICARE

In recent testimony before the Senate Armed Services Personnel Subcommittee, MOAA President Vice Admiral Norb Ryan, USN (Ret) urged Congress to carefully consider any changes to the Military Health System as recommended by the Military Compensation and Retirement Modernization Commission (MCRMC).

The commission recommends increasing health care choice by dismantling TRICARE. Under the commission's proposal, active duty family members, retirees under age 65, and reserve component members will move into a system similar to the Federal Employee Health Benefit Program and will face a four-fold increase in health care premiums. Military families will also have higher fees if they deplete their proposed health savings allowance.

MOAA's recent survey of 7,500 beneficiaries showed that eight out of ten prefer TRICARE to a health plan similar to what federal civilians use. Adm Ryan urged Congress to carefully consider any changes to TRICARE and cautioned that changes will have a long-term impact on military medical readiness and career retention. He said that problems with TRICARE, like rising costs, barriers to access, and poor customer service, "can be addressed in a systemic manner without resorting to its elimination." He recommended establishing a unified medical command with a single budget authority to produce efficiencies and cost savings.

CONGRESS CONSIDERS MCRMC RECOMMENDATIONS ON BENEFITS

As reported in last month's newsletter, the commission has made 15 recommendations for changing how military members are compensated in terms of retirement pay and other benefits including healthcare, child care and unemployment.

The most dramatic recommendations are to overhaul the current retirement system, which benefits troops who have served for a minimum of 20 years, and to move retirees, dependents and reservists from Tricare to commercial insurers.

Senators have said they particularly liked the recommendations on retirement benefits, which would allow troops who served fewer than 20 years to walk away with some benefits instead of nothing. The commission's hybrid retirement package with a vesting 401(k) and government match would be attractive to those who are uncertain of or do not intend to make the military a career.

Admiral Ryan has expressed serious concerns whether this proposal will draw people to 20 years of service and whether these changes come at the price of reducing the overall pension value to those that stay beyond 20 years of service — and it only gets worse the longer they stay. MOAA's estimates show an E-7 retiring with 20 years of service under the new proposal could lose \$262,000 in lifetime retirement value. However, if the same E-7 stays for 30 years and is promoted to E-9, the lifetime loss in retirement rises to \$740,000. That's assuming a 5-percent government match and a 5-percent rate of return in the Thrift Savings Plan.

Secretary of Defense Ashton Carter has said that he is open to altering the military retirement system but would not want changes forced on current or former service members. Saying he is studying the commission's report, he didn't comment on specific recommendations. "What's critical here is that we have a system ... that will keep the all-volunteer force healthy in the future,+" and that the retirement system should be attractive to potential recruits and give service members appropriate incentives to either stay in the military or retire at a time that is best for them and DoD.

Senators Lindsey Graham (R-S.C.) and Kirsten Gillibrand (D-N.Y.), chairman and ranking member on the Armed Services subcommittee on personnel, plan extensive hearings on the recommendations.

DEFENSE CUTS SPARK WORRIES

Sequestration budget caps are set to go into effect again this fall and Congress has not found any realistic compromise to replace or dismiss the spending caps. Lawmakers have promised to redouble their efforts to find a solution this year, but so far have shown little public progress.

Editor's Note: Legislative article continues on page 6



SEND A MESSAGE TO CONGRESS

Please go to the MOAA Legislative Action Center to send a message to your congressional representatives that they should "Think Twice Before Eliminating TRICARE" using this link: <http://capwiz.com/moaa/issues/alert/?alertid=64180926>

LEGISLATIVE SUMMARY MARCH 2015 UPDATE — CONTINUED BY JIM BROWN

DEFENSE CUTS SPARK WORRIES

Sequestration budget caps are set to go into effect again this fall and Congress has not found any realistic compromise to replace or dismiss the spending caps. Lawmakers have promised to redouble their efforts to find a solution this year, but so far have shown little public progress.

Leaders of enlisted servicemen have said the looming cuts are provoking anxiety in the ranks, with service members expressing fears about what the budget moves will mean to their readiness, pay and career options. Sergeant Major of the Marine Corps, Ronald Green, said that Marines “should not have to deal with thinking about if they’re going to have enough resources to go ahead and do our mission.”

Meanwhile, the Obama administration’s FY 2016 budget repeats many proposals that will continue to erode pay and benefits:

- A third straight year of military pay caps: a 1.3-percent raise this year, instead of the 2.3-percent raise mandated by law, and a plan for four additional years of pay caps below private-sector growth.
 - A 5-percent increase in out-of-pocket housing expenses.
 - A proposed cut to the commissary subsidy that will lead to a 66-percent loss of purchasing power for service members.
- A consolidation of TRICARE's Prime, Standard, and Extra programs into one plan. Working-age retirees will pay for service in military treatment facilities, absorb the Prime enrollment fee, and pay standard copayments and deductibles. The proposal also adds a new, means-tested, TRICARE For Life enrollment fee.

MOAA and other critics estimate that a 1.3 percent basic pay raise next year will widen the gap between military and civilian pay to around 5 percent, an annual salary difference of about \$1,500 for most midlevel enlisted troops and around \$3,000 for midlevel officers. And if the Pentagon's long-term plans are approved, that gap could rise steadily over the next four years, approaching double digits.

In submitting the fiscal year 2016 defense budget request, the Defense Department and White House chose not to include sequestration cuts in what was seen as political move to encourage Congress to again spare the military. Despite the prospect that sequestration will return in 2016, the Pentagon does not plan to prepare an alternative 2016 defense budget to the one submitted in February. If Congress doesn't support it, the Pentagon will be forced to negotiate and come up with alternatives.



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V.W.I.N BY NANCY RUTHFORD SODEMAN

I subscribe to several military newsletters. This article is too important to summarize. I will quote it directly from the Fall-Winter 2011 newsletter from Sheppard Air Force Base:

RETIREES: have you remarried? Did you obtain an ID card for your new spouse? Did you want your new spouse to receive your last retired check? If so, you must complete a DD Form 1894, Designation of Beneficiary to update your Arrears of Pay (AOP) information.

By law, if you had SBP coverage on a previous spouse, your new spouse is automatically covered, unless you complete a DD Form 2656-6, Survivor Benefit Plan Election Change and elect “Not to resume any SBP coverage for my new spouse”. Otherwise, you need to enroll your new spouse within the first year of your marriage to avoid your new spouse incurring a debt for unpaid SBP premiums upon your death.

For example, you retired 1 Feb.1979 and elected Spouse or Spouse & Child SBP coverage. Your spouse dies on 1 Feb 1995, you contacted DFAS and they suspended your SBP premiums. You remarried on 1 Feb 1998 and failed to notify DFAS of your new marriage. You then die on 1 Aug 2010. Your new spouse will incur a debt from 1 Feb 1999 through 1 Aug 2010 (during the first year of marriage to your new spouse he/she is not covered; therefore you will not pay premiums until the one year anniversary). So, let’s say your retired pay is \$2000, SBP cost 6.5% or \$130 per month for 11years, 5 months. The debt could be \$17,810 or higher. **The problem is:** Your spouse will receive a 1099R from DFAS notifying the IRS he/she received \$17,810 in taxable income even though your spouse did not see a dime because the entire annuity pay was withheld to pay your SBP debt.

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April 28

2015 Meetings



June 23

August 25

October 27

December TBD

Reservation for the March 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 \$ _____
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Mail Reservation to: Dave Schafer

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

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If yes, your ZIP code _____
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CHAPTER OFFICERS—EXECUTIVE COMMITTEE

OFFICERS

	<u>Phone</u>	<u>Email</u>
PRESIDENT David J. Schafer, Lt Col USAF (Ret)	(214) 577-4107	moaaschafer@att.net
PRESIDENT—ELECT William F. Lavalley, CAPT USN (Ret)	(972) 291-8776	valleone@sbcglobal.net
VICE PRESIDENT — MEMBERSHIP David J. Schafer, Lt Col USAF (Ret)	(214) 577-4107	moaaschafer@att.net
VICE PRESIDENT—LEGISLATIVE James R. Brown Lt Col USAFR (Ret)	(972) 407-1092	jimbrown510@sbcglobal.net
VICE PRESIDENT—PROGRAMS Beverly Thompson, Auxiliary	(972) 617-0858	bevartalk@aol.com
SECRETARY Charles Kelley Lt Col USAF, (Ret)	(214) 559-3619	chuck.kelley@yahoo.com
TREASURER David C. Briggs, COL USA, (Ret)	(214) 343-9424	moaabriggs@gmail.com

Committees/Additional Contacts

Kay C. (KC) McClain, Maj Gen, USAF Retired	(972) 473-4716	kcmclain@me.com
Kimberly Siniscalchi, Maj Gen WSAF Retired	(940) 224-9679	kim.siniscalchi@gmail.com
Benjamin Cole, CAPT USNR Retired	(972) 669-0619	ben.cole@sbcglobal.net
Paul Hendricks III, Lt Col USAF Retired	(469) 667-7750	pmh1004@sbcglobal.net
Sam Wilder, COL USA Retired	(469) 481-6059	sdwilder1@comcast.net
Terri Jones, Lt Col USAF Retired	(817) 980-4437	tsjones67@gmail.com
Dan Murphy, CDR USN Retired	(972) 572-5018	maggie9982@sbcglobal.net
Military Community Service : Paul Hendricks III, Lt Col USAF Retired	(469) 667-4437	pmh1004@sbcglobal.net
Webmaster and Email Distribution: Sharon Hill, Auxiliary	(214)321-8241	moaagdc@yahoo.com
Legal Counsel: David C. Briggs, COL USA, (Ret)	(214) 559-3619	moaabriggs@gmail.com
Editor The Reporter : William Hill, LCDR, USN, (Ret)	(214) 321-8241	bill@hillengineeringservices.com
Chaplain: Dottie Alder, Auxiliary	(972) 412-3940	dottiealder@aol.com

See the website 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
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PRESIDENT'S ARTICLE BY DAVE SCHAFFER (CONTINUED)

JROTC Programs: CDR Dan Murphy, USN (Retired) is running our JROTC Leadership Medal Program this year. Under this program we present MOAA Leadership medals to JROTC cadets at 53 area high schools who have shown exceptional potential for military leadership. This is an excellent opportunity to support and maybe begin to understand the future leaders of our country. You can contact Dan at 972-572-5018 if you are interested in presenting a medal. I can guarantee that you will get as much out of the experience as the cadets.



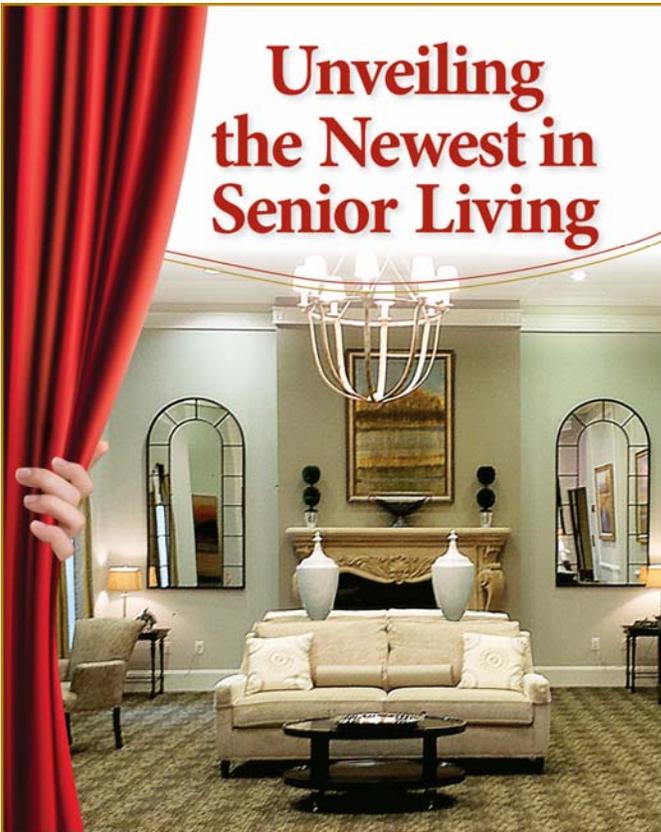
Shut-In Programs: Our Chaplain, Dottie Alder, runs our shut-in visitation program. Each month she calls or visits members who cannot get out to attend our general membership luncheons. Her calls and visits are much appreciated by everyone in the program. You can contact Dottie at 972-412-3940 if you are interested in helping her.

Our Auxiliary Liaison, Bev Thompson, has a group of Auxiliary members who sew blankets and present them to patients at the VA Medical facility. You can contact Bev at 972-617-0858 if you are interested in helping with this program.

As you can see, we have many community outreach volunteer opportunities. It's time to get off that chair, put on your volunteer hat, and sign up to help.



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