



MOAA REPORTER

FROM THE PRESIDENT'S DESK

STEVEN COLE — SBCOLE@SBCGLOBAL.NET



Flu Season is here. Get a flu shot. And then be mindful of the dangers of the flu and how it is transmitted. Airborne virus can be effective up to about 30 feet.

I am asking for volunteers, who can address our administrative and operational needs. In last month's newsletter, I asked for volunteers to step forward and take on some of our most pressing needs. We have openings for:

1. President-Elect
2. Volunteers for operations at the Veterans Center of North Texas (VCONT)

This is a chance to make a difference to a great many veterans and their families. You have the right skills to be successful. Many of you have served the MOAA GDC before and as we forge

into 2018, there is need and satisfaction of working in and through an organization that is helping veterans, military families, and the active elements achieve better benefits, living conditions, and well-being.

To volunteer is not a "life sentence." Most positions are for a year. Perhaps you would just like to volunteer for a shorter period of time, something specific you have an interest in supporting. We welcome your participation. Ask.

You are involved with MOAA for various reasons. This community is **our** community. I am fond of saying that if you want to be part of a great community, then make it a great community. We have the structure in place to be effective for our mission. **We need you** to make these mission objectives achievable.

A little US Navy history for the month of January:

January 1 (1962) - The Navy SEAL teams were established with Teams One and Two, formed with personnel from Underwater Demolition Teams.

January 5 (1776) - The first Continental Navy squadron is ordered to sea by Congress to seek the British off coasts of the Carolinas and Rhode Island and in the Chesapeake Bay.

January 16 (1991) - Operation Desert Storm begins to liberate Kuwait from Iraq. After three months, Iraq requests a cease fire, which is formalized by the United Nations in April. (This is a US Army operation!)

Note: President's article continues on page 3.

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



UPCOMING EVENTS:

February 27, 2018
Luncheon
Karen Fleming Bond,
COL U.S. Army



The Deputy Director of Logistics, COL Karen Fleming Bond, USA will be our program speaker on 27 Feb. She will provide overview of AAFES to include their future plans, their interface with DECA (Commissaries) and their on-line presence.

EXECUTIVE COMMITTEE MEETINGS

20 January 2018

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

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

PERSONAL AFFAIRS BY BEN COLE



As you know, the President has signed the new tax law, but it is effective for preparation of your tax returns FOR THE TAX YEAR 2018 AND SUBSEQUENT YEARS. MOAA News Exchange recently sent out some info that senior military officers might well move into a lower tax bracket and thus have less taxes to pay. Admittedly, this would apply mainly to active duty personnel, and remember, THIS APPLIES TO TAX YEAR 2018. But retired senior officers will now have some advantages as well.

Of course we all know that you will be filing your tax return in April for 2017 using the same tax code instructions as in prior years....."same ol', same ol'". In other words, no change from last April.

I encourage you as retired senior officers to start planning NOW, JANUARY, as to how you can reduce your tax payment for the Tax Year 2018. Although we don't yet know the detailed changes the 2018 tax law, we have heard that there are changes in the handling of: STANDARD DEDUCTION, PROPERTY TAXES, AND MANY OTHER AREAS which could produce some tax savings for you.....if you start planning NOW.

As we learn more about the provisions of the 2018 Tax Law, we plan to inform you what you might do to take advantage of the provisions which might lower your tax payments. But, don't wait for us.....start planning now!

SAGE SURVIVOR BY NANCY RUTHFORD SODEMAN

Remember President Lincoln's reminder in his Gettysburg Address: that ours is a government of the people, by the people, and for the people. This should keep us on track. Our vote is not the end of our responsibility. We must keep after our elected lawmakers to make sure that they keep their word and to commend them when they succeed. Especially now that few legislators have a military background, we must have lobbyists as well as the common citizens to urge on our representatives in Capitol Hill

We national members of Military Officers of America are fortunate to be represented by 11 registered lobbyists in Washington D. C. For 10 years they have been recognized as "Top Lobbyists" in Washington D. C. The lobbyists keep vital topics before our elected representatives. But those MOAA members who have not joined the national MOAA need to join and stand up to be counted as well.

Military Officer (December 2017) shows us how. MOAA has revamped Legislative Action Center, a most effective means to connect with our representatives through the Internet.

After typing in <http://takeaction.moaa.org/> go to the **ISSUES** menu located on the blue **MENU** bar at the right side. This section brings up important topics for the military and also gives background information and puts forth the official standing of MOAA on each topic. Next step is to scroll down to search for your own elected representatives by putting in your **ZIP** code where indicated.

Automatically your representative's biography, his addresses, his involvement in committees etc. will come up on the screen. Scroll down on this main page of Legislative Action Center and look for the red bar called **CONTACT YOUR REPRESENTATIVES**. This section shows all of MOAAs Take Action alerts and gives samples of messages that you can send to your representatives.

This process keeps us informed about the issues that representatives put forth in session. Keep in mind that we citizens must not think that our responsibility ends with our vote. Let's keep our representatives aware of key issues and stand behind them when needed. Start off by becoming national members of MOAA.

PRESIDENT'S ARTICLE CONTINUED BY STEVEN COLE

January 18 (1911) - The first aircraft landing onboard a ship takes place when pilot Eugene Ely lands onboard the armored cruiser USS Pennsylvania. (This is kind of a big deal....)

January 21 (1954) - The world's first nuclear submarine, USS Nautilus (SSN-571), is christened and launched at Groton, Conn.

January 23 (1960) - The Bathyscaph "Trieste" descends seven miles to the deepest part of the world's oceans, Challenger Deep, located at the southern end of the Mariana Trench.

January 26 (1913) - The body of John Paul Jones is laid in its final resting place in the Chapel of the Naval Academy, Annapolis, Md.

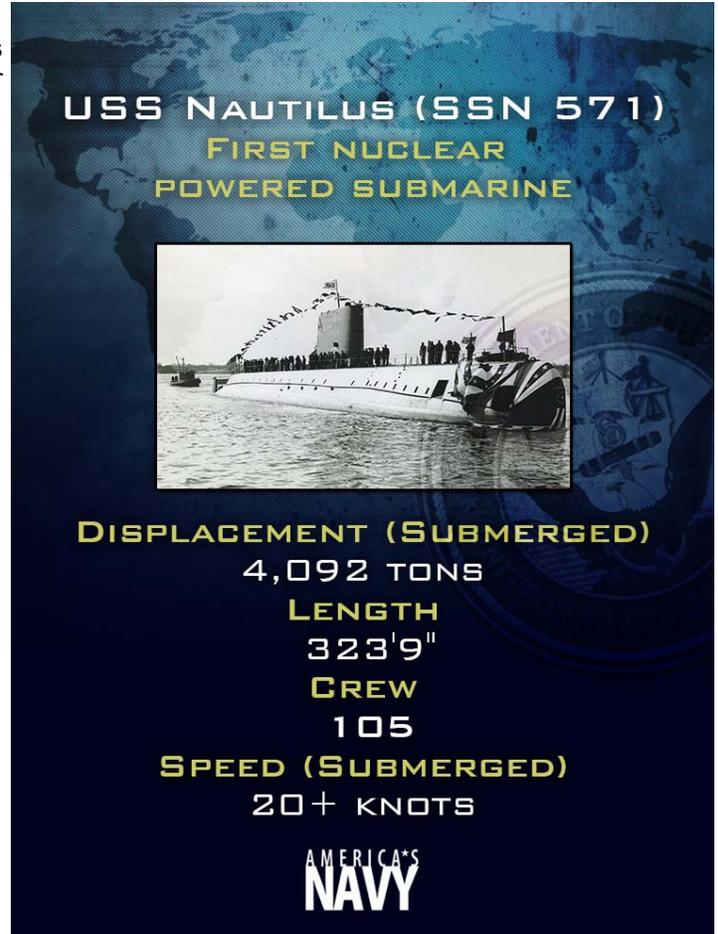
January 30 (1862) - The first U.S. Navy ironclad warship, USS Monitor, is launched. Commissioned a month later, she soon engages in battle against CSS Virginia.

The US Navy is only one part of our deep and rich military heritage. Let close with two great quotes from two of our best that showers blessing and praise on all that have served:

"There is nothing stronger than the heart of a volunteer." -- Gen.

James H. Doolittle (US Army Air Corp/US Air Force)

"No man is entitled to the blessings of freedom unless he be vigilant in its preservation." -- Gen. Douglas MacArthur (US Army)



USS NAUTILUS (SSN 571)
**FIRST NUCLEAR
 POWERED SUBMARINE**



DISPLACEMENT (SUBMERGED)
 4,092 TONS

LENGTH
 323'9"

CREW
 105

SPEED (SUBMERGED)
 20+ KNOTS

**AMERICA'S
 NAVY**

CHAPLAIN'S CORNER BY BEN COLE



It must have been January, 1960 in his inaugural address that newly elected President John F. Kennedy uttered these words:

"Ask not what your country can do for you, but what you can do for your country."

I find this bit of wisdom not to be totally parallel to the words of our Lord, but amazingly close. Don't you agree?

PROGRAMS BY BEVERLY THOMPSON**February 27, 2018 Luncheon****Karen Fleming Bond, COL U.S. Army****Deputy Director of Logistics, Army & Air Force Exchange Service**

The Deputy Director of Logistics, COL Karen Fleming Bond, USA will be our program speaker on 27 Feb. She will provide overview of AAFES to include their future plans, their interface with DECA (Commissaries) and their on-line presence.

COL Fleming Bond's awards and decorations include: Bronze Star Medal (2OLC), Meritorious Service Medal (3 OLC), Army Commendation Medal (2 OLC), Army Achievement Medal, and Parachutist Badge.

Colonel Karen G. Bond hails from Louisville, Mississippi. She graduated from Jackson State University and was commissioned as a Distinguished Military Graduate into the Transportation Corps in May 1990. Her first duty assignment was in the 2nd Infantry Division, Camp Casey, Korea, from May 1991 until May 1992. She served as a Light-Medium Truck Platoon Leader, B Co, 702 Main Support Battalion and later as the Support Operations Supply and Services Officer. She then was assigned to the 1st Cavalry Division, Fort Hood, Texas where she served as a heavy truck platoon leader and executive officer in B Co, 27th Main Support Battalion and subsequently was assigned as the Assistant Division Transportation Officer on the "First Team" Staff. After completion of her tour in the 1st Cavalry Division she attended the Combined Logistics Officer Advanced Course in February 1995.

In July 1995, she was assigned to the 7th Corps Support Group, Bamberg, Germany, where she served as the Support Operations Transportation Officer and later deployed to Taszar, Hungary in support of Operation Joint Endeavor/Guard. Upon redeployment in April 1997, COL Bond took command of the Headquarters and Headquarters Company, 181st Transportation Battalion, Mannheim, Germany. After the completion of 18 months of command she was assigned as the Assistant Inspector General, Fort Eustis Virginia. In June 2002, COL Bond was assigned to the 24th Transportation Battalion (Terminal) as the S3/Operations Officer, where she deployed to the Kuwaiti Naval Base to conduct JLOTS/terminal operations. In the summer of 2003 she attended the Command and General Staff College at Fort Leavenworth, KS and earned a Master of Business Administration from Webster University. COL Bond returned to Fort Hood in 2004 and was assigned as the Support Operations Officer, 180th Transportation Battalion and also served as the Battalion Executive Officer. She deployed with the Battalion to Camp Arifjan, Kuwait in support of Operation Iraqi Freedom. After redeploying she was assigned as the 64th Corps Support Group Support Operations Officer until the Group's inactivation in June 2007. In July 2007, COL Bond severed as the Executive Officer for 1st Group and Deputy Commander of the 1st Battle Command Training Brigade, 75th Battle Command Training Division, Houston, Texas.

COL Bond commanded the 831st Transportation Battalion in Manama, Bahrain from June 2011-June 2012. Upon returning to the United States she served as the US Army South G4 Transportation Branch Chief in San Antonio Texas. COL Fleming graduated from the United States Army War College with a Master's Degree in Strategic Studies in 2014. She currently serves as Deputy Director, Logistics for the Army & Air Force Exchange Service (AAFES) in Dallas, TX.

She is married to COL(R) Patrick Bond and have two children; Cameron (25) and Jordan (17).

The Park City Club 5956 Sherry Lane, 17th Floor Dallas, Texas 75225
Social 11:00 AM — Buffet Opens 11:15 AM Meeting 12:00 Noon

Please send your reservations early to ensure we can make an accurate and timely reservation count.

Reserve online at www.moaagreaterdallas.org/onlinersvp.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

April 24, 2018 Luncheon

Our Speaker will be Colonel John Antal. Colonel Antal talk about "Liberty and Leadership" and also an update on North Korea from his trip to the DMZ zone at Christmas.



LEGISLATIVE SUMMARY JANUARY 2018 BY JIM BROWN**Protecting the value of the post-9/11 GI bill**

There have been recent expansions to the Post-9/11 GI Bill to provide more opportunities to use it, including at independent-study programs, career and technical schools, and postsecondary vocational schools. However, MOAA has identified four main threats to its effective use.

First, some schools have begun aggressively marketing to recipients of the Post-9/11 GI Bill because they want to increase their student veteran population for monetary gain. Current law requires institutions to obtain at least 10 percent of their revenue from someplace other than federal government financial assistance. Funds from the GI bill and DoD Tuition Assistance aren't included in that definition. This creates a situation where a school can receive 90 percent of its revenue from federal student aid and 10 percent from DoD or VA beneficiaries, allowing a school to be 100-percent funded with federal dollars, putting all the risk of failure on taxpayers.

The 10-percent GI bill loophole created an incentive for schools to aggressively pursue students using the GI bill to fill in their 10 percent of revenue, often misleading students about the value of the education they would receive. In 2012, a group of state attorneys general wrote to Congress asking for this loophole to be closed. Instead, a bill currently in Congress would eliminate the 10-percent requirement entirely and allow schools to receive 100 percent of their revenue from federal funds, regardless of the source. The bill is H.R. 4508, the PROSPER Act, otherwise known as the Higher Education Reauthorization Bill. To see what percentage of funds a school receives from the federal government, visit the office of Federal Student Aid [website](#).

Second, GI bill beneficiaries who attend schools where GI bill funds do not cover all of their tuition often acquire student loan debt they cannot later afford to pay. An October 2017 report by the U.S. Department of Education found veterans had a higher loan default rate than other first-time students, as high as 45 percent.

Third, according to Department of Education data, schools student veterans tend to choose have low overall graduation rates, even though student veterans themselves have above-average graduation rates. Low overall graduation rates often are associated with lower-performing academic institutions, although that is not always the case. The U.S. Department of Education maintains a College Scorecard with detailed information about school graduation rates.

Fourth, schools that accept the GI bill are not in any way screened to ensure graduating students will have positive outcomes, such as legitimate career opportunities. While current law does contain a rule requiring schools to "prepare students for gainful employment in a recognized occupation" (20 U.S.C. 1088), it only applies to specific programs within a school and not to the school itself. The Department of Education has information about average salaries after graduation and should be consulted if students are curious about currently available data.

At a recent hearing regarding the implementation of the new provisions, questions by many members of Congress focused on measurable outcomes because of the concern Congress has about veterans receiving the best possible education with the benefits they have earned. Rep. Beto O'Rourke (D-Texas) stated he wants greater scrutiny on the institutions themselves and whether they are delivering good outcomes for veterans in terms of earning potential and career opportunities, which he found more useful than mere graduation rates.

While neither Congress nor the VA have settled on the right solution for ensuring the GI bill is the benefit it needs to be for veterans and their families, the debate continues, and MOAA will be engaged in the discussions to ensure your interests are represented. If you have ideas or questions about this topic, email them to legis@moaa.org.

Congress avoids government shutdown with another short-term budget fix

Military Times reported that Congress avoided a pre-Christmas government shutdown by passing a four-week budget extension that allows government operations to continue uninterrupted until 19 Jan, funded at fiscal 2017 levels. Along with preventing disruptions in military paychecks and potential furloughs for civilian workers, the measure also includes an extra \$4.7 billion in supplemental military funds for missile defense and ship repairs and an additional \$2.1 billion in mandatory funding for the Veterans Choice program, to keep those community care operations solvent into next spring.

This was the third continuing resolution passed by Congress in 2017 despite Pentagon objections that it limits their ability to start new programs or complete long-term spending strategies. House Armed Services Committee Chair Mac Thornberry, R-Texas, reluctantly voted in favor of the latest continuing resolution to buy time for a budget deal that he believes Congress will pass in January. In recent days, sources said, Thornberry had a number of in-depth conversations with House Republican leaders and emerged convinced they understand the need for defense budget increases.

LEGISLATIVE SUMMARY JANUARY 2018 CONTINUED BY JIM BROWN

Senate Armed Services Committee Chairman John McCain, R-Ariz., was not present for the vote but decried the result in a statement afterwards.

“As we wait another four weeks in hopes that congressional leaders negotiate a compromise, the military will work overtime to keep an already dire situation from getting worse,” he said. “Readiness will continue to decline. Service members will not receive scheduled training. Ship maintenance backlogs will grow.”

“In a time when more service members are dying in routine accidents than in combat, and our sailors are working 100-hour weeks, asking the military to wait another four weeks for adequate funding is unacceptable. And it is a dereliction of the first and foremost duty of Congress to provide for the common defense.”

Congress is on holiday recess until Jan. 3. When they return, they'll have just 16 days before the next budget deadline and potential government shutdown threat.

Now that the drawdown is over, the Army is ditching early retirement

Army Times reported that Army Secretary Mark Esper has canceled temporary early retirement authority and moved the threshold back to the traditional 20 years. Soldiers with 15 years in service who were banking on early retirement still have until 15 Jan to submit a request to their chain of command.

Soldiers who are waiting on 2017 promotion board results will have 30 calendar days from the publishing of the results to apply for early retirement as long as the results come out after 15 Jan. All outstanding requests must be approved by 28 Feb, and soldiers with approved requests have until 1 Sep 1 to retire.

'Forever GI Bill' changes take effect in August

The new Forever GI Bill signed by President Trump is effective in August. Post-9/11 Purple Heart recipients will be eligible to receive 100 percent of GI Bill benefits regardless of how long they served. This includes coverage of tuition at a public school's in-state rate for 36 months, and books and housing stipends. There will also be scholarship funds available on a first-come, first-serve basis for GI Bill users who need a fifth year of school to complete science, technology, engineering or math programs.

The Veterans Affairs Department will begin calculating housing stipends based on where a student takes the most classes — a change from current policy, which uses the ZIP code of a student's school.

If a dependent who received transferred benefits dies before using all of the benefits, the Forever GI Bill gives the service member or veteran the ability to transfer remaining benefits to another dependent. This provision will apply to all deaths since 2009.

Make the right choices on pay raises, health care fees, and more



The defense bill carries many of MOAA's most pressing priorities every year, so this is likely the last chance to draw the line in the sand on these big issues until next year. As we continue to put the pressure on the conferees over a long list of issues, we remain steadfast in our positions on a handful of key issues like pay, TRICARE and more.

<http://takeaction.moaa.org/app/write-a-letter?16&engagementId=405393>



February 27, 2018 Luncheon



Reservation for the February 27, 2018 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:
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? _____ If yes, your ZIP code _____ Give a ride? _____ If yes, your ZIP code _____

CHAPTER OFFICERS—EXECUTIVE COMMITTEE

OFFICERS

PRESIDENT CAPT Steven Cole, USNR (Retired)

Phone

(972) 333-4895

Email

sbcole@sbcglobal.net

PRESIDENT—ELECT OPEN

VICE PRESIDENT — TREASURER Lt Col David J. Schafer, USAF (Retired) (214) 577-4107

moaschafer@att.net

VICE PRESIDENT — MEMBERSHIP CDR James Bass, USN (Retired)

(628)554-6657

jimbass9661@tx.rr.com

VICE PRESIDENT—LEGISLATIVE Lt Col James R. Brown USAFR (Retired) (972) 407-1092

jimbrown510@sbcglobal.net

VICE PRESIDENT—PROGRAMS Mrs. Beverly Thompson, Auxiliary

(972) 617-0858

bevartalk@aol.com

SECRETARY Lt Col Charles Kelley USAF (Retired)

(214) 559-3619

chuck.kelley@yahoo.com

TREASURER LtCol David J. Schafer, USAF (Retired))

APPOINTED OFFICERS AND COMMITTEE CHAIRPERSONS

Editor **The Reporter** : William Hill, LCDR, USN, (Retired)

(214) 321-8241 bill@hillengineeringservices.com

Chaplain: CAPT Ben Cole USNR, (Retired)

(972) 669-0619 ben19320428@att.net

Legal Counsel: David C. Briggs, COL USA, (Retired)

(214) 559-3619 moaabriggs@gmail.com

Scholarship Committee: CH COL Lyle Metzler, USA (Retired)

(972) 772-5459 lmetzler@charter.neet

Personal Affairs Committee: CAPT Ben Cole USNR, (Retired)

(972) 669-0619 ben19320428@att.net

JROTC Liaison: CDR Daniel R. Murphy, USN (Retired)

(927) 572-5018 maggie9982@@sbcglobal.net

Career Transition: LTC Joel Batafsky, USA (Retired)

(214) 908-3708 joelbat@aol.com

Liaison-Texas Council of Chapters: LtCol James R. Brown, USAFR (Retired)

(972) 407-1092 jimbrown510@sbcglobal.net

Surviving Spouse Liaison: Mrs. Beverly Thompson, Surviving Spouse

(972) 617-0858 bevartalk@aol.com

Community & Veteran Outreach: LtCol Paul Hendricks, USAF (Retired)

(469) 667-7750 pmh1004@sbcglobal.net

Webmaster and Email Distribution: Mrs. Sharon Hill, Auxiliary

(214) 321-8241 moaagdc@yahoo.com

Meeting Coordinator: OPEN

Greater Dallas Veterans Council Representatives:

LtCol Paul Pfrommer, USAF (Retired)

(214) 358-1110 ltcolpfrommer@sbcglobal.net

CAPT William F. Lavalley, USN (Retired)

(972) 291-8776 valleeone@sbcglobal.net

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Editor, William Hill, LCDR, USN, Retired ♦ 8358 San Leandro Drive ♦ Dallas, TX 75218-4317

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Annual dues are \$20.00 for members and \$10.00 for auxiliary members.

TECH CORNER— EASY STEPS TO PREVENT IDENTITY THEFT

MOAA .ORG

Scary ads and articles trumpet the dangers of identity theft and other forms of hacking. The risk is real, but the good news is it's easy to protect yourself with these simple steps.

1. Set aside time — as little as a couple of hours — to assess your current situation. Gather account information for your financial institutions, medical providers, insurance companies, and organizations. Premium and Life members of MOAA have free access to two publications — *Family Matters* for active duty families and the *Personal Affairs Guide* for other families — that can help you assemble all your personal information in one place.

Tip: Remember to record the dates and outcomes of your calls and the names of anyone you spoke with.

2. Set up a tickler file for reminders of future action steps, such as checking your credit free at annualcreditreport.com. You can get one free report every four months by alternating requests between each of the three credit reporting agencies:

Equifax, (800) 685-1111
Experian, (888) EXPERIAN (397-3742)

TransUnion, (800) 916-8800

3. Establish best password practices. In *Future Crimes* (Doubleday, 2015), Mark Goodman advises changing passwords on a regular basis and not using the same password across multiple sites.

“Passwords should be long (20 digits or more) and contain upper- and lowercase letters as well as symbols and spaces,” Goodman writes.

If you have trouble remembering complex passwords, Eva Velasquez, president of the nonprofit Identity Theft Resource Center (ITRC), suggests writing down your passwords and keeping that written list in a secure location. She advises against keeping a password document on your computer.

For more tips on passwords, read “Choosing Passwords That Really Protect You.” Also included in our November 2017 newsletter issue.

Tip: Use a secret code or hint to help you remember a password. For example, write down or record “Name# and age of best friend at summer camp” instead of “LaureenJohnson#14” (the actual password).

4. Store copies and originals of sensitive documents in separate, secure locations, such as both a bank lockbox and a hidden fireproof box at home, and remember to share your information with the person who will need it if you become incapacitated.

5. Protect personal information that could be valuable to a thief, such as your name, Social Security number, date of birth, address, driver's license, financial account numbers or cards, passwords, answers to security questions such as your mother's maiden name or your father's middle name, telephone numbers, and biometric data.

Make purchases with a credit card rather than a debit card to keep your bank account safer, and keep an eye out for anyone who might be looking over your shoulder while keying in your debit card PIN at the checkout or ATM. You also might invest in a locking mailbox and a crosscut shredder to keep a would-be thief from accessing any unsolicited credit card offers.

6. Cybersecurity could be a column on its own (and it is — see 5 Cybersecurity Tips to Keep Your Information Safe). As a start, turn your computer off when you aren't using it; put tape or a sticker over the built-in camera; and set your security software, operating system, and web browser to update automatically.

The Federal Trade Commission (FTC) is a good source of information about phishing, or email fraud.

7. To keep up with current wisdom and get answers to questions as they arise, rely on respected sources like the FTC and the National Crime Prevention Council. The Department of Justice has an identity theft quiz to test your security awareness, while Identity Theft Resource Center has a live chat feature and offers support especially for military families.