



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

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

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

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

\*\*\*\*\*

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

**\*\*\*\*\* February 2018 \*\*\*\*\***



**Romance is the spice of life BUT.... Oh what a journey it can be!  
Our own noted author, Ginny McBlain, will share her journeys with us**

***Come to the***

***-- Next Dinner Meeting, Wednesday, 21st of February --  
(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**



**The speaker for our January dinner meeting was Gail DeBoer who has been President and CEO of the SAC Federal Credit Union since 2007. How she progressed to this position is remarkable and her wonderful presentation was appreciated by all.**

**A native of South Omaha, she was hired out of high school as a secretary for the Omaha Royals baseball team. After two years and seeking more responsibility, Gail enrolled at UNO and obtained a Bachelor of Science in Business Administration (BSBA). She was then hired by Inter-North (later becoming Enron) as an internal auditor. After 11 years, Gail left Enron and was hired by the fairly new SAC Credit Union as an internal auditor which enabled her to learn the mission and procedures of each of the divisions. She also began to work on an MBA program at Bellevue University. This was an intended 18-month program that she completed in three years—one course at a time. By 1994, she had completed her MBA and was promoted to Senior Vice President of Operations.**

**By 2006, Gail was promoted to Executive Vice President and, in January 2007, to her current position as President and CEO. Under her leadership, the credit Union's assets have grown from \$290 million to almost \$1.0 billion. She believes her three personal guidelines: "patience, education, and trust" led to her solid, steady growth. Gail has been the recipient of many awards including two from UNO:**

**The College of Business Administration awarded her a Distinguished Alumni Award in 2011 and, in 2013, she received the prestigious Alumni Association Citation for Achievement. The National Association of Federal Credit Unions (NAFCU) named Gail the CEO of the Year in 2011, and she was inducted into the Sarpy County Business Hall of Fame in 2012. Among her civic activities are two that are important to, and support, our MOAA mission of advocating for military members. One is her role with the Omaha Chamber and its Military Temporary Action Group (MilTAG) and the other is her role as a Co-commander and Treasurer of the Offutt Advisory Council. An excellent speaker, she**



responded to several questions, further demonstrating her candor and vision.

Next month, February 21<sup>st</sup>, our speaker will be Chapter member Ginny McBlain who is a published author and president of a romance novel association. On March 21<sup>st</sup>, our speaker will be Colonel Mike Manion, 55<sup>th</sup> Wing Commander, who will give us an update on Wing activities. There will be no dinner meeting in either April or July.

With General Cohen unable to attend, our legislative update was somewhat brief. State Senator Carol Blood has introduced seven bills relating to military members and spouses. We are supporting all seven. Col Jeff Mikesell, USAF (Ret), the Omaha Chamber's Military Liaison, stated that the Chamber supports all seven of the bills and will be sending letters of support to the Committee Chairman. The discussion on the Federal level concerned the possible government shutdown. We appreciate Jeff's comments and his knowledge of ongoing politics.

One of the primary benefits of being a MOAA member is the MOAA Scholarship Fund's Educational Assistance Program. They are different from federal loans because they are private loans and interest-free. In other words, one pays back only the amount that was borrowed. The deadline for applying is March 1, 2018. More information is available at <http://www.moaa.org/Content/Benefits-andDiscounts/Education-Assistance/Education-Assistance.aspx#Loans,-Scholarship-andGrants>.

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

#### Programs

(from Ken McClure, Maj USA (Ret))

Our February 21<sup>st</sup> (this is a changed date) speaker will be Chapter member Ginny McBlain who is a published author and president of a romance novel association.

On March 21<sup>st</sup>, our speaker will be Colonel Mike Manion, 55<sup>th</sup> Wing Commander.

#### Legislative Report

(by Paul Cohen B/Gen USAF (Ret))

The Nebraska Legislative Session is in full swing. The challenge looming for Senators is how to close the \$200 million budget gap, provide some form of tax reform, and work a multitude of bills both carried over from last session and new bills introduced this session. All of that has to be done during the 60-legislative-days "short session." Included in bills we are monitoring and offering advice is LB 121 which would replace the current tax exemption on military retired pay with one that is equitable, fair, competitive with neighboring states, and is appealing to retirees considering adding to Nebraska's tax base by bringing their skills and experience to our state. Moving that bill from



Our speaker, Gail DeBoer, receiving our Heartland Chapter Challenge Coin from our President, Dan Donovan



Program Chair, Ken McClure



Doug Pikop, Carol Moore, and Rick Croasdale had a good conversation going until I got them to stop and smile

committee is a daunting task given the broader appeal of altering the tax system for a wider band of constituents. We will continue to work with Senator Brewer who introduced it, Senator Smith, chair of the Revenue Committee, and other partners who have been in the midst of the discussion for several years.

**Senator Carol Blood has introduced seven bills this session that have our interest and support:**

**LB 685- Military Medicaid Waiver covers funding for dependents of military members who have developmental disabilities.**

**LB 683- Military Spouses Realtor's License enables military spouses to "trade" their license in another state for a Nebraska license almost immediately.**

**LB 682- Military Civil Relief Consumer Protection Act extends protections in the Federal law to include contracts with telecommunications companies, gyms, other lease or rental contracts described in the bill.**

**LB 684- Beginning Farmer Tax Credit to create an incentive for property owners to rent land or assets to beginning military veteran farmers**

**LB 681,686 and 687 propose to include Nebraska in multi-state compacts allowing licensed professionals from other states within the compact to practice in Nebraska.**

**Senator Crawford has introduced LB 894 to allow Nebraska to become part of the EMS Personal Licensing Compact. The bill also specifically states that member states shall expedite the applications from veterans, active military service members and members of the National Guard.**

**The list goes on and on. We will keep tabs on those of most interest and work with our partners in support of those with most impact on the military community in Nebraska. You can follow many of them on the Nebraska Department of Veterans Affairs website or on the Nebraska Legislative website, <https://nebraskalegislature.gov/bills>.**

**Letters, emails or phone calls to your State Senator supporting them will be appreciated. Those communications do make a difference.**

**On the national scene, we've witnessed the government shutdown of 2018, but stand-by; the drama continues as we approach February 8. It is a distressing state of affairs, particularly in the military community where predictability**



Nothing like two old Colonels, Dan Donovan and Ken Fortney, discussing virtues of Air Force versus Army.



Retired Army Colonel David McBlain must have been listening to the two Colonels above and found it humorous @



is vital to training, planning, and execution. With budget battles waging, it gets complicated beyond reason when other issues unrelated to budget place our great service members at risk without compensation. Meanwhile, we all still await the fate of the NDAA passed at the end of last year, but not implemented since the money for it has yet to be approved in a budget. It's a terrible way to run any business; even worse when trying run the critical engine of our military forces dedicated to protecting us. MOAA at all levels is working with every Congressional Delegation to get all to understand the impact of politically motivated decisions on the very security of the nation. It's never too late to let members of your Congressional Delegation know where you stand and what

action you want the members to take. MOAA's [Take Action](#), [Legislative Action Center](#)



Lisa Olson, Barb Jones, Loretta Doolittle, Carol Moore, and Lorraine Purdum didn't seem to mind this fun group photo

### **Scholarships and Grants**

(MOAA website 25 Jan)

**Applicants for all of our programs must be planning to attend accredited colleges or universities as full-time students. All loans, grants, and scholarships are designated for students seeking their first undergraduate degrees. No loans, grants, or scholarships are applicable for graduate study. There is one online application for all**

**scholarships, grants, and interest-free loan programs. There are several programs:**

#### **American Patriot Scholarship**

**Students (under age 24) who are children of an active-duty, reserve, or National Guard parent who died on active service or children of severely wounded (as defined as Traumatic SGLI) are eligible to apply. Surviving spouse's membership in MOAA of Voices for America's Troops is required for consideration where applicable. Military academy cadets are not eligible for this program. The amount of this award is dependent upon donations but will be at least \$2,500. Qualified students are selected on a basis of their scholastic ability, activities, and financial need. The number of scholarships also will be determined by the amount of the funds raised. Please note that semifinalists for this program will be notified on the Web site and by e-mails only. [More: American Patriot Scholarship Program](#).**

#### **Designated Scholar Program**

**Loan recipients are automatically considered for this grant. This program replaces the \$5,500 interest free loan with a \$5,000 interest free loan and a \$500 grant. No special application is necessary.**

#### **Senior Grants**

**Only current loan recipients entering their final year in college are eligible for these grants. Eligible students will be sent the necessary information at the appropriate time.**

#### **General John Paul Ratay Educational Fund Grants**



LtCol Dick Doolittle, Col Dick Purdum, and LtCol Max Moore surely enjoyed talking about their old Offutt AFB days

**These \$5,000 grants are limited to children of the surviving spouse of retired officers. A student cannot receive both a MOAA loan and a Ratay grant. Students applying for a loan who also meet the criteria of a Ratay grant automatically will be**



Col Lou Zuccarello and Navy Capt Mark Olson enjoy MOAA

**considered. No separate application is required.**

#### **Deadline and Content**

**The online application opened in November and must be completed and submitted no later than noon EST March 1st of 2018.**

**Semifinalists are notified in March. Recipients are notified in May.**



Col Jeff Mikesell sharing a good time with John DeBoer, our speaker's husband

#### **2018 Spring Virtual Career Fair**

Date: Mar 21, 2018 to Mar 21, 2018, Time: 01:00 p.m - 03:00 p.m

**There is still time! MOAA's Virtual Career Fair is open to all who have served or are currently serving in the U.S. Military, and their spouses!**

**Do you want to meet employers, but have limited time? Looking to connect with employment opportunities focused on high-performing individuals? Are you willing to relocate to another area for the best fit job? MOAA has found that Virtual Career Fairs are very effective in connecting talented military and veterans with great companies who value your skills. And, because of the ease of connecting and low cost (time and money), virtual career fairs are proving effective and on the rise. To increase your chances of connecting with a great company take these important steps:**

- **Be sure to upload a photo, current resume and your LinkedIn URL**
- **Research the companies prior & identify "best fit companies" you'd like to work for**
- **Keep conversations flowing with short text chats to "create the connection"**
- **Follow-up with companies of greatest interest**

**MOAA's free Virtual Career Fair is open to all job-seeking military, veterans, and spouses. Space in these virtual events is limited, so register today.**

**Exclusive member benefits are available to MOAA PREMIUM and LIFE Members. A MOAA BASIC Membership will be given to all eligible participants after this event.**

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

**The Military Officers Association of America (MOAA) is a nonprofit, nonpartisan organization, 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!**



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**

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call **(800) 234-MOAA (6622)**  
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## 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"/>

## 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**



**"Have you ever wondered how popular food items got their names?"**



**Tootsie Rolls:** Leo Hirschfield, an Austrian immigrant, originally hand-rolled the candies for his daughter, Tootsie.

**Oreo Cookies:** Oreo means 'hill' in Greek. The original cookie was a mound, not flat.

**Coca Cola:** Named for two of its original ingredients, coca leaves (yields cocaine) and Kola nuts.

**Budweiser Beer:** In the 1870's, German-born Adolphus Busch and his partner produced a light-colored beer, inspired by a beer they had brewed in Budweis Czechoslovakia.

**Fig Newton:** The Kennedy Biscuit Works in Massachusetts invented a new machine that could wrap dough around jam. Their first try was Fig jam. They named after it after nearby Newton. It stuck.

**Chef Boy-ar-dee:** It is a phonetic spelling of the inventor's name—Hector Boiardi, an Italian immigrant and restaurateur who devised the recipes in Cleveland in 1929.

**Spam:** Combines the SP from spice and the AM from ham, (try baking with cloves embedded in it)

**. "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

### Reservation for Members and Invited Guests

Date: Wednesday, February 21st, 2018

**This is our second meeting of the new year. After dinner, our speaker will be Ginny McBlain, a noted romance novelist.**

**Remember the expression, “the more, the merrier”? We ask you to make our meetings better, with your presence. We strive to provide a good meal, a stimulating program, and camaraderie. We’ll do our best to provide the first two, but only you can increase the camaraderie we share. Please attend.**

Time: Social Hour – 6PM

Dining Hour – 7:00PM

Place: Anthony’s Steakhouse

7220 F Street - Omaha

Meal selections are as follows:

**Smokey Apple Chops w/Herbal Red Potatoes & Green Beans Almondine - \$26.25**

\_\_\_\_\_ - With Vanilla Ice Cream - \$29.25\_\_\_\_\_

**Breaded Shrimp w/Pasta Alfredo & Green Beans Almondine- \$28.90**

\_\_\_\_\_ - With Vanilla Ice Cream - \$31.90\_\_\_\_\_

**Bistro Beef Salad- \$21.00**

\_\_\_\_\_ - With Vanilla Ice Cream - \$24.00\_\_\_\_\_

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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