



# MOAA REPORTER

## FROM THE PRESIDENT'S DESK

DAVE SCHAFER moaaschafer@att.net



### By President—Elect CAPT William Lavallee, USN (RET)

Many of us are at that stage in our lives where we are starting to consider the “pass down of wealth” to our surviving spouse, children and grandchildren. This “wealth” may be only our house and its furnishings but usually it also includes other assets like cash, stocks, bonds, jewelry and precious metals.

We often forget what may be the most important asset that we have to pass down; our lessons learned, our moral foundation and our advice. In a recent radio program I heard of a wonderful way to fulfill this sort of pass down. Leaving a video message that sums up your life lessons and acts as a farewell may be a very good and enduring way to leave survivors a roadmap of what you would like them to know and maybe provide advice as to how to manage your assets. Incidentally, your children's' personal memories of childhood and adolescence may be more tied to a particular item in the household than you would ever expect. A particular toy, dish, hat or seemingly insignificant piece of costume jewelry may become the object of internal strife and discontent among family members if it is “misappropriated” by the wrong heir. Asking your heirs which items have this personal importance to them, before the fact, and addressing that matter in your video, including a resolution of competing preferences, can prevent charges of misappropriation and years of unnecessary hard feelings. This video may be more important to your survivors than any other more valued asset. This video message does not substitute for a will, of course, but it lets survivors know of your general beliefs and attitude and leaves a permanent record of those factors in your life that may be of continuing interest. (Wouldn't you like to have a similar “record” from your own parents or grandparents?) Making such a video does not have to be a chore; almost every camera and smart phone nowadays has video capability. You can even make this video in episodes over as long a period as you desire. It is also a simple matter to download from a camera/phone to a permanent storage medium; thumb drive, disc, or computer.

The first and easiest way to “pass down” wealth is by gifts. There is a federal gift tax, of course, but it allows a substantial annual amount to be gifted before the tax kicks in. It is currently at \$14,000 per gifting person. That means that if you have a married child, you could give that son or daughter \$14,000 and your wife could give another \$14,000 to him or her without taxation.

**Editor's Note: President's article continues on page 4**



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:

#### 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.



April Luncheon Speaker  
John Antal,  
Colonel US Army (Ret.)

# KEEP YOUR RETIREMENT PLAN MOVING IN THE RIGHT DIRECTION.

Now that you've built your nest egg, let us help you plan for the best ways to maximize it. Get a free, personalized plan today.



YOUR GOALS. OUR GUIDANCE.

800-531-8722 | [usaa.com/retirement](http://usaa.com/retirement)



**Investments/Insurance: Not FDIC Insured • Not Bank Issued, Guaranteed or Underwritten • May Lose Value**

Financial planning services and financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California, License #0E36312), a registered investment adviser and insurance agency, and its wholly owned subsidiary, USAA Financial Advisors, Inc., a registered broker dealer. USAA means United Services Automobile Association and its affiliates. USAA products are available only in those jurisdictions where USAA is authorized to sell them. MOAA receives financial support from USAA for this sponsorship. © 2015 USAA. 215017-0215



## PROGRAMS BY BEVERLY THOMPSON

# LUNCHEON MEETING — JUNE 23, 2015

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

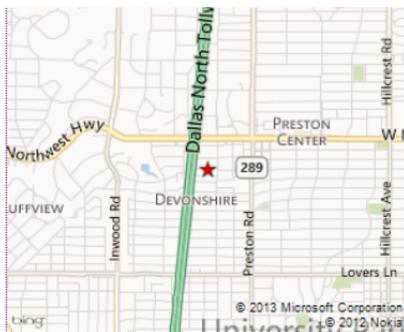
Anderson served 26 years in the U.S. Air Force in a wide range of command and staff assignments, including tours at U.S. Central Command, MacDill AFB, Fla., and the North Atlantic Treaty Organization in Brussels, Belgium.

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.



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](http://www.moagreaterdallas.org/onlinersvp.html). You may also call Dave at (214)577-4107.

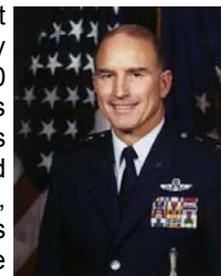


MOAA-GDC accepts **PayPal** for paying for your luncheon at our website which allows you to pay by credit card. We would appreciate you also filling out the RSVP form and checking your type of payment at the website.

## UPCOMING EVENTS BY BEVERLY THOMPSON

**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.



**From Left to Right:**

**MAJ Jeter, Senior Army Instructor, Bryan Adams High School**  
**Cadet Stephanie Cheng, Scholarship Winner, Bryan Adams High School**  
**Cadet Anthony Rios, Scholarship Winner, W.T. White High School**  
**Lt Col Hauser, Senior Marine Instructor, W.T. White High School**  
**Cadet Hayden Nichols, Scholarship Winner, Mesquite High School**  
**COL William Lee, Senior Army Instructor, Mesquite High School**



## CHAPLAIN'S CORNER BY DOTTIE ALDER



### Decisions

Should I discard the last two cups of Blue Bell ice cream? I have already eaten ten of them. There are 12 in the package. I do not remember getting sick from them. I wonder how many things we have eaten that should have been recalled. How many years we thought it had to be home grown Blue Bell. Hey, there is a lot of good ice cream out there, and we can change for a while.

There is one thing that never changes. That is God's love for us, and His word. His promises are as good today as when he told Abraham that the whole world would be blessed through him. Gen 12:3

Most of us do not really understand what God went through to obtain our salvation. In the days of the Old Testament, they killed their own sacrifice (an animal died for them). They kept the law which Peter said they couldn't do so stop trying to make the gentiles do it. Acts 15:10.

Today we repent of our sins and accept his sacrifice. John 3:16

For God so loved the world (that's us) that He gave His only begotten son (that's Jesus) that whosoever believes in Him will have everlasting life (that's a long time).

The empty tomb is proof that god accepted Jesus' payment for our sins. The decision is ours.

## PRESIDENT'S ARTICLE BY WILLIAM LAVALLEE (CONTINUED FROM PAGE 1)

If you were feeling more benevolent, you could each do the same thing for your son-in-law or daughter-in-law. That totals \$56,000 for that family per year (before we start gifting any grandchildren!)

The aforementioned videoing or gifting does not take replace the need to develop and keep a personal affairs log/record that contains critical information and documents needed by any survivor. In the Navy we had a document known as a PDL (Pass Down the Line) whereby a watch stander, when being relieved, brought the relieving person up to speed on events and procedures that had occurred and what was on-going with respect to his/her duties. Your "PDL" should be a complete record and compendium of papers needed by your survivor and/or will executor. The immediate location of this PDL should be known to your survivor. (A safe deposit box is not a good location for a PDL since at your demise it may only be opened by a legal order that may take quite a while to obtain.)

So what should be in any personal affairs folder or PDL? As was noted in an earlier president's message, it should include, as a minimum, your will, a copy of your last IRS Tax Return, your list and description of assets, list of insurance policies with account numbers, values, etc., an advance health directive, a durable power of attorney (that shifts authority to manage your affairs to a designated party if you are temporarily unable); your DD214 (Record of Military Service); your birth and marriage certificates; any divorce papers; list of your credit/debit cards, a list of your passwords for phones and computers and a draft obituary. Phone numbers and addresses of your lawyer, executor, funeral home and appropriate religious contact should be highlighted, as well.

In the detailed records of your assets, you should describe each item sufficiently so as to ease the way for a survivor to locate the property; find the stock certificate; cash in any government bonds, determine the cost basis of real estate, locate a safe deposit box, find any outstanding loans (either pro or con!) Identify each insurance policy with company name, (be aware that many insurance companies have merged and changed names), its death value, policy number and redemption instructions. (The most common item on those newspaper annual lists of "unclaimed property" is insurance proceeds).

Of course you should have a will-otherwise your assets will be distributed in accordance with State law-which has its own peculiarities with respect to lines of descent and inheritance. If you have a Trust-which is an excellent way to avoid the time and expense of probate-it is critical to "fund" the trust with all your assets. Even a few assets outside the trust may make probate a potential. Trust documents should be part of your PDL file. The larger your estate the more important it is to have an attorney help you with will and trust preparation.

There is a federal inheritance tax that affects inheritances above a certain amount. It used to be \$1 million but currently that amount is \$5.43 million. The government taxes amounts above that threshold on a sliding scale as you exceed this threshold up to a maximum of 40%. Many states, but not Texas, also add on their own inheritance tax to your estate and some of them have baselines well below the federal's dollar threshold. So, if you have significant property in other states you may have to pay some state inheritance taxes on that property. You may also have to probate that portion of your estate in that state; an attorney's advice on this matter should be sought.

**Editor's Note: President's article continues on page 6**

## LEGISLATIVE SUMMARY MAY 2015 UPDATE BY SAM WILDER

### Storming the Hill

**MOAA Storming the Hill:** MOAA council and chapter presidents from all 50 states, accompanied by members of the national board of directors and headquarters staff, plus members of MOAA's Currently Serving Advisory Council, Currently Serving Spouse Advisory Council, and Auxiliary Member Advisory Committee stormed Capitol Hill April 15 and visited nearly all 535 senators and representatives in support of key legislative priorities.

MOAA stormers asked their elected officials to: Sustain military pay and benefits; reject disproportional TRICARE fee increases that shift costs onto beneficiaries while reducing access; eliminate harmful sequestration cuts, which threaten national security; and address remaining inequities for disabled retirees, survivors, and recalled Guard and Reserve personnel.

MOAA National asked its members to support the "Hill Storming" by sending in the proposed messages from the Legislative Update and the post cards provided in the April issue of Military Officer Magazine. MOAA members sent nearly 18,000 messages to Capitol Hill, and many legislators and staffers referenced the messages during their meetings with the MOAA stormers.

Rep. Mac Thornberry (R, Texas) told the stormers "The country needs you ... and it needs those voices for a strong military, for a strong national defense. You all play a key role of course when you come to Washington, and you get into all those offices and let all members of Congress know what's important ... how it affects the people in the military... but you also play a key role when you go back home and are leading voices in your communities about what's happening in the world and about how essential it is for the U.S. to be strong, to have a strong national defense".

**Military Retirement:** Apparently not included as an objective of MOAA's "Storming" efforts, the Senate and House appear ready to move ahead with the Military Compensation and Retirement Modernization Commission (MCRMC) recommendation to change the 20 year retirement program to a 401(k) style military retirement system. Some veterans groups have endorsed this proposal, while MOAA has not. MOAA's concern is that it will lead to many officers and NCOs leaving early thus jeopardizing the skills and effectiveness needed to sustain the All-Volunteer Force. Both proposals from the Senate and House Armed Services Committees still must survive a full chamber debate and White House scrutiny before becoming law but the dual-chamber support makes it increasingly likely that the military retirement system this year will see its biggest changes in decades.

**"Doc Fix" Finally Solved:** Congress finally set aside partisan differences and passed a long-term solution to provide stability to doctors who accept Medicare. This issue has been growing since 2003 and each year Congress just "kicked the can down the road". In that time MOAA members have sent nearly 1 million messages to congressmen urging a permanent resolution. This permanent deal helps sustain Medicare and Tricare for Life benefits.



**SEND A MESSAGE TO CONGRESS**

### Don't Fast-Track Changes to Military Pay

Don't let Congress fast-track changes to military retirement. Despite requests from the Department of Defense and the administration for more time to study proposals to overhaul military pay, the House Armed Services Committee included drastic military retirement in its draft of the FY16 defense bill.

This is too important to put the welfare of our nation's military at risk. Ask your elected officials to think twice before overhauling military retirement.

<http://capwiz.com/moaa/issues/alert/?alertid=65552651>



From left to right:  
SGM Edward Braese, Guest Speaker  
MAJ Jeter, Senior Army Instructor Bryan Adams High School  
COL John Antal USA (RET) Guest Speaker  
Cadet Stephanie Cheng, Scholarship Winner, Bryan Adams High School

## MARK YOUR CALENDAR! By Dave Schafer [moaschafer@att.net](mailto:moaschafer@att.net)

### Dallas Symphony Orchestra Salute to the Armed Forces Concert May 24 Klyde Warren Park

The Dallas Symphony Orchestra will be performing a Salute to the Armed Forces Concert on May 24 at the Klyde Warren Park in downtown Dallas. The concert will include video clips of veterans talking about how music influenced their life in the military. The concert starts at 8:30PM and is free. So bring your lawn chairs and blankets, and enjoy a collection of patriotic favorites honoring our Armed Forces. You may see one of MOAA compatriots on the big screen.



### 35th Annual National Veterans Wheelchair Games June 21-26, 2015 Dallas, TX

The National Veterans Wheelchair Games will be held in Dallas from June 21 to June 26. This event, which is co-sponsored by the Veterans Administration and the Paralyzed Veterans of America, needs an army of volunteers to help with the games. Volunteers are needed to help with the games, transport athletes, set up the event, and many other areas. Volunteers are needed at many different locations around the city and at many different times of the day from June 17 to June 27. Bottom line is that you have a lot of flexibility in what, where and when you volunteer. The chapter is not supporting this as a community outreach program; however, we encourage everyone to consider volunteering to help make this event a success. You can find more information about the games and available volunteer positions by visiting [www.wheelchairgames.org](http://www.wheelchairgames.org). Contact Paul Pfrommer, 974-365-8443, if you have any questions.

## PRESIDENT'S ARTICLE BY WILLIAM LAVALLEE (CONTINUED)

Your survivors/heirs will have to show evidence of your death to many more agencies and companies than you could imagine. The funeral home should be able to provide the multitude of certified copies of the Death Certificate that you will need. Each insurance company; each provider of pensions and annuities or other benefits, the burial site, the banks, credit card providers, etc. will want one.

The MOAA, when notified of a member's death can provide assistance and information to the family/heirs of the member, so as to enable them to apply for any military/VA survivor benefit claims. If your demise is attributable to a condition sustained while on active duty, a surviving spouse may be entitled to Dependency and Indemnity Compensation (DIC). There are situational requirements as to when the condition/injury occurred, was it indeed service connected, and the degree of disability. (If you had been deemed 100% disabled there is no other requirement to be met).

In summary, a video record can help preserve your legacy. A PDL may assure your loved ones that you considered their needs and tried to make their situation as survivors as trouble-free as possible.



June 23

## 2015 Meetings



August 25

October 27

December TBD

**Reservation for the June 23, 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 515495, Dallas, TX 75251**

**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

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

**V.W.I.N** BY NANCY RUTHFORD SODEMAN

Always important information pops up in our military newspapers. This item appears in The Military Officer, edited by Colonel Steven dePyssler in the April 2015 issue. Assistance is available to spouses and dependents of service-members who are permanently or totally disabled as a result of military service. This service is available despite the service-member having made use of GI bill education benefits. Also this service includes spouses and dependents of veterans who died from a service-related cause, are missing in action, or were interned by a foreign government while acting in the line of duty. Find out if your state VA office ([www.va.gov/statedva.htm](http://www.va.gov/statedva.htm)) provides tuition assistance for similar categories of dependents. Another source of information is <http://bit.ly/gibillass> Good luck.

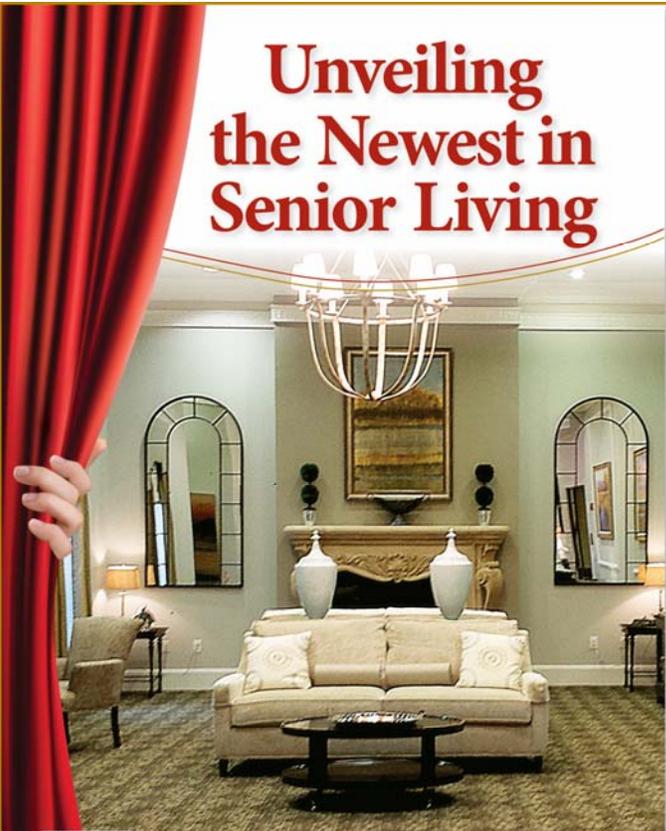


**From left to right:**  
**MAJ Jeter, Senior Army Instructor Bryan Adams High School**  
**Cadet Stephanie Cheng, Scholarship Winner, Bryan Adams High School**  
**Lt Col Dave Schafer USAF (Ret) MOAA-GDC**



**Join Veterans' Widows/ers International Network, Inc.**  
 Send \$18 to VWIN and send to  
 P.O. Box 441043 Aurora, CO 80044-1043

# Unveiling the Newest in Senior Living



Now under **new ownership**, Conservatory is managed and operated by the national **award-winning** Discovery Senior Living team and has undergone a **complete transformation**. From new décor and furniture to new programs and a new Executive Director, residents can now enjoy even more opportunities for all-inclusive, resort-style living.

- Grande Clubhouse with Resort-Style Amenities
- Chef-Prepared Gourmet Meals
- Fabulous Social Activities
- Maintenance-Free, All-Inclusive Living
- No Buy-Ins or Long-Term Commitments



**Ask about our 3-Year Rent Lock program!**



**CONSERVATORY**  
 AT PLANO  
 By Discovery Senior Living

6401 Ohio Drive, Plano, TX 75024

[www.ConservatorySeniorLiving.com](http://www.ConservatorySeniorLiving.com)



**Call 972-618-6963 for FREE Lunch and Tour Today!**

