



MOAA

FROM THE PRESIDENT'S DESK

STEVEN COLE — SBCOLE@SBCGLOBAL.NET



November is Military Family Month! (It is also US Navy Aircraft Carrier Month!)

November 10th – The US Marine Corps Birthday! Ooo-RAH!

November 11th is Veterans Day. All of you know the following, now you have something you can hand to those who “think” they know... Veterans Day is dedicated to all American veterans, both past and present, to thank them for their selfless service to the country. It is often confused with Memorial Day which is the day for honoring America's war dead, for all American military personnel who lost their lives in battle or as a result of wounds sustained during combat. On the other hand, Veterans Day is especially dedicated to all the living soldiers who honorably served in the armed forces at any time the country needed their services, both during wartime and peacetime.

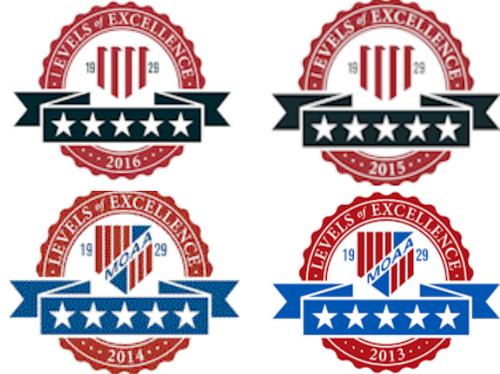
Historically, this day was known as “Armistice Day” and was first celebrated to mark the end of World War I in 1918, which officially ended at the 11th hour of the 11th day of the 11th month, i.e., November 11th. It became a legal federal holiday in 1938 and in the aftermath of the Korean War and World War II, Armistice Day was known as Veterans Day. It witnessed a name change when Congressman Edward Rees from Emporia, Kansas introduced legislation to change the name of Armistice Day to Veterans Day. President Eisenhower signed the legislation on June 1, 1954 and since then November 11 has been officially celebrated to commemorate veterans of the country for their unwavering patriotism, service, sacrifice and love for the country.

For many it may just be one of the federal holidays in the United States, but it is important that every citizen celebrate this day with equal fervor. On this day, an official wreath-laying ceremony is held at the Tomb of the Unknowns in Arlington National Cemetery. Parades and other forms of celebrations are held in all the states of the country.

Veterans Day is celebrated in different countries as well, where they honor soldiers of their respective countries. In Canada, they observe Remembrance Day on November 11 where they honor every veteran who died in the line of duty. It is also known as “Poppy Day” as people wear a red poppy flower to honor their war dead.

Note: President's article continues on page 6.

MOAA-GDC receives 2016 Five-Star Level of Excellence Award



UPCOMING EVENTS:

VETERAN'S DAY DISCOUNTS

See Page 6 for discount details from Military.com.



EXECUTIVE COMMITTEE MEETING

18 November

Meetings are held from 9 am to 11 am at the Point Building, C.C. Young Retirement Community, 4847 West Lawther Drive, Dallas, TX 75214.

All Chapter members are welcome to attend any Executive Committee meeting.

DECEMBER HOLIDAY GALA DECEMBER 7

See Page 4 for more details for this event.



PERSONAL AFFAIRS BY BEN COLE



Someone asked, "Is a reservist who has not served on active duty eligible for burial at a VA National Cemetery?" The answer is generally "No!" In fact, the answer found in Chapter 8 of the U.S. Department of Veterans Affairs publication puts it this way: "An eligible veteran is one who is discharged from active duty under conditions other than dishonorable or a service member who dies while on active duty for training or inactive duty for training." Certainly, all of the members of our chapter are eligible, as well as a surviving spouse, even though the spouse pre-deceases the veteran. There are a few exceptions to this rule regarding a divorced veteran or spouse, but these matters can be explained by contacting the cemetery director in advance of your need.

The Dallas Fort Worth National Cemetery handles ten to twelve burials a day with appropriate military honors. Arrangements are usually made by your funeral director, but be sure your director specifies to the Cemetery that the deceased member is **retired and has been receiving retirement benefits**. (This is usually done with the DD214 form which is in the member's military files.) Most funeral services take place at a chapel or funeral home with the graveside services to follow at the cemetery.

Many of our members have already selected burial plots at civilian cemeteries. Your funeral director can request military honor guard personnel to come to the cemetery where the burial will take place. And we have learned that some have sold or released plots at civilian cemeteries in favor of interment at a VA National Cemetery.

We think that the above information is so important to you that you should be planning all the arrangements and decisions before the "time of need". In that regard, we have published a full checklist of plans to be made in our July 2017 newsletter. <http://www.moagreaterdallas.org/newsletters.html>. Also, you can request a very valuable booklet from MOAA headquarters by visiting www.moaa.org. Below is information from our checklist regarding funeral planning.

- **Hold discussions with your next of kin about your wishes for burial and funeral services.**
At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge will assist your next of kin to carry out all of your desires.
- **You can also pre-arrange your funeral service via your local funeral home.** Many states will allow you to pre-pay for services.
- **Investigate the decisions that you and your family have agreed upon.**
Many states have specific laws regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area. Information regarding Burials at Sea can be obtained by phoning Navy Mortuary Affairs at (866) 787-0081.

PLEASE DO YOURSELF A FAVOR AND BEGIN PLANNING RIGHT AWAY.

SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

From time to time I hear from a military family asking about where to get help for their veteran or other family suffering hearing loss. Of course, for some time eligible veterans may be tested and, if needed, can get free hearing aids through the Department of Veteran Affairs. If the veteran is a registered patient and has a valid ID card, he can get hearing aids to help with hearing loss. At least 60 % of veterans have this problem.

In the past, many could not afford to buy hearing aids by prescription because of high costs that resulted from middlemen getting their due and by unneeded features in the devices. As a result, people have tried over the counter devices that do not work, are faulty in workmanship or can cause more harm than good because they cannot control background noise. All they do is amplify sound.

But the situation is changing. Now not only veterans but also seniors with hearing loss can buy digital hearing aids at a fair price. Consumer Union has backed the Over-the-Counter Hearing Aid Act, part of the FDA Reauthorization Act of 2017. This now allows high quality digital hearing aids to be available for adults without the medical exam, an audiologist or prescription. This service is on hand for those with mild or moderate hearing loss. The law requires that new over the counter hearing aids maintain safety standards as well as forthright labeling and manufacturing.

Many seniors will find their lives changed because of new laws. These high tech digital hearing aids amplify and also make speech clear and relegate unwanted noise to the background. The cost will be between \$250-\$300 per ear, according to Kiplinger's Personal Finance of October 2017. Compared with the cost before the law was passed (\$2300 per ear) this new price is a God-send.

PRESIDENT'S ARTICLE CONTINUED BY STEVEN COLE

A similar tradition is also observed in the United States on Memorial Day. ANZAC Day is celebrated in Australia and New Zealand, commemorating the deaths of all Australian and New Zealand veterans. Initially, it was celebrated to honor members of the Australian and New Zealand Army Corps (ANZAC) who fought during World War I, which was soon extended to honor and remember soldiers post WWI. Volkstrauertag, which translates to "People's Mourning Day," is celebrated in Germany to commemorate all those who died in a war or an armed conflict. It does not remember just the soldiers but also the victims of violent events.

Each country has its own way of remembering, honoring, and celebrating their veterans.

Veterans and service members of our armed forces not only fight for our country and strive to keep it safe but they also protect the people of the countries where they are stationed. They naturally become ambassadors of the country and spread goodwill to all those who need it. They make considerable sacrifices during their service and display great courage and valor. Everyone should express immense gratitude to veterans for putting their lives on the line to protect our country. So, while an extra holiday is always welcomed, it should be spent recognizing those brave veterans and service members who wouldn't think twice about "taking a bullet" to protect you, me, and our country.

A bit of US Naval history (sorry, I don't know much about the USA and USAF, though I am learning):

On **November 10, 1776** US Alfred and the Providence capture the HMS Active a British Brigatine, and **November 12, 1776** US Alfred commanded by John Paul Jones and USS Providence capture the HMS Mellfish in the vicinity of Cape Cod.

Just to be clear regarding our relationship with our beloved US Marine Corps, The Marine Corps has had precedence over the Navy since 1921 because the Marine Corps has been very consistent in citing its origins as the legislation of the Continental Congress that established the Continental Marines on 10 November 1775. In contrast, the United States Navy until 1972 gave various responses to the question of when it was founded, often citing legislation dating from its reestablishment in the 1790s.

Set Since the 1790s

At the time the order of precedence of the U.S. services was established, the Navy was using the dates from the 1790s, as its founding, and hence was viewed as a younger service than the Marine Corps. Despite several efforts to reverse the Marine Corps/Navy order of precedence in recent years, it has not occurred.

In fact, the Continental Navy was created before the Continental Marines. On 13 October 1775 Congress enacted the first naval legislation providing for the outfitting of two warships. This marked the beginning of the Continental Navy, the forerunner of the United States Navy. Almost one month later, 10 November 1775, as an extension of that naval legislation, Congress resolved that "two Battalions of marines be raised."

Following the Revolutionary War, both services went into abeyance. When they were reestablished in the 1790s, the reestablishment of the United States Navy preceded the reestablishment of the Marine Corps.

Shifting the Navy's Birthday

An order by the Marine Corps Commandant in 1921 designated 10 November 1775 as the birthday of the Marine Corps. Over the years, the U.S. Navy cited two other possible dates as founding events, the legislation of 27 March 1794, "to provide a naval armament," authorizing the construction of six frigates under the War Department, and the act of 30 April 1798, which established the Department of the Navy.

Despite the existence of these alternatives, the U.S. Navy for fifty years celebrated "Navy Day" on 27 October, as proposed in 1922 by the New York Navy League, in honor of President Theodore Roosevelt's birthday. The Navy had no officially recognized birthday until 1972, when Admiral Zumwalt, Chief of Naval Operations, with the advice of Vice Admiral Edwin B.



PROGRAMS BY BEVERLY THOMPSON

2017 ANNUAL HOLIDAY MILITARY DINNER GALA—THURSDAY EVENING DECEMBER 7



Presented by the MILITARY OFFICERS ASSOCIATION of AMERICA (MOAA) North DFW Chapter and Greater Dallas Chapter at the

BROOK HOLLOW GOLF CLUB 8301 Harry Hines Blvd. Dallas, TX 75235

Club phone 214-678-0988 (Gate House Guard will direct you to parking)

Social Hour: 6:00 PM Passed Hors d' Oeuvres, Cash Bar

Seated Dinner 7:00 PM

Entertainment: Andrew Guarino with DJ music for listening and dancing.

DRESS: Dress Uniform, Service Uniform, Tux, Business Suit and equivalent for ladies

Passed Hors d' Oeuvre: Sausage Stuffed Mushrooms

First Course: Mesclun Greens, Grape Tomatoes, Granny Smith Apples, Stilton Cheese, Candied Pecans, and Balsamic Dressing

When making your reservation please choose from three entrée options (includes the cost of the other courses and gratuity)

#1 6 ounce Filet Mignon \$60.00

#2 Brown Sugar Glazed Grilled Salmon \$54.00

#3 Pistachio Crusted Chicken Cutlets \$46.00

Dessert: Warm Chocolate Pudding Cake with a Melting Chocolate Center, Served with Salted Caramel Ice Cream
Send your reservation and payment by **December 2**.

Reserve online at www.moaagreaterdallas.org/onlinersvp_dec_gala.html

MOAA-GDC accepts PayPal for paying for your dinner at our website which allows you to pay by debit or credit card. No account is needed to use PayPal.

You may also mail the reservation coupon and a check to MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251. Question, email Steven Cole, sbcole@sbcglobal.net (972) 333-4895

**All reservation payments must be received by Friday, December 2.
No payments will be accepted at the door.**

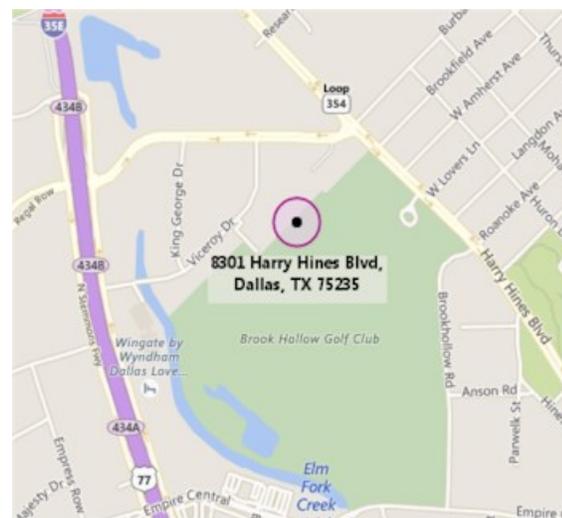
Directions

From North: Take I-35E south to the Regal Row exit. Turn left (East) on Regal Row to the Harry Hines Boulevard intersection. Turn right and the Club is on the right side.

South: Take I-35E north to the Regal Row exit. Turn right (East) on Regal Row to the Harry Hines Boulevard intersection. Turn right and the Club is on the right side.

From East: Take I-635W to I-35E south to the Regal Row exit. Turn left (East) on Regal Row to the Harry Hines Boulevard intersection. Turn right and the Club is on the right side.

From West: Take Hwy 114 or Hwy 183 to Regal Row exit. Turn left on Regal Row to the Harry Hines Boulevard intersection. Turn right on Harry Hines and the Club is on the right side.



LEGISLATIVE SUMMARY NOVEMBER 2017 BY JIM BROWN**Vets get a 2 percent COLA boost for next year**

The U.S. Senate has approved a measure passed by the House of Representatives to increase next year's veterans' benefits by 2 percent, the same as Social Security, starting in December. Military retirement pay will also get the 2 percent. President Trump will sign the increase into law shortly.

The 2 percent boost is the largest for Social Security recipients and veterans since 2011, and only the second time in nine years it has been at that level or higher. Veterans groups have expressed concern that requiring Congress to take legislative action on the issue every year risks jeopardizing needed benefit increases due to political infighting.

Congress and the VA propose more health care reforms

Leo Shane III of Military Times has reported that House lawmakers are looking to dramatically increase the number of veterans who can seek medical care outside the Veterans Affairs system. This is in keeping with President Trump's promises to allow veterans to see doctors in their neighborhoods instead of requiring them to get their free health care directly from VA clinics and hospitals.

The VA is proposing community care options to nearly any veteran and allowing free walk-in care at local doctors' offices for routine appointments. "We don't believe there should be strict mileage criteria or wait time criteria," Secretary of Veterans Affairs David Shulkin told members of the House Veterans' Affairs Committee recently. "These are going to be individual clinical decisions based on feasibility and access."

Shulkin's plan — the new Coordinated Access & Rewarding Experiences (CARE) Act — has been criticized by federal unions for shifting too many department responsibilities and funds to private-sector practices. Those critics labeled the plan a full "voucherizing" of veterans' care. Shulkin has repeatedly insisted that the CARE Act does not amount to diminishing or privatizing VA health care but instead, simplifying and modernizing the overburdened system. "Having a veteran drive 100 miles for a blood test or flu shot doesn't make sense," he said. "We're trying to model VA after how medicine is practiced across America today." The CARE plan and a similar slate of proposed VA health care reforms would consolidate a host of community care initiatives into a single, more flexible program with a single funding source. Both plans would also abandon the current eligibility rule allowing only veterans facing a 30-day wait or 40-mile distance to the nearest VA facility to access the Choice program, letting them seek private-sector care at government expense. Veterans groups have endorsed the idea.

But the House plan, offered by committee Chairman Rep. Phil Roe, R-Tenn., would leave VA physicians with "the right of first refusal" of patients and allow them to seek outside care only if a primary care provider or specific medical services aren't available within the VA system. Right now, about one-third of VA medical appointments each year are conducted by physicians outside the department.

Shulkin has pushed for even more flexible rules with a goal of having veterans work with their VA doctors to set up a care plan that may be almost entirely outside the current department network. Veterans groups have expressed concerns that this could undermine the integrity of the department and harm veterans' health care by sending them to doctors unfamiliar with issues like post-traumatic stress disorder and traumatic brain injury. They are also concerned that sending more veterans into the community to find medical appointments won't solve VA's own physician recruitment and retention problems.

Several groups also objected strongly to the potential cost. Earlier this year, a coalition of veterans groups forced lawmakers to add nearly \$2 billion in funding to existing VA programs to offset a new \$2.1 billion extension of the Choice program.

The CARE proposal includes a round-down of cost-of-living disability pay increases to help pay for the costs of the expanded program. Officials from the Veterans of Foreign Wars said they continue to "strongly oppose" that plan and a proposal to cap some education benefits to provide other savings.

Officials did not provide specifics on the costs of either the House or VA plans, saying the details are still being worked out. Shulkin said he suspects an overhaul of VA community care will save "billions" over the next decade, with thousands of employees potentially cut as the administrative burden of the programs are simplified. Critics have called that unrealistic and said that promises of cheaper care from private-sector offices are misleading.

Shulkin has said that lawmakers need to make a decision on potential reforms before the end of the year, when money funding the current Choice program is scheduled to run out. Without a replacement plan, medical care for tens of thousands of veterans could be disrupted in the new year.

LEGISLATIVE SUMMARY NOVEMBER 2017 BY JIM BROWN

Veterans ID cards to be available starting in November

Veterans Affairs officials will start issuing new veterans ID cards in November, giving recipients an easy way to identify their military service for business discounts and other promotions. They will be made available for no cost to any veteran who applies through the department's website. The new cards won't replace VA medical cards or official defense retiree cards, and will not carry any force of law behind them.

Supporters have called a national veteran ID card a simple way to honor veterans' service and a way to help them prove their service status for non-federal activities. They have also argued that many veterans' practice of carrying around copies of their military discharge paperwork or other personal documents to get corporate discounts leaves them open to fraud and identity theft.

Prevent Steep TRICARE Fee Hikes—Don't repeal the grandfathering clause



**ACTION
ALERT**

The FY2018 national defense authorization bill negotiations are underway. The Senate's budget request includes large increases to TRICARE fees across the board. These fee increases are a direct result of the repeal of the 2017 National Defense Authorizations grand-fathering clause. The intention of the grand-fathering was to keep fees where they currently are for beneficiaries in the service prior to 1 January 2018.

These fee increases are disproportional and do not reflect the service and sacrifice of the beneficiaries who have earned the health care benefit. Please send your legislators this MOAA suggested message to prevent these hefty fee increases from negatively impacting servicemembers and their families.

<http://takeaction.moaa.org/app/write-a-letter?12&engagementId=395794>

2018 Medicare Part B Income Tiers

You may remember some years ago, Medicare had to fix the payment system used to pay doctors. A permanent fix was passed in 2015. The permanent fix established new income tiers for Part B premiums to pay for the doctor payment fix. The new income tiers start in 2018.

Below you can compare the current income tiers against the 2018 income tiers. You will see how the higher income tiers have smaller amounts thereby making more people pay higher premiums in the future. The 2018 Part B premiums are not known at this time.

Tax Filing Status	2017	2017 Part B Premiums	2018
Single	Less than \$85,001	\$134mo	Less than \$85,001
Married	Less than \$170,001		Less than \$170,001
Single	\$85,001 - \$107,000	\$187.50	\$85,001 - \$107,000
Married	\$170,001 - \$214,000		\$170,001 - \$214,000
Single	\$107,001 - \$160,000	\$267.90	\$107,001 - \$133,500
Married	\$214,001 - \$320,000		\$214,001 - \$267,000
Single	\$160,001 - \$214,000	\$348.30	\$133,501 - \$160,000
Married	\$320,001 - \$428,000		\$267,001 - \$320,000
Single	More than \$241,000	\$428.60	More than \$160,000
Married	More than \$428,000		More than \$320,000



HOLIDAY GALA — DECEMBER 7, 2017



All reservations and payments must be received by **December 2.**

BROOK HOLLOW GOLF CLUB 8301 Harry Hines Blvd. Dallas, TX 75235

Club phone 214-678-0988 (Gate House Guard will direct you to parking)

Check enclosed \$_____ (see below for pricing)

payable to "MOAA - Greater Dallas Chapter"

Mail Reservation and Payment to: MOAA-GDC Programs, PO Box 515495, Dallas, TX 75251

Please choose your entrée:

When making your reservation please choose from three entrée options (includes the cost of the other courses)

#1 6 Ounce Filet Mignon \$60.00 pp Number of Entrees _____

#2 Brown Sugar Glazed grilled Salmon \$54.00 pp Number of Entrees _____

#3 Pistachio Crusted Chicken Cutlets \$46.00 pp Number of Entrees _____

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

 (Spouse/Guest)

Need a ride? _____ If yes, your ZIP code _____ Give a ride? _____ If yes, your ZIP code _____

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CHAPLAIN'S CORNER BY BEN COLE



Have you ever heard someone say, "Well, I'll forgive him, but I will never forget what he said about me (or did to me)!" ?

Is that really possible?.....Here is what the wise man once wrote: "Do not testify against your neighbor without cause, or use your lips to deceive. Do not say, 'I'll do to him what he has done to me; I'll pay that man back for what he did.'" (Proverbs 24:28-29.)

TECH CORNER-CHOOSING PASSWORDS THAT REALLY PROTECT

Adapted from MOAA.org

- Use symbols as well as upper- and lowercase letters and numbers. The more types of characters you include, the more difficult your password will be to crack.
- Don't use as passwords your birth date, the name of a relative, or a dictionary word. Some password-cracking programs simply run through all of the words in a particular dictionary.
- Use longer rather than shorter passwords. Eight characters should be the minimum, but 12 characters are even better. Some "brute force" password-cracking programs on heavy-duty hardware can run through every possible eight-character combination in a matter of hours.
- Use a "passphrase" instead of a password. A short sentence, such as "Go forth 4 ever&more," can be easy to remember, not too difficult to type, and very difficult to crack.
- Don't use the same password or passphrase with multiple sites. Periodically, high-profile sites are hacked in which thousands of users' passwords are breached. If a hacker discovers a password of yours this way or by using a password-cracking program and you use the same password for other sites, this makes it easy to break into your other sites. Instead, consider making each passphrase a variation, changed in a standard way based on the site you're connecting to. For example, within the passphrase, you could include the first three letters of the site's name but move each letter forward by three letters (so GOO becomes JRR).
- Use dual-factor authentication, sometimes called two-step verification, whenever it's available, particularly with financial or other sensitive sites. Dual-factor authentication requires you, when gaining access, to provide along with a password a second piece of information, such as answering a security question or returning a code that's texted to you.
- A password management service lets you use one password for it and fills in your passwords, automatically and behind the scenes, for sites you visit. Two recommended password managers are Lastpass <https://www.lastpass.com> and KeePass <https://keepass.info/>
- Use dual-factor authentication, sometimes called two-step verification, whenever it's available, particularly with financial or other sensitive sites. Dual-factor authentication requires you, when gaining access, to provide along with a password a second piece of information, such as answering a security question or returning a code that's texted to you.
- It's still a good idea to keep a separate record of your passwords, in a word processing or spreadsheet file, for instance, and to keep this list encrypted. Alternately, keeping such a record and accessing it when needed can be a way to access sensitive sites.
- When choosing security questions, select ones whose answers can't be easily guessed by hackers or found from information publicly available online, such as the city where you went to high school. With some of the recent celebrity

In the December Issue of The Reporter How to Avoid Phishing Scams

The online phenomenon of phishing - getting tricked through email into revealing your personal information to a scammer - has been around since the mid-1990s. But people still are getting caught, and phishers still are sending out their bait.

The word "phishing" is a relatively new coinage, deliberately meant to sound like "fishing" because bait is used to try to catch victims.

Our December newsletter will cover these issues and recommendations.