



# ***Military Officers Association of America***

**-- We Never Stop Serving --**

**-- We Are One Powerful Voice --**

**--- for every officer at every stage of life and career ---**

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## ***Heartland of America Chapter***

**\*\*\*\*\* October 2017 \*\*\*\*\***



***Will Ackerman,  
the Director of Communications and Voluntary Service for the  
Omaha-area Veterans Administration, is our next speaker.***

**-- Next Dinner Meeting, Wednesday, October 18<sup>th</sup> --  
(see inside back cover for details)**

Check out our website at  
[www.heartlandMOAA.us](http://www.heartlandMOAA.us)  
or call (402)339-7888

# *The Bulletin Board*

Is the Newsletter of the Heartland of America Chapter of the Military Officers Association of America. Content is from members, MOAA's [Take Action](#), [Legislative Action Center](#), and other military-oriented sources. Material used is public domain or attributed as to source and copyright. Our editorial policy is the same [non-partisan policy as MOAA](#).

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Lt Colonel Patrick L. Jones, USAF (Ret) Editor & Webmaster - (402)650-4457

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## **PRESIDENT'S REPORT**



**Our speaker for our September meeting was Phil O'Donnell, the Military Affairs Liaison for the State of Nebraska's Commission on Military and Veteran Affairs. He is responsible for the administrative operations of the commission and to perform other duties delegated or assigned by the commission. Phil is a Nebraska native (Trumbull) and a Naval Academy graduate. He served as a surface warfare officer on ships in Japan and Basra and had duties in Washington, DC. Upon leaving Active Duty, he became a consultant to the State Department. He received**

**his MA in International Relations and International Economics from Johns Hopkins University's School of Advanced International Studies, and he received his MBA from UNL. He then worked for SAIC managing chemical weapons projects. A Navy reservist, a Lt Commander, Phil continues to serve at STRATCOM analyzing threats to critical infrastructure while executing Mission Assurance Operations, and has worked with Juno, a Bellevue-based defense company. In 2014, he was mobilized to a combined Joint Task Force, Horn of Africa based in Djibouti. He was appointed by Governor Ricketts to his current position in October, 2016.**



**The commission was established in July 2016 under Legislative Bill 754, sponsored by Senator Sue Crawford of Bellevue, to support and serve military and veteran families and to assist in attracting and retaining missions at Nebraska's military installations. In February 2017, Governor Ricketts appointed three members, one from each congressional district: Bellevue Mayor Rita Sanders, Bill Williams of Omaha and Patriotic Productions, and former State Senator Dave Bloomfield of Hoskins. Other commission members are Courtney Dentlinger, Director of the Nebraska Department of Economic Development; Maj. Gen. Daryl Bohac, Adjutant General of the Nebraska National Guard; and John Hilgert, Director of the Nebraska Department of Veterans' Affairs. Nonvoting members include a**

**representative from STRATCOM, the 55<sup>th</sup> Wing, and the Chair of Employer Support for the Guard and Reserve (ESGR). Our Chapter's Brig Gen Paul Cohen is the current ESGR Chair and attends meetings of the commission.**

**The commission had its first meeting in May and asked the UNL Business Research Department to complete a report on the economic impact of the military installations, including the multiple National Guard locations, throughout the State. The next meeting of the commission will take place in November.**

**After Phil gave us an excellent overview of the mission and composition of the commission, he responded to several questions and comments. Several focused on the need for a more robust tax exemption for military retired pay, the significant numbers of retired members who leave the State for more tax-friendly states, and the potential economic benefits to the State retaining retirees. Phil demonstrated a solid understanding of this issue and displayed his pleasant demeanor. His background and skills made him an excellent choice for being the first person to hold this new position, and we wish him continued success with the commission.**

**Our Chapter Secretary, Marty Didamo, is also President of the Omaha Gold Star Wives. On September 24<sup>th</sup>, she participated in the Gold Star Families Memorial Monument Dedication in Lincoln that included Governor Ricketts and Medal of Honor recipient, Herschel "Woody" Williams. Marty's comments were heartfelt and appreciated by other Gold Star Wives in attendance. After her comments, a heavy rainstorm soaked all the participants and attendees.**

**The speaker for our October 18<sup>th</sup> meeting is Will Ackerman, the Director of Communications and Voluntary Service for the Omaha-area Veterans Administration. I recently heard Will speak and he will provide an excellent update on our VA programs.**



Our speaker, Phil O'Donnell, on the left, a Naval Academy grad who served active duty on surface ships, felt right at home when Col Jeff Mikesell USAF (Ret), in the center, introduced him to Navy CAPT Mark Olson USN (Ret)



Our speaker, Phil O'Donnell, receiving our chapter's Challenge Coin from chapter president Dan Donovan

**November 15 will be our salute to our five ROTC units.**

**The Senate has just completed the 2018 National Defense Authorization Act (NDAA) and will be going to a Conference Committee for reconciliation with the House version. You can stay current on progress at [www.moaa.org/takeaction](http://www.moaa.org/takeaction) and consider corresponding with your legislators.**

**The annual Offutt Retiree Day will take place on Saturday, October 15<sup>th</sup>, 0900-1300, at the Offutt main exchange. We will have a table with MOAA information for potential new members and will be located next to the Gold Star Wives. Besides getting a flu shot there, the 55<sup>th</sup> Casualty and Survivor Benefits Office table always has valuable survivor checklists.**

**Dan Donovan      [d.donovan1@cox.net](mailto:d.donovan1@cox.net)      402-339-7888**

**Programs**

(from Ken McClure, Maj USA (Ret))

**Our September 20<sup>th</sup> meeting featured Phillip O'Donnell speaking about the Neb. Commission on Military & Veterans Affairs**

**October 18<sup>th</sup> we will have Will Ackerman, the Director of Communications and Voluntary Service for the Omaha-area Veterans Administration.**

**Our November 15<sup>th</sup> meeting is our special dinner featuring ROTC cadets from all the Nebraska colleges. A great time to rekindle our faith in those who follow us.**



Program Chair, Ken McClure

**Our December 13 meeting will see installation of officers and special entertainment by the Sarpy Serenaders. They are a Barbershop style a'capella men's singing group who have performed for us before. A couple of our members are members..... and will sing for us!!**

**Your suggestions for future programs are needed. Please contact me, Ken McClure, at (402) 504-8796 or email [kgmccclure@gmail.com](mailto:kgmccclure@gmail.com)**



**The Indignity of Our Military's Widow Tax**

(By: Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA CEO, 21 Sep)

***"War is costly. This conclusion is often expressed in terms of lives lost and money spent. But the cost of war is much more***



***complicated than this, especially for nearly 65,000 surviving military spouses.***

***Their loss might have happened during war or day-to-day operations; their loved one might have died from other service-connected causes. In either case, within a few days of their loss, a surviving spouse is overwhelmed by the inequity of their Survivor Benefits Plan (SBP) annuity and Dependency Indemnity Compensation (DIC), compounded by what is known as the SBP-DIC***

***offset, or "[widows tax](#)."***

***Under current law, survivors eligible for both SBP and DIC must forfeit a dollar of their SBP annuity for every dollar of DIC received from the VA. The offset often entirely wipes out the SBP annuity - an annuity the military retiree paid for out of their retirement pay. In such cases, the survivor receives a proportional refund of SBP premiums, with no interest. No other federal employee's surviving spouse is required to forfeit his or her federal annuity because military service caused their sponsor's death.***

***A separate law, validated by the courts, terminates the SBP-DIC offset for those who remarry at age 57 or older. By absence of any clarification, the law continues to punish survivors who at age 57 or older don't remarry, by maintaining the SBP-DIC offset. To add to the confusion and inequity, a survivor who remarries before age 55 forfeits both SBP and DIC eligibility.***

***The SBP-DIC offset became personal to me April 27, 2011 - the day Maj. David Brodeur was killed in Afghanistan when a rogue Afghan colonel entered an operations center in Kabul and summarily killed 10 individuals. Before David's deployment, my wife and I promised him we would take care of his family while he was deployed, not knowing that promise would become a lifetime commitment. David's wife, Susie, is the new face of these widows - young, financially challenged, and with the responsibility of raising their two children David left behind.***

***Congress knows this inequity needs to be fixed. Over the past few years, both the House and the Senate have introduced bills to eliminate the offset. As a mitigating strategy in 2008, Congress authorized a modest [Special Survivor](#)***



True Blue 55th Wing supporters, LtCol Dick Doolittle USAF (Ret) and LtCol Hank Carriger USAF (Ret) flew EC-135 Airborne Command Post aircraft and LtCol Max Moore USAF (Ret) flew RC-135 Reconnaissance aircraft



1LtCol Rick Croasdale USAF (Ret), LtCole Jim Webb USA (Ret), and Col Dan Donovan USAF (Ret)

**Indemnity Allowance (SSIA) for SBP-DIC widows to begin phasing out the offset. The following years saw the same support for this strategy, increasing SSIA monthly payments to \$310 in FY 2017. However, time is running out and, barring an additional law change, SSIA expires May 2018.**



Some people shy away from three-star generals, but Barbara Jones, our editor's better half, found LtGen Leo Smith charming and interesting

**Solutions are few as the costs seem insurmountable - especially with budget caps and complicated spending rules. Noticeably absent is the political will to find the estimated \$9 billion for a complete resolution. Suggested alternatives have**

**surfaced: extend SSIA with a possible modest increase, find a funding offset within the current budget, or raise funds by increasing government health care costs borne by our service members and retirees.**

**I hope the last option got your attention. There are a few in Congress who believe, because the military is good at taking care of their own, the solution is to have the military pay for the offset by increasing military beneficiaries' pharmacy copayments. One example says the increase would be only \$4 over nine years, but what they fail to include is the entire schedule of increases - up to \$41, in some cases, over the same period.**

**This logic of letting the military take care of its own is flawed at its inception. The nation demands plenty from its service members and their families, and plenty in Congress remain supportive.**

**The association I lead has consistently championed, on behalf of surviving military spouses across the nation, fixing the financial inequities resulting from the SBP-DIC offset.**

**It is time for our Congress to weigh in and lead. Less than 1 percent of our country serves in uniform, less than 6 percent have ever served. The solution to this inequity must be borne by all citizens - with the service members sharing in that responsibility, not going it alone."**

**(This article was originally published on September 19, 2017 in [The Hill](#).)**

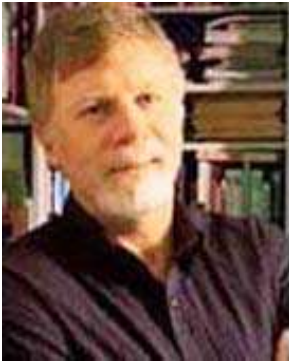
**Repeal SBP-DIC Offset**

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**MOAA and the House and Senate Armed Services Committees are trying to help military widows who are penalized up to \$15,000 a year under current law. But Congressional budget rules make it virtually impossible for the committees to fix the problem without relief from the Budget Committees. So Armed Services leaders are asking the Budget Committee for help. We need a barrage of constituent inputs urging legislators to push the Budget Committees to approve much-needed funding relief for military widows. Please help this cause by sending your legislators the MOAA-suggested message. [Take Action!](#)**

**Pay Raise, TRICARE Fees, 'Couples BAH' Might Take Months to Set**

*(from MOAA TOP ISSUES 21 Sep, by Tom Philpott)*



*Tom Philpott has covered the military for more than 30 years. His syndicated column, Military Update, reaches 2 million readers and focuses on breaking news affecting pay, benefits, and the lifestyle of service people. He is a contributing editor with Military Officer, and his freelance articles have appeared in numerous magazines including The New Yorker, Washingtonian, Readers' Digest, and Kiplinger's. Philpott served a tour in the U.S. Coast Guard as an information officer.*

***“Military folks likely won’t learn until December what their January pay raise will be, whether pharmacy copayments through mail order and retail outlets will rise sharply, or whether working-age retirees will see TRICARE fees jump next year.***

***Also, servicemembers with children and who are married to other servicemembers likely won’t know for a few more months whether their combined Basic Allowance for Housing (BAH) will drop significantly as soon as they’re reassigned.***

***And, 69,000 surviving spouses impacted by the so-called SBP/DIC (Survivor Benefit Plan/Dependency and Indemnity Compensation) offset won’t know until December whether the partial relief they enjoy from a monthly Special Survivor Indemnity Allowance will expire after May 2018 or become a permanent payment at \$310 a month, plus annual adjustments to keep pace with inflation.***

***The fate of these key elements of compensation is uncertain because the Senate and the House treat them differently in separate versions of the fiscal 2018 National Defense Authorization Act (H.R. 2810) bill. The Senate passed its bill Monday. A House-Senate conference committee will get to work immediately to shape a final defense bill, but conferees can’t finish until lawmakers reach a budget deal to set topline funding levels for defense and all other federal departments.***



The photographer caught Linda Olson and Loretta Dolittle quietly sharing a secret... wonder what it was?

***That deal could shear billions of dollars from the final defense bill. Even deeper cuts could occur if no deal is reached and Congress allows automatic cost-cutting across government under the 2011 Budget Control Act (BCA), with its mindless sequestration tool. In most recent years, lawmakers have worked around the sequestration threat with late-hour agreements. This year, defense bills assume topline increases sharply higher than BCA allows. The Senate-passed bill would exceed the BCA cap by \$91 billion, making deep, late-hour cuts***

***much more likely.***

***As the Oct. 1 start of a new fiscal year drew near, Congress and the White House agreed for a ninth straight year to have the government operate under a continuing resolution, or CR. This one lasts until Dec. 8, freezing spending at fiscal 2017 levels and delaying new program starts for 10 weeks into FY 2018.***

***Advocacy groups for military members, families, and retirees had hoped Senate champions might offer amendments during floor debate to sideline the more worrisome personnel-related provisions in the Senate bill, such as plans to trim housing allowances for dual service couples or to raise TRICARE fees on non-disabled retirees under age 65. But bill managers packaged only blocks of inconsequential amendments behind closed doors and approved them by unanimous consent. Not a single senator rose, for example, to criticize the plan to cap the next military pay raise at 2.1 percent or to fight higher copayments planned for TRICARE drug prescriptions filled by mail order or at retail outlets.***

***One powerful lobbying force, the Military Officers Association of America (MOAA), is particularly concerned that the Senate supports the administration's call to raise TRICARE fees and deductibles on under-age-65 retirees. It would do so by removing a grandfather clause enacted last year to require TRICARE to apply a higher set of fees only to future force retirees - those who first enter service on or after Jan. 1, 2018, and then serve long enough to retire.***



Lisa Zuccarello and Rita Salcucci seem to be sharing secrets too





Mary Jo Smith chatting with Leslie Pahre, while husband Gordon LtCol USAF (Ret) and Deanna Fortney listen

***Defense officials complained this went absurdly too far to shield current servicemembers and retirees from higher out-of-pocket medical costs. For almost the next 50 years, “until all the grandfathered beneficiaries reach Medicare eligibility,” officials told Congress, TRICARE would have to administer two separate benefit packages. Also, the savings from raising fees on working-age retirees, which the services need to address other readiness needs, would be stunted, officials said.***

***The Senate defense authorization bill just passed would remove the grandfather protection, so higher TRICARE fees would begin to impact the under-65 population of retirees and dependents immediately. MOAA wants House-Senate conferees to resist this change in negotiating a final bill.***

***“We do not think raising TRICARE fees through repeal of last year's grandfathering, which is now law, is in any way fair to beneficiaries,” said retired Navy Capt. Kathy Beasley, MOAA's government relations director for health affairs. “The House saw fit to maintain the existing grandfathered fee structure and to maintain focus on implementation of [other] current TRICARE reform efforts.”***

***Beasley said a “further insult to beneficiaries” is the Senate-passed plan to adjust the higher TRICARE fees using “an arbitrary medical inflation index.”***

***The Congressional Budget Office (CBO) estimated extending higher fees to current under-65 retirees and spouses would save almost \$4 billion over just the next five years. Providing only a 2.1-percent military pay raise in January, rather than the 2.4-percent hike in the House bill to match recent wage growth in the private sector, would save another \$1.4 billion over the same period, CBO said.***

***The Senate also voted for a plan to raise pharmacy fees in ways to encourage greater use of generic drugs, installation pharmacies, and mail order. For example, copayments for a 30-day supply of a brand drug at retail, or a 90-day supply by mail order, would be set at \$28 in 2018 and climb to \$45 by 2026. Copayments for generic drugs at retail would be set at \$10 in 2018 and increase to \$14 by 2026.***

***The Senate would go farther than TRICARE proposed to encourage use of installation pharmacies, where drugs would stay free of charge. It would add a \$10 copayment for mail order generic in 2018 and let it rise to \$14 by 2026. Generics by mail currently are free. The Senate said the generic copayment on mail order would partially offset current shipping and administrative costs and would be consistent with cost shares charged for generics at TRICARE retail outlets. Exempt from copayments would be survivors of servicemembers who die on active duty and disabled retirees.***

***Projected savings from the pharmacy changes are \$2.1 billion through 2022. Some of those savings, the Senate committee explained, would be used to make permanent the Special Survivor Indemnity Allowance (SSIA).***

***Congress first approved SSIA in 2008 to ease the impact of a dollar-for-dollar offset in SBP payments that occurs when surviving spouses also qualify for DIC from the VA. DIC is payable when a servicemember dies on active duty or from a medical condition in retirement that VA has rated 100-percent disabling.***



Max Moore and Brook Stafford listen intently while Ron Russell makes his point

***The SBP/DIC offset is very unpopular but also costly to eliminate. Congress decided only to soften its affect by creating SSIA. It began at \$50 a month and climbed to \$310, but under current law, it would sunset after May 2018.***

***The House Armed Services Committee promised not to let SSIA expire but left it to senators to device a solution. The Senate voted to make it permanent but also to adjust the payment annually, starting in 2019, to keep pace with inflation.***

***SSIA still could be at risk, and the fight by military associations to derail moves to dampen compensation blunted, if sequestration or a last-hour budget deal slices billions of dollars off final defense authorization and appropriation bills.”***

**The congressional session is underway. Please engage your members of Congress—encourage them to make it their priority to repeal sequestration. You notify them in several ways:**

- 1. Click on the link, [MOAA ISSUES](http://capwiz.com/moaa/issues/alert/?alertid=74607626). (or cut and paste into your browser address line <http://capwiz.com/moaa/issues/alert/?alertid=74607626>) & use MOAA’s email or letter assist.**
- 2. Send the suggested message, or your own version, email or U.S. Mail, or both.**
- 3. Use MOAA’s toll-free Capitol Hill Hotline (866) 272-6622**

## Heartland Chapter's Own Selected for Award

(by Pat Jones, editor)

**Two of our most active members, Ron and Sharon Russell, were recently honored during the Plattsmouth Harvest Festival. They were selected as the Military Family of the Year for their service to our country and community. They then rode in the Grand Parade in a yellow jeep (the closest thing to a military vehicle they had). Ron's service and awards, including the Purple Heart and Distinguished Flying Cross were noted. Of special interest is that Sharon also serviced on active duty and was selected as the Outstanding Services Officer of the Year Award winner for the Military Airlift Command. Sharon is a graduate of Plattsmouth High School and was selected as Miss Plattsmouth before graduating from Peru State. Both serve as mentors with Tom Osborne's TEAM-MATES program and Sharon serves on TEAM-MATES board of directors as secretary. Congrats to both of them!!**



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HARVEST FESTIVAL

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## Korn Klub honors Russells as Military Family of the Year



PHOTO BY PATTI JO PETERSON/THE JOURNAL

This year, Korn Klub members honored Lt. Col. (Ret.) Ronald R. Russell and Captain (Ret.) Sharon Russell Military Family of the Year.

Cass County has long been the home of many military personnel with Plattsmouth located just 10 miles from Offutt Air Force Base.

Due to the many contributions its military residents have made to the county and its communities, the Korn Klub honors a family each year during the Harvest Festival for their dedicated services to the United States Armed Forces.

This year, Lt. Col. (Ret.) Ronald R. Russell and Captain (Ret.) Sharon Russell were fitting choices for this year's Military Family of the Year.

The two were honored during an awards ceremony prior to the Harvest Festival Grand Parade Sept. 9 in downtown Plattsmouth.

Ron served in the USAF for 21 years from November 1965 to November 1986. He was an F-4 Phantom II, OV-10 and C-141 pilot, amassing more than 3,200 hours of flying time with 290 combat missions.

He was assigned in the Republic of Korea, Southeast Asia and the United Kingdom.

In the states, he served in military intelligence in Washington D.C., Los Angeles and Pacific Command headquarters in Hawaii.

Ron was awarded the Purple Heart, Distinguished Flying Cross, Air Medal with 12-Oak Leaf Cluster Joint Service Commendations Medal, Presidential Unit Citation, Air Force Outstanding Unit Award for Valor, National Defense Service Medal, two Air Force Commendation Medals, USAF Expeditionary Medal and Vietnam Service Medal with four Bronze Stars and Republic of Vietnam Gallantry Cross with Palm.

After his retirement in 1986, Ron continued to serve all branches of the U.S. military as a defense contractor for 22 years until his second retirement in 2008, when he and his wife, Sharon, moved to Beaver Lake.

Sharon served in the USAF from 1980-86, earning the rank of captain. She is from Plattsmouth and graduated from Plattsmouth High School in 1976. She was selected

as Miss Plattsmouth in 1977, then earned her Bachelor of Science degree in Business/Consumer Economics from Peru State College.

As a junior officer, Sharon was chosen to take over as chief of the Base Services Division by her Base Commander at Norton Air Force Base. Her dedicated work earned her the Outstanding Services Officer of the Year Award in 1981 for all of Military Air Command (MAC). Her reputation for accurate, timely management of money, services, resources and personnel earned her the respect of everyone who knew and worked with her.

Ron and Sharon met in the USAF at Norton AFB in California in 1981, and were married in 1983. They are active members of the Heartland Chapter of America of the Military Officers Association of America.

Both serve as mentors in Team-mates and Sharon sits on the Team-mates Board of Directors as secretary. She also volunteers weekly at the Offutt AFB Thrift Shop.

## Exclusive Discounts for MOAA Members

(MOAA website 25 Sep)

### **AVIS Car Rental Discounts:**

**MOAA has sponsored the Avis car rental program since 1976, for two reasons. The first is the outstanding customer support offered by this quality conscious company. Second, the agreement with Avis offers members the best promotional rate available at the renting location, plus an additional 5% discount. This makes**

**the MOAA program very competitive.**

**Call AVIS directly at (800) 698-5685 or visit the AVIS web page. Be sure to use the MOAA AWD# A354100 when making your reservations.**

**To order coupons which can be used for additional discounts call MOAA's Member Service Center at (800) 234-6622.**

#### **Budget Car and Truck Rental:**

**The Board of Directors approved Budget Car and Truck Rental as a new MOAA sponsored service at their March 2003 meeting. Budget offers MOAA members a 5% to 25% discount on cars at over 1,050 locations nationwide. Budget's diverse fleet is made up of primarily Ford and Lincoln Mercury products. Specialty cars include the Ford Ranger, Mustang convertible and 7 to 15 passenger vans. Budget also has the second largest truck rental fleet in the U.S. with over 36,000 trucks at 3,500 locations. Truck options go from cargo vans up to 24 foot trucks. The MOAA discount on trucks is up to 10% off normal rates.**

**To make a car reservation call Budget at (800) 455-2848 and use MOAA's BCD# X840900, or visit Budget online.**

**For trucks call (888) NEED TRK (633-3875), or visit Budget Trucks online and use MOAA's discount number 56000033092.**

#### **Going to Hawaii?**

**Pearl Harbor Oahu offers door-to-door tours of military and historic sites, such as *USS Arizona* Memorial, where nearly 1,200 servicemembers were killed Dec. 7, 1941; battleship *USS Missouri*; Punchbowl National Memorial Cemetery of the Pacific; *USS Bowfin* submarine; Pacific Aviation Museum; and more. Choose your tour and book online. Active duty military members and veterans can use coupon code "WeSupport" for a 20-percent discount. Call (808) 589-0456.**

#### **Island hopping:**

**Island Air , a Hawaii-based interisland airline, offers active duty military members (and immediate family members) free checked bags and priority boarding when in uniform. Learn more here <https://www.islandair.com/>. If you're age 62 or older, ask about the special Kupuna & Keiki Saver Fare, which is \$65 for flights between Oahu, Maui, and Kauai (\$75 to/from Kona).**

**Maui Resort Rentals offers active duty and retired military members and their spouses a 10-percent discount on reservations made at The Honua Kai Resort. A five-night minimum is required. To get the discount, just mention you are a MOAA member when booking. Call (855) 808-6284.**



## **Military and Veteran Discounts in the Midwest**

(MOAA website)

### **Branson, Mo.**

**For music, live entertainment, and family attractions, you can't do better than Branson. Use code MIL when you rent a vacation home or condo through Amazing Branson Rentals , and get 10 percent off your nightly rate.**

**Great Wolf Lodge — North America's largest chain of indoor water park resorts — boasts six Midwest resorts: Bloomington, Minn.; Cincinnati/Mason, Ohio; Sandusky, Ohio; Kansas City, Kan.; Traverse City, Mich.; and Wisconsin Dells, Wis. Active duty and retired military personnel get up to 30 percent off the resort's best rates through its Howling Heroes discount (and free water park passes are included). Use promo code HEROES when booking online, and show your valid military ID at check-in. Room rates vary by property and time of year.**

### **Lake Geneva, Wis.**

**Several of the nicest resorts in this four-season recreation area, located between Milwaukee and Chicago, welcome military members with special pricing and packages. "The area is best known for its beautiful mansions built after the Great Chicago Fire. They can be viewed by walking along the 21-mile Lake Shore Path," says spokesperson Julie Baron. "Visitors to Lake Geneva will also find pristine surroundings and a wealth of leisure activities, including golfing, water [sports], boutique shopping, events, and entertainment."**

**Here are some of Lake Geneva's best military discounts:**

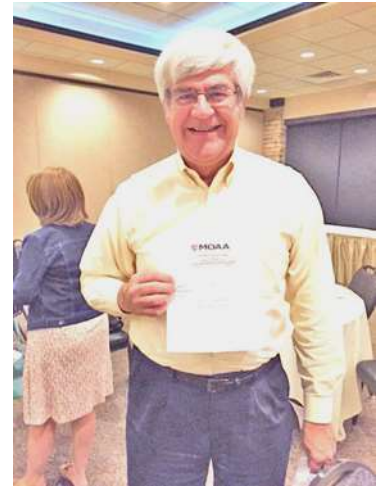
**The Abbey Resort , an upscale 90-acre resort on the lakeshores, offers a Heroes Package with a 20-percent discount on overnight rooms, spa services, and resort dining. It's valid Monday through Thursday. If booking online, use corporate/promo code HERO, or call (800) 709-1323.**

**Grand Geneva Resort & Spa , a four-star luxury resort, offers a 15 percent off the best available rate. The offer is valid until Dec. 30, 2017. Call (800) 558-3417. Timber Ridge , a family resort, offers military members an "Honor Our Heroes" package with suite accommodations (one- or two-bedroom), a 15-percent discount, and complimentary waterpark passes. The offer is valid until Dec. 30, 2017. Call (866) 636-4502.**

**Lake Lawn Resort , a 250-acre, 271-room resort with championship golf, water sports, marina, and indoor and outdoor pools, offers active duty and retired military members a 15-percent discount on the best available rate. When booking online, click on the "Military Rate" box. Call (262) 728-7950.**



Last month, we sorrowfully mis-identified these folks. They are, Col Chuck Holderness, LtCol Rick Croasdale, and LtCol Ron Russell



We also mis-spelled our newest member's name. He is LtCol Bob Foley.

## **MOAA's and Heartland Chapter's Missions are the Same**

**The Military Officers Association of America (MOAA) is a nonprofit, nonpartisan, working to support military and their families at every stage of life. It actively petitions Congress on behalf of the military community on issues affecting the career force, the retired community, and veterans of the uniformed services. MOAA offers a wide range of personal and financial services exclusive to MOAA members. Whatever the stage of a career, MOAA membership delivers benefits geared specifically to you – and your family. You become part of the strongest advocate for our military and their families. Those with prior officer service in any of the seven uniformed services can become members. Consider joining today because every voice counts! You will be protecting not only your earned benefits but all serving today. Our Heartland Chapter also focuses on similar state and local issues. We provide a really great environment for camaraderie and mutual support with our meetings, speakers, newsletters, website, and community involvement.**




**As MOAA does, WE NEVER STOP SERVING....**

***We are One Powerful Voice –***

***For every officer at every stage of life and career... Join Us !!***

***You will be glad you did!***

## Selection of Membership

<p>When you join MOAA, you become part of the strongest advocate for our military's personnel and their families. The stronger our membership is, the stronger our voice becomes. Consider joining today because every voice counts. Three membership levels to meet the needs of all Officers.</p>	 <b>BASIC</b>	 <b>PREMIUM</b>	 <b>LIFE</b>
<b>Features of each Membership level</b>	No-cost electronic Membership designed for today's junior officers.	Full access to MOAA's career resources, countless discounts on products and travel, & access to all of MOAA-exclusive publications & news updates. <b>Full access to a wide variety of member benefits for today's career officer.</b>	Receive all the benefits that PREMIUM membership has plus exclusive privileges and benefits.
<b>Membership Dues</b>	Free	1 year - \$40, 2 years - \$75 3 years - \$98	Dues are based on your current age
Support of critical advocacy efforts to protect the benefits of the entire military community.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Electronic access to several of MOAA's news updates.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Discounts on products and travel.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Career transition resources</b> MOAA helps transition efforts by hosting career fairs, resume critiques, training sessions & much more.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Expert advice on your military pay &amp; benefits</b> MOAA's team of highly trained professionals can help you receive the military benefits you've earned through one-on-one counseling.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Financial planning and investment advice</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Military Office magazine</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Access to all MOAA-exclusive publications</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Scholarships, interest-free loans, &amp; grants</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>MOAA Chapters</b> Take advantage of the opportunity to get involved & meet fellow officers in your community. A PREMIUM or LIFE membership makes it easy.	Dues vary by Chapter.	New chapter members receive a voucher good for one year of chapter dues.	New chapter members receive a voucher good for two years of chapter dues.
<b>Bonus travel rewards and discounts</b>			<input checked="" type="checkbox"/>
<b>Initiation fee waived at the Army and Navy Club of Washington, D.C.</b>			<input checked="" type="checkbox"/>
<b>Protection for your spouse</b> Membership benefits transfer to your spouse should something happen to you.			<input checked="" type="checkbox"/>



With more than 380,000 members nationwide, the Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

## YOUR LEADERSHIP LIES WELL BEYOND THE BATTLEFIELD.

Select YOUR Membership  **LIFE**  **PREMIUM**  **BASIC**

Name \_\_\_\_\_  
Branch of Service \_\_\_\_\_ Rank \_\_\_\_\_  
☐ Active ☐ Retired ☐ Former ☐ Reserve ☐ National Guard ☐ Surviving Spouse  
Email Address \_\_\_\_\_  
(MOAA values your privacy and will not sell or rent your email address to third parties. You will receive e-communications from MOAA and your local chapter as a benefit. Visit [www.moaa.org/email](http://www.moaa.org/email) for details.)  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Phone Number \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Required for BASIC Membership.  
Spouse Name \_\_\_\_\_  
Your spouse has access to all of your MOAA member benefits.  
Chapter Name \_\_\_\_\_

### For LIFE or PREMIUM options, choose one of the following payment methods:

Payment in full ☐ Enclosed is my check  
☐ Visa ☐ Discover ☐ MasterCard ☐ AMEX ☐ Charge my card \$ \_\_\_\_\_  
Card number \_\_\_\_\_ Expiration date \_\_\_\_\_  
Signature \_\_\_\_\_

### For LIFE only, consider E-Z Pay with 10 convenient, interest-free installments

You'll receive monthly invoices, and your balance will reflect credit for any unused dues paid on your current annual membership.

☐ Enclosed is my check payable to MOAA for \$ \_\_\_\_\_ (1/10th of my dues)  
☐ Charge my credit card in the amount of \$ \_\_\_\_\_ (1/10th of my dues)  
☐ Visa ☐ Discover ☐ MasterCard ☐ AMEX  
Card number \_\_\_\_\_ Expiration date \_\_\_\_\_  
Signature \_\_\_\_\_  
☐ Check here to have your credit card automatically charged monthly for the remaining installment payments.

### LIFE Membership Dues

Dues are based on your current age.

50 and under	\$693
Age 51-55	\$654
Age 56-60	\$616
Age 61-65	\$564
Age 66-70	\$501
Age 71-75	\$431
Age 76-80	\$354
Age 81-85	\$270
Age 86-90	\$191
Age 91-95	\$118
Age 96-100	\$72
Age 101+	FREE

### PREMIUM Membership Dues

#### One-Year PREMIUM

\$40 (Surviving Spouse – \$37)

#### Two-Year PREMIUM

\$75 (Surviving Spouse – \$68)

#### Three-Year PREMIUM

\$98 (Surviving Spouse – \$88)

### BASIC Membership Dues

Free

Send To: **MOAA, PO Box 1488**  
**Merrifield, VA 22116-9820**

For faster service,  
call **(800) 234-MOAA (6622)**  
or visit **[www.moaa.org/join](http://www.moaa.org/join)**



## Local Membership Form



Heartland of America Chapter  
Military Officers Association of America  
P.O. Box 1756  
Bellevue, NE 68005-1756

### LOCAL MEMBERSHIP APPLICATION

(Heartland Chapter members must also be a National MOAA Member)

Membership: ☐ Initial or ☐ Renewal

Annual local dues ☐ \$20.00 ☐ \$10.00 (new ones after 1 July) ☐ Aux. \$5.00

☐ Benefactor Donor: \$50, \$100 or more \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_

Nickname \_\_\_\_\_ e-mail \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone(H) \_\_\_\_\_ W \_\_\_\_\_ Cell \_\_\_\_\_

Rank \_\_\_\_\_ Service \_\_\_\_\_ Retired ☐ NOAA ☐ USPHS ☐

☐ Active Duty ☐ Regular ☐ Reserve ☐ Nat'l Guard ☐ Former Officer

Spouse's Name \_\_\_\_\_

National MOAA Membership # \_\_\_\_\_ Life Member? ☐ Yes ☐ No

Brief Bio: (entered service: branch: assignment summary: Interesting career anecdotes:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Contact Chapter Officers for more info:** **President** Dan Donovan - 402-339-7888, **Ask about Membership:** Lou Zuccarello - 402-739-3521, **Programs:** Ken McClure - 402-504-8796, **Surviving Spouse Affairs -** Paula Muth - 402-292-1663, **Legislation:** Paul Cohen - 402-491-3551, **Treasurer:** Rene Dreiling 402-740-3127, **ROTC:** Brook Stafford - 402-916-9759, **Personal Affairs:** Paula Muth - 402-292-1663, **Hospitality & Reservations:** Ron Russell, 402-297-4244, **Webmaster & Newsletter:** Pat Jones - 402-650-4457



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### **May They Not Be Forgotten:**

I mean the men and women who have answered the call and paid the ultimate price so that we and future generations could have the freedoms so cherished by human beings. We must ever be vigilant and prepared to defend our way of life against those who would deny it. Callous politicians, power hungry egoists, corrupt individuals, adversarial religions, and even our latest self-oriented generations pose grave threat to the preservation of what many take for granted. Every citizen should take a few moments from time to time and reflect on the benefits we have in our country. They should give thanks to those who have served and preserved our way of life.



Hopefully, they will also pledge to do their part to keep it so. – pj

### **Wandering Mind of An Old Retired Guy**



One day, not long ago, while strolling in the mall, I bumped into an old friend, John, from high school. "You look great John, how do you stay looking so young? Why you must be as old as me but you don't look a day over 40!"

"I feel like I'm 40 too!" replied John.

"That's incredible" I exclaimed, "Does it run in the family? How old was your dad when he passed?"

"Did I say he was dead?" asked John. "He's 81 and is more active than ever. He just joined the neighborhood basketball team!" responded John.

"Whoa! Well how old was your Grandfather when he died?"

"Did I say he died" asked John. I was amazed. "He just had his 105th birthday and plays golf and goes swimming each day! He's actually getting married this week!"

"Getting married?!" I asked. If he's 105, why on earth does he want to get married?

John looked at me and replied, "Did I say he wanted to?"

**"GOOD FRIENDS ARE THE RARE JEWELS OF LIFE...**

**DIFFICULT TO FIND AND IMPOSSIBLE TO REPLACE!**

**TODAY IS THE OLDEST YOU'VE EVER BEEN, YET THE YOUNGEST YOU'LL EVER BE,  
SO ENJOY THIS DAY WHILE IT LASTS.**





# Heartland of America Chapter

*Members and Invited Guests*

**Please Join Us for Dinner**

Date: Wednesday, October 18<sup>th</sup>, 2017

## **GUEST SPEAKER:**

**Will Ackerman, the Director of Communications and Voluntary Service  
for the Omaha-area Veterans Administration.**

Time: Social Hour – 6PM

Dining Hour – 7PM

Place: Anthony's Steakhouse

7220 F Street - Omaha

Menu (Choice of):

**Breaded Shrimp w/Pasta Alfredo & Roasted Vegetables- \$28.90**

\_\_\_\_\_with Chocolate Ice Cream - \$31.90\_\_\_\_\_

**Chicken Parmigiana w Mostaccioli - \$23.70**

\_\_\_\_\_with Chocolate Ice Cream - \$26.70\_\_\_\_\_

**Bistro Beef Tenderloin Salad - \$21.00**

\_\_\_\_\_with Chocolate Ice Cream - \$24.00\_\_\_\_\_

RSVP by Date: Monday, September 18th

RSVP: Lt Col Ron & Sharon Russell

Tel: 402-297-4244

[heartlandmoaa@hotmail.com](mailto:heartlandmoaa@hotmail.com)

Please specify names of attendees, meal choices and include a phone number in case we need to contact you.

**Reservations should be in by Monday night before the dinner! If you must cancel your reservation, please call Ron at (402) 297-4244 prior to 4:00 pm on the day of the event; otherwise the chapter will be charged if you are a NO-SHOW and we will have to send you a bill for the cost.**

Your pre-filled out check for the amount made payable to Anthony's will greatly assist in processing.



Sharon and Ron Russell

Dress: Business attire or as appropriate

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