



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

***** November 2018 *****



U.S. AIR FORCE
R•O•T•C



ROTC produces officers in all branches of the U.S. Armed Forces except the U.S. Coast Guard. ROTC graduates constitute 56 percent of U.S. Army, 11 percent of U.S. Marine Corps, 20 percent of U.S. Navy, and 41 percent of U.S. Air Force officers, for a combined 39 percent of all active duty officers in the Department of Defense

Come and meet Cadets and staff from the ROTC programs at Creighton, UNL, and UNO

-- Our Next Official Dinner Meeting, Wednesday, 14th of November --

(see inside back cover for details)

Check out our website at
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](#).

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

Volume XXXII

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PRESIDENT'S REPORT



The speaker for our October dinner meeting was Jim Hegarty, President and Chief Executive Officer of the Omaha Regional Better Business Bureau (BBB). He has been with the BBB for the past 20 years. Prior to assuming his current position, Jim had been the BBB's Regional Marketing Manager. During Jim's tenure, the organization has evolved from what was once known as the Omaha Better Business Bureau, supported by 600 business members, to a highly regarded Regional Bureau with offices in multiple states and nearly 10,000 business members. He also serves on a number of national task forces that impact BBB policies on a system wide basis. Jim had previously spent ten years with Union Pacific Railroad and also served as an Executive Director in the non-profit Sector.



Jim's presentation focused on the largest scams that are perpetrated on senior citizens. While new scams keep evolving, the three main ones are: foreign lottery schemes, grandparents helping apparent grandchildren, and romantic schemes. The foreign lottery schemes generally originate from foreign countries in Eastern Europe and Africa. The scam begins with the senior citizen receiving a check for a few thousand dollars and the instructions to deposit that check into his or her account and then to purchase gift cards and call a specific number with the card's serial number(s). These numbers permit an instantaneous transfer of funds. This will allow the scammer to know that the victim is "trustworthy" and will then promise to forward the larger lottery prize amount. If the victim does not respond, the victim will receive correspondence urging them to act. If the victim does return the check, the scammer is likely to attempt to repeat the scam with a larger lottery prize. Jim showed a stack of legal sized letters, more than a foot tall, that had gone to one victim who had lost a total of \$40,000. Another couple was taken for over \$150,000 which was most of their retirement savings. They were forced to use their church's food pantry.

From his telling the stories of such victims, one could tell Jim felt compassion for these victims. He explained that seniors are embarrassed to be victims and do not want their children to learn of these losses. Jim also mentioned two other types of scams: the telephone call to grandparents from a supposed grandchild in trouble and who needed money, and romance schemes usually involving a recent widow. The Internet and the increasing use of social media give scammers the ability to learn names of grandchildren and to obtain obituaries.

Jim had provided us with some very valuable information on how we answer the telephone, how and whether to respond to suspicious emails, and the value of limiting information in obituaries. He responded to multiple questions and we thank him for a wonderful presentation.

On October 18th, I attended Governor Ricketts meeting with representatives of veterans organizations to discuss the status of current projects and future initiatives to meet the needs of the state's veterans community. One topic of discussion was the success of the Veterans' Treatment Courts in Douglas and Lancaster Counties, and how to expand this program to veterans in the less-populated counties.

On Sunday, October 21st, Dick Doolittle, Ron Russell, and I staffed a MOAA table at the Retiree Day at the Base Exchange. We signed up three new chapter members. The crowd for this event was the largest we have seen since the event was moved to the Base Exchange.

On Saturday, November 10th, we will be using an extended cab Silverado for the Bellevue Veterans' Parade. Provided by Beardmore Chevrolet, it will be parked at the Family Fare parking lot, 1510 Harlan Drive, from 0800 to 0830. **Please join us.**

Our November 14th meeting will be our annual ROTC Salute and we are inviting the five detachment commanders (3 from UNL, one from UNO, and one from Creighton) and two cadets/midshipmen from each unit. Each cadet will be given a few minutes to speak on their experience and their future plans. **Please consider buying a steak for a cadet when you make your own reservation.**

A reminder that we are looking for volunteers to join our Chapter Board and to fill some important positions. If interested or curious, please contact me.

Welcome to our new members Jim Gottscalk, Joseph Jenkins, and Jack Nelson.

Dan Donovan d.donovan1@cox.net t402-339-7888

Programs

Nov 14 – ROTC cadets & cadre from Creighton, UNL, UNO

Dec 12 – Election of 3 board members, Holiday celebration with music program by Sarpy Serenaders Barbershop Chorus, including some of our MOAA members!

Jan 2019 – No Dinner Meeting

We Need Volunteers

It has been a real pleasure to be part of our Heartland of America Chapter. We are an organization of volunteers. Many of us volunteer and sometimes assume leadership roles with our churches, professional organizations, other veterans' organizations, and so forth. While some of us may focus on a single organization, many of us are committed to multiple groups.

Many of us choose to join an organization because of its purpose, its mission, its results, and the potential benefits of being a member. The MOAA mission of maintaining a strong national defense and advocating for all earned entitlements for all members of the military, their families, and survivors, is a very worthy and successful mission. We have seen some remarkable results. While Colonel (recently promoted posthumously to Brig General) Day initiated the TRICARE concept, it was MOAA that gave him the organizational support (and led the national coalition of veterans' groups) to support General Day's concept. While National MOAA has had some major successes, our own Chapter has achieved results such as the improvements in State licensing for veterans and dependents, and making progress on tax relief for military retirees. What benefits do we receive? The self-satisfaction that goes with seeing deserved, and possibly improved benefits, for all our military clients, our families, and our survivors.

At our recent Chapter Board meeting, I went around the table asking each member to say why they agreed to join the Board. I went first and said I wanted to give back to MOAA for the superb transition briefings I received which helped me in my post-military career and the interest-free loans that my daughter received when attending Creighton. Going around the room, most of the responses were "General Cohen asked me," one "Joe DeCarlo asked me" and one "Ed Burchfield asked me." Thinking back, my direct reason for joining was my former PT instructor, "Joe DeCarlo asked me to join the Board."

So, I am asking each of you, including spouses, to please consider joining our Board. We would like to have at least two people for each position on our Board. Please consider joining



Sharon & Ron

us. Our immediate need is a couple to back up our Hospitality Team. Sharon & Ron Russell have been our hospitality team for several years. They are making plans to spend several months with their son, daughter-in-law, AND, their GRANDAUGHTER in Florida. We need a replacement team for them. Otherwise our dinner nights will become a messy long dragged out affair with long ordering & payment lines. Call them at 402-297-4244 to find out how much is involved.

This is a wonderful organization and you can help make it a better one. Please contact me if you are willing to help.

Dan Donovan

d.donovan1@cox.net

402-339-7888

The TRICARE Retiree Dental Program (TRDP) is ending December 31, 2018

(MOAA UPDATE 8 OCT)

The TRDP will end on 12/31/18 and will be replaced by the Federal Employees Dental and Vision Insurance Program (FEDVIP). Visit TRICARE.benefeds.com and sign up to get updates about the TRDP to FEDVIP dental plan transition and further information about the enrollment period beginning Nov 12th.

As you've probably already heard, on December 31, 2018 the Defense Health Agency's TRICARE Retiree Dental Program (TRDP) will end. Don't worry! You can enroll in dental coverage for next year under the Federal Employees Dental and Vision Insurance Program (FEDVIP). Retired uniformed service members and their families who were eligible for TRDP will be eligible for FEDVIP dental coverage, effective January 1, 2019.

You will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during the Federal Benefits Open Season, beginning 12 Nov through 10 Dec.

Vision coverage is also available!

For the first time ever, vision coverage is available to you and your family members! Retired uniformed service members and their families who were eligible for TRDP, and who are enrolled in a TRICARE health plan, will be eligible for FEDVIP vision coverage. Coverage is effective January 1, 2019, if you enroll during the Federal Benefits Open Season.

The 2019 Federal Employees Dental and Vision Insurance Program (FEDVIP) plans and premiums are now available. Use [our plan comparison tool](#) to view plans and premiums based on where you live. Make sure to [check your eligibility](#) to determine if you're eligible for dental coverage, vision coverage, or both.

Your editor checked dental choice options for zip code 68123 and found 10 choices

available, ranging monthly from \$19.87 (single)

to \$115.98 for a family, depending on the provider. Zip code 68123 has 8 vision choices also available ranging monthly from \$6.70 (single) to \$43.38 for a family depending on the provider. Use the [comparison tool](#) with your own zip code and refine your options and details.



LtCol Max Moore USAF (Ret), on the right, really has the attention of LtGen Leo Smith USAF (Ret)



Doug Pikop, Brook Stafford, and Dan Donovan trading stories before the meeting

You will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during the Federal Benefits Open Season, beginning 12 Nov through 10 Dec.

2019 Retirement Pay Dates Announced

(MOAA online update Oct 4 2018)

The Defense Finance and Accounting Service (DFAS) has announced the retiree and annuitant pay dates for the upcoming year. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees get paid on last business day of the prior month and annuitants get paid



Ginny McBlain and Sharon Russell greeted all arrivals.

on the first business day of month. For example, payment to retirees for December 2018 will be paid on Dec. 31, 2018. However, annuitants will be paid on Jan. 2, 2019. Annuitants are those receiving [Survivor Benefit Plan](#) (SBP) payments. Click here to [See the 2018/2019 pay dates](#). If you need to update an address, change your tax withholding, change your direct deposit or more, you can do it online using [DFAS's myPay website](#).

If you don't have access to myPay or want to speak to a live person, you can call DFAS at 800-321-1080 M-F, 8 a.m. to 5 p.m. ET.

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 for all serving today. Our Heartland Chapter also focuses on state and local issues, interfacing with the Legislature and the Governor. We provide a really great environment for camaraderie and mutual support with our meetings, speakers, newsletters, website, and community involvement. You will feel like family.

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>	 BASIC	 PREMIUM	 LIFE
<p>Features of each Membership level</p>	<p>No-cost electronic Membership designed for today's junior officers.</p>	<p>Full access to MOAA's career resources, countless discounts on products and travel, & access to all of MOAA-exclusive pubs & news updates. Full access to a wide variety of member benefits for today's career officer.</p>	<p>Receive all the benefits that PREMIUM membership has plus exclusive privileges and benefits.</p>
<p>Membership Dues</p>	<p>Free</p>	<p>1 year -\$43, 2 years - \$79 3 years - \$105</p>	<p>Dues are based on your current age</p>
<p>Support of critical advocacy efforts to protect the benefits of the entire military community.</p>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Electronic access to several of MOAA's news updates.</p>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Discounts on products and travel.</p>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Career transition resources MOAA helps transition efforts by hosting career fairs, resume critiques, training sessions & much more.</p>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Expert advice on your military pay & benefits MOAA's team of highly trained professionals can help you receive the military benefits you've earned through one-on-one counseling.</p>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Financial planning and investment advice</p>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Military Office magazine</p>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Access to all MOAA-exclusive publications</p>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Scholarships, interest-free loans, & grants</p>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<p>MOAA Chapters Take advantage of the opportunity to get involved & meet fellow offices in your community. A PREMIUM or LIFE membership makes it easy.</p>	<p>Dues vary by Chapter.</p>	<p>New chapter members receive a voucher good for one year of chapter dues.</p>	<p>New chapter members receive a voucher good for two years of chapter dues.</p>
<p>Bonus travel rewards and discounts</p>			<input checked="" type="checkbox"/>
<p>Initiation fee waived at the Army and Navy Club of Washington, D. C.</p>			<input checked="" type="checkbox"/>
<p>Protection for your spouse Membership benefits transfer to your spouse should something happen to you.</p>		<p>SURVIVING SPOUSE DUES 1 Yr - \$40 2 Yr - \$72 3 Yr - \$95</p>	<input checked="" type="checkbox"/>



The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military 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 for details.)
 Address _____
 City _____ State _____ ZIP _____
 Phone Number _____
 Date of Birth _____
 Spouse Name _____
Your spouse has access to all of your MOAA member benefits.
 Chapter Name _____

LIFE Membership Dues

Dues are based on your current age.

50 and under	\$762
Age 51-55	\$718
Age 56-60	\$678
Age 61-65	\$620
Age 66-70	\$551
Age 71-75	\$474
Age 76-80	\$389
Age 81-85	\$297
Age 86-90	\$210
Age 91-95	\$130
Age 96-100	\$79
Age 101+	FREE

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.

Dues to MOAA are not deductible as a charitable contribution for federal tax purposes.
 Annual membership dues include a \$12 subscription to Military Officer magazine.

PREMIUM Membership Dues

- One-Year PREMIUM**
\$43 (Surviving Spouse – \$40)
- Two-Year PREMIUM**
\$79 (Surviving Spouse – \$72)
- Three-Year PREMIUM**
\$105 (Surviving Spouse – \$95)

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.

H17028C1P

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, **Surviving Spouse Affairs** - Paula Muth - 402-292-1663, **Legislation:** Jeff Mikesell - 402-990-2713, **Treasurer:** Rene Dreiling 402-740-3127, **ROTC:** Brook Stafford - 402-916-9759, **Personal Affairs** - Teri LeHigh - 402-291-2713, **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



I once had a parrot..... DO NOT TALK TO MY PARROT!!

**Our dishwasher quit working so I called a repairman to come the next day.
"I'll leave the door unlocked. Fix the washer, leave the bill, and I'll mail you a check.**

**Oh, by the way don't worry about my dog, Spike. He won't bother you.
But, whatever you do, do NOT, under ANY circumstances, talk to my parrot!
I MUST STRESS TO YOU: DO NOT TALK TO MY PARROT!!!"**

**When the repairman arrived the following day, he discovered the biggest, meanest looking dog ever.
But, just as he was told, the dog just lay there on the carpet watching the repairman do his work.
The parrot, however, drove him nuts the whole time with incessant yelling, cursing, and name calling.
Finally the repairman couldn't contain himself any longer and yelled, "Shut up, you stupid, ugly bird!"**

To which the parrot replied, "Get him Spike!"

**"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."**

Dinner Reservations
(for Members and invited Guests)

Members, WE NEED YOUR HELP

The Chapter has an urgent need for two to four volunteers to take over the Hospitality Committee. Ron and Sharon Russell, our current Committee members, will be leaving the Committee after the December Chapter Dinner, so we must have replacements, who can begin preparing now, to ensure a smooth transition of Committee responsibilities.

The Hospitality Committee Chairman is a Chapter Board position that requires four to five hours per month. If you are interested in supporting the Committee, that manages our monthly Chapter Dinners, please call Ron Russell, 402-297-4244, to discuss what is involved. The chapter needs you.

Date: **Wednesday, November 14th, 2018**

After dinner, the cadets will speak about their experiences and plans

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:

Members are encouraged to buy a cadet’s meal by ordering a steak for them when placing their own order.

8oz Top Sirloin w/ Smashed Potatoes & California Mixed Vegetables - \$28.90

_____ - *With Vanilla Ice Cream* - \$31.90_____

Almond crusted Walleye fillet w/Rice Pilaf & California Mixed Vegetables - \$ 30.30

_____ *With Vanilla Ice Cream* - \$33.30_____

Caesar Salad with Grilled Chicken - \$23.70

_____ *With Vanilla Ice Cream* - \$26.70_____

RSVP: Lt Col Ron & Sharon Russell - Tel: 402-297-4244 - 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.

New check writing procedures:

Make your check out to Heartland Chapter MOAA

OR....

use our stamp which will be provided at sign-in

Dress: Business attire or as appropriate



Sharon and Ron Russell

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