



# ***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 2018 \*\*\*\*\***



### **Better Business Bureau**

Come and hear all about it !!  
(you might be surprised)

-- Our Next Official Dinner Meeting, Wednesday, 17<sup>th</sup> of October --  
(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 September meeting featured a presentation by Major General Richard J Evans III who is now the STRATCOM Director of the Program Management Office (PMO). He has also served as Mobilization Assistant to the Commander and Director of Reserve Forces. General Evans is a MOAA Life Member and a Chapter member. Approximately three years ago, he had spoken to us about the World War II Military Installations in Nebraska. It was a very interesting and well received presentation. As the PMO Director, he is overseeing the new Command and Control Facility.**

**General Evans is a native Nebraskan who joined the Air National Guard and became an instructor and an evaluator in the KC-135. He progressed through staff positions such Director of Personnel, Chief of Current Operations, and Commander of ANG personnel at Detachment 1 at Offutt, then followed by becoming the first commander of the 170<sup>th</sup> Group (the ANG Group that provides training to newly assigned 55<sup>th</sup> crewmembers). Subsequently, he became**



**commander of the 155<sup>th</sup> Air Refueling Squadron (of the Lincoln ANG). Later assignments included duty with the Guard Bureau and the National Reconnaissance Office in Washington, and command of expeditionary forces in Southwest Asia.**

**General Evans began his presentation with the USSTRATCOM mission which is to deter nuclear attack and to employ forces as directed to guarantee the security of our nation and our allies. He noted that the Strategic Air Command (SAC) mission was to deter nuclear war, while the STRATCOM mission includes multiple missions including SPACECOM. He also noted that the SAC**

motto “Peace is our Profession” is being used by STRATCOM slightly modified with ellipses to “Peace is our Profession . . .” implying that it could be a bad experience for potential enemies.



General Evans noted that the primary roles of the new Command and Control Facility include a mission control center, a major back-up communication node for the Department of Defense (DoD), and to support an adequate headquarters staff. He noted that the facility is running almost two years behind schedule for three reasons: the subterranean water leakage, mold developing on several ducts in storage due to the water delays, and the shortage of available skilled workers. He stated that associates will begin moving into the facility later this year and all will be in the facility by early 2020. He concluded this excellent presentation noting that these associates will be working in the most technologically advanced facility in the DoD.

Some sad news is that long-time member Bonnie Comstock passed away. She had attended our August meeting. We extend out condolences to Cindy Keyes and family. Bonnie and Cindy's picture is on page 4 of our September newsletter.

Our congratulations to former Legislative Chairman, Brigadier General Paul Cohen, who has been selected as the outstanding legislative chair and will receive the Strobbridge Award at MOAA's Annual Meeting in Phoenix on November 1, 2018.

On Wednesday, October 17<sup>th</sup>, our speaker will be the Omaha Better Business President, Jim Hegarty. On Sunday, October 21<sup>st</sup>, we will have an information table for Retiree Day at the Base Exchange. On Saturday, November 10<sup>th</sup>, we will participate in the Bellevue Veterans Day Parade. On Wednesday, November 14<sup>th</sup>, we will have our ROTC Salute and, on Wednesday, December 12<sup>th</sup>, we will install officers and have our Holiday Extravaganza. Please note that both these meetings are on the second Wednesday to avoid conflicts with Thanksgiving and Christmas.

Dan Donovan [d.donovan1@cox.net](mailto:d.donovan1@cox.net) t402-339-7888

### Programs

(from Ken McClure, Maj USA (Ret))

**Oct 17 – Better Business Bureau**

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



Program Chair, Ken McClure

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

### **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 their 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. 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 us. **Our immediate need is a couple to back up Ron and Sharon with our Hospitality Team.****

**This is a wonderful organization and you can help make it a better one. Please contact me if you choose to volunteer.**

**Dan Donovan**

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**402-339-7888**



**Sharon & Ron**





Our Legislative Chair, Jeff Mikesell Col USAF (Ret), gets serious with what is going on in Lincoln and Washington, just look at him!!

## **New Space Force Legislation to be Submitted in February**

(from Jeff Mikesell Col USAF (Ret))

**Earlier this year, President Donald Trump ordered the military to establish the new Space Force. Thus, according to Deputy Defense Secretary Patrick Shanahan, the Pentagon is pushing ahead with planning to submit legislation to Congress for a new Space Force in February. "Over a very short period of time, it's been thrust upon us to create and grow a new organization," Shanahan told the Air Force Association's annual Air, Space and Cyber Conference at National Harbor, Md.**

**and that hasn't been done since the Air Force itself was created in 1947, he added. "So, the playbook is out of date."**

**Deciding details of such a new organization, "as you might imagine, is a complicated process," Shanahan said.**

**"In February, we'll submit a legislative proposal" for a force with a "lean" headquarters, he explained. "Along the way, we will do no harm to existing missions, create no seams between services and remain focused on the needs of personnel in harm's way."**

**"Air Force Secretary Heather Wilson is brilliant on how do we put together the legislative proposal," Shanahan said.**

**A new Space Force would include more than 13,000 personnel and cost just under \$13 billion over five years, according to Air Force Secretary Heather Wilson. The Space Force headquarters will form in fiscal 2020 and the remainder of the new military services will be in place by the end of fiscal 2021.**

**The transition would include moving several groups into the new service, including space programs at DARPA, national security programs at NASA, and the space traffic management portion of the Commerce Department.**



Bev Burchfield, Mary Jo Smith, and Lisa Zuccarello... is that a Halo above Mary Jo??

**In its first year, a new Space Force is expected to cost \$3.32 billion. Over five years, it's expected to cost \$12.9 billion, including \$2.2 billion in headquarters costs.**

**When Vice President Mike Pence announced the creation of a new Space Force, he also called for standing up a Space Development Agency to focus on innovation and fast procurement. But Secretary Wilson recommends folding that function into the Air Force's existing Space Rapid Capabilities Office.**



M/Gen Richard Evans and our chapter President Col Dan Donovan USAF (Ret)

**"This proposal avoids detours that do not support the president's policy," according to Wilson. "There is no need to establish an assistant secretary of defense for space, nor is there any benefit to either establishing an additive agency or moving programs to a temporary holding organization."**

**Wilson also suggests the next director of the National Reconnaissance Office be dual-hatted to also serve as director of the Air Force Space Rapid Capabilities Office.**

### **Here's How to Calculate Medicare Costs for Military Retirees**

(By: Col. Steve Strobridge, USAF (Ret), MOAA NL 11Sept 2018)

**Determining how much you personally will pay for Medicare can be complicated. (To learn about the process for signing up for Medicare, read the MOAA publication, *Aging into Medicare and TRICARE For Life*.)**

**One important issue to understand is Medicare is a subsidized benefit. For the vast majority of Medicare-eligibles, taxpayers pick up 75% of their Part B premium cost. That acknowledges what we all can understand, but don't think much about....providing health care for older Americans is a very expensive business.**

**Each year, the Centers for Medicare and Medicaid calculate the expected cost of providing non-hospital medical services to the Medicare-eligible population. Basic Part B premiums for the coming year are set to cover 25 percent of that average cost, with the rest provided out of tax revenues. For 2018, the expected non-hospital medical cost for the typical Part B enrollee was calculated at \$6,432. Of that amount, the basic annual Part B premium (25 percent) was set at \$1,608, or \$134 per month -- which means taxpayers are ponying up the other 75 percent (\$402 monthly) for most Part B enrollees. But it's not that simple - as many retired officers will discover when they become**

**Medicare-eligible. In addition to their retired pay, most officers have earnings from post-military careers, investments, and other sources. Many married couples also have significant income from spousal employment.**

**Most people in those situations realize first-hand about Medicare's means-tested aspect, as people with higher incomes are expected to take on responsibility for paying more than the basic 25-percent share of their Part B premium. The chart below shows how the taxpayer subsidy shrinks successively over five income tiers.**



LtCol chip Stuart USAF(Ret). Laurie Stuart with Jackie Doyle and M/Gen Bill Doyle USAF(Ret)

<b>Annual Income</b>	<b>Monthly Part B premium</b>	<b>Taxpayer Subsidy</b>
<b>Up to \$85,000 (\$170K married couple)</b>	<b>\$134</b>	<b>75%</b>
<b>\$85,001-\$107,000 (2x for married couple)</b>	<b>\$188</b>	<b>65%</b>
<b>\$107,001-\$133,500 (2x for married couple)</b>	<b>\$268</b>	<b>50%</b>
<b>\$133,501-\$160,000 (2x for married couple)</b>	<b>\$348</b>	<b>35%</b>
<b>Over \$160,000 (\$320K for married couple)</b>	<b>\$429</b>	<b>25%</b>

**Note: a new change (enacted in 2015 but taking effective in 2018) reduced the income threshold for the highest premium bracket from \$240,001 to \$160,001 (from \$480,001 to \$320,001 for married couples). This means people with incomes between those levels saw their premiums rise almost \$80 per month per person in 2018.**

**So where does the income data come from? Your federal income tax returns.**

**Because those are mostly filed in April and because premiums have to be established before the start of each new year, there's a lag in applying your tax-based data to your Part B premiums.**

**So the means-tested 2018 Part B premium rates were based on what you reported on your 2016 tax return.**

**For most years, that means you get a little break by basing this year's premiums on an earlier year's (and likely lower) income. But when you retire from working life or downshift to part-time work, that can come back to bite you, because you'll get a notice sometime in November that your next year's Part B premiums are still based on your previous (higher) income.**

**Fortunately, there's a way to get your Part B premiums reduced when a qualifying event (such as retirement) reduces your income below what you reported on your tax return two years ago.**

**That form can be found**

**at <https://www.ssa.gov/forms/ssa-44.pdf> (Important note: This is *\*not\** an “appeal” form. If you google “part B premium appeal,” you'll find something else entirely.) It provides you the opportunity to explain what life event has changed your income and what your current income is expected to be.**

**Note that the instructions at the bottom of the form require documentation of the life event change (such as a letter from your employer specifying the date of your retirement.**

**My experience in this process was that a visit to the local Social Security office was the fastest way to get the Part B premium changed. To ensure I was prepared, I took copies of my leave and earnings statement, tax return, and other income evidence. Having heard horror stories of others' experiences with Social Security offices, I was prepared for an extended wait and documentation hassles. I was pleasantly surprised that my spouse and I (you need to submit a separate Part B change request for each spouse) were in and out of the office within 90 minutes, and the clerk was very helpful. She did caution against under-reporting expected income, saying “If it turns out to be higher than you said, Medicare will come back after you.”**

**In our case, the system worked semi-efficiently. Within two weeks, I received a notice that my Part B premium had been reduced. Unfortunately, there was a glitch on my spouse's change, so we had to go back and resubmit her application. But that office visit took a mere 45 minutes, and she got her premium change notice ten days later.**



LtGen Leo Smith USAF(Ret) and Col Ed Burchfield USAF(Ret) were having a nice conversation but didn't seem to mind the paparazzi



**Because we had already paid a couple of months of the too-high premium, we received a repayment credit for the excess amount.**

**All in all, a pretty painless process to save ourselves several thousand dollars in Part B premium overpayments.**

**One caution: You won't be able to get your premium reduced in advance. You need to wait until you (and your spouse, if applicable) receive your official notice from Medicare of the too-high premium for the next year. It usually will come to you in November. Then take that notice with your application and documentation to the Social Security office.**

**Changes Coming for TRICARE Retiree Dental**  
(Dean Kenkel CW5, USAR (Ret), 4 June from Benefeds.com)

**Note: This medical care change is so significant that we have kept info about it readily available to you again. More info is later in this newsletter. – editor**

**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, effective January 1, 2019, but it will be under a different program, the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the U.S. Office of Personnel Management (OPM).**

**Vision coverage is also available to you for the first time under FEDVIP. Retirees and their families, who were eligible for TRDP, and family members of active duty service men and women, will now be eligible to enroll in a FEDVIP vision plan, if enrolled in a TRICARE health plan.**

**You don't need to take action yet. But, if you would like dental and/or vision coverage next year, effective January 1, 2019, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season. Open season is your annual opportunity to sign up for FEDVIP, and this year it runs from November 12 through December 10, 2018. Note: If you're currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season.**

**FEDVIP is popular among Federal employees. The more than 3.3 million people already enrolled give the program high marks for quality and value. With 10 dental and four vision carriers to choose from, and some plans offering both high and standard options, FEDVIP offers great flexibility when selecting the right coverage for you and your family.**

**Plans are listed below:**

<b>FEDVIP dental plans</b>	<b>FEDVIP vision plans</b>
<ul style="list-style-type: none"> <li>▪ <b>Aetna Dental®</b></li> <li>▪ <b>Delta Dental®</b></li> <li>▪ <b>Dominion Dental®</b></li> <li>▪ <b>EmblemHealth®</b></li> <li>▪ <b>FEP BlueDental®</b></li> <li>▪ <b>GEHA®</b></li> <li>▪ <b>Humana</b></li> <li>▪ <b>MetLife</b></li> <li>▪ <b>Triple-S Salud®</b></li> <li>▪ <b>United Concordia Dental®</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Aetna Vision®</b></li> <li>▪ <b>FEP BlueVision®</b></li> <li>▪ <b>UnitedHealthcare Vision</b></li> <li>▪ <b>VSP Vision Care®</b></li> </ul>

**Note: Plan details and rates for the 2019 plan year will be available in October 2018.**

**Active duty uniformed service members: The TRDP transition to FEDVIP doesn't impact you. Your dental and vision coverage will still be provided by TRICARE. And your family members will still be eligible to enroll in the TRICARE Dental Program (TDP). Your family members may benefit from this transition however, since they will now be eligible for FEDVIP vision coverage, if they are enrolled in a TRICARE health plan.**

**Federal and U.S. Postal Service (USPS) employees and annuitants: Your FEDVIP coverage, if already enrolled, and/or your eligibility to enroll will not be impacted as a result of the TRDP transition to FEDVIP. FEDVIP rates are reviewed and updated annually, if necessary. Although rates may be different based on the region where you live or the plan you select, they will be the same across eligible groups, including the newly eligible members of the uniformed services.**

**(From: Nebraska Veterans Coalition, Dean Kenkel CW5, USAR (Ret) [dkenkel@cox.net](mailto:dkenkel@cox.net))**

**President Trump Approves Pay Raise For Troops, No TRICARE Fee Increases**  
(MOAA Newsletter- 16 Aug)

**President Donald Trump approved H.R. 515, the John S. McCain National Defense Authorization Act for Fiscal Year 2019. The President signed the legislation in front of huge crowd at Fort Drum, N.Y.**

**"There is no better place than right here at Fort Drum to celebrate its passage. No better place," Trump told the cheering crowd, which included many uniformed service members. "After years of devastating cuts, we're now rebuilding our**

**military like we never have before. Ever. Because we know that to survive, and having that survival of our freedom, it depends upon the might of our military."**

**The last time Congress passed a defense bill this early was over 20 years ago with the FY 1997 NDAA.**

**"The NDAA is a great example of bi-partisan support for our military," said MOAA President and CEO Lt. Gen. Dana T. Atkins, (USAF Ret.). "Our Congress, and president, by signing this bill into law, recognize the selfless service of those in uniform by providing a proper pay raise and housing allowances. They also recognize the need to increase troop strength to support Secretary Mattis' National Defense Strategy."**

**The legislation includes a 2.6 percent increase in basic pay for troops, which President Trump described as "the biggest increase in a decade."**

**President Trump also highlighted "\$11 billion for military construction, including family housing."**

**"Every day the military is fighting for us, and now we are fighting for you, 100 percent," Trump told the troops.**

**Other highlights of the FY2019 NDAA include:**

**-Authorization for active duty end-strength increases over FY 2018 levels for each service to put them better in line to meet the requirements of the National Defense Strategy (485,741 in the Army, 331,900 in the Navy, 186,100 in the Marine Corps, and 325,720 in the Air Force).**

**-No increases to TRICARE fees.**

**-No reduction to the basic allowance for housing.**



**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, 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.**

- Progress on modernizing the 38-year-old Defense Officer Personnel Management Act to provide more flexible options to the services.**
- Authorization for \$40 million in DoD supplemental impact aid and \$10 million in impact aid for severely disabled military children.**
- Eligibility expansion for Special Victims' Counsel services to victims of domestic violence and other aggravated violent offenses.**
- Establishment of a new punitive article on domestic violence in the Uniform Code of Military Justice; and authorization for military judges and magistrates to issue military protective orders.**

### **Here's How Military Retirees Can Prepare for FEDVIP Open Season**

**(by CAPT. Paul Frost, USN (Ret) - MOAA newsletter – 16 Aug)**

***“You’ve probably heard TRICARE’s Retiree Dental Program (TRDP) will cease coverage Dec. 31. You might have heard you will not be automatically enrolled in a new dental plan. However, if you were covered under TRDP, you are eligible to enroll in dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).***

***If you have TRDP and wish to maintain dental coverage in 2019, you must take action between Nov. 12 and Dec. 10. That four-week window from November to December, known as Open Season, gives you the opportunity to enroll in the dental plan that will meet your needs in 2019. Are you ready for Open Season? Here’s one place to start.***

***Additionally, retirees and their families who are currently covered by a TRICARE health plan are eligible to enroll in vision coverage through FEDVIP. Visit the [BENEFEDSwebsite](#) to explore your options for selecting dental and vision plans. MOAA recommends you start researching the numerous options for dental and vision plans you can enroll in during Open Season. Don’t miss this opportunity to start deciding what will benefit you in 2019!***

***The BENEFEDS website is easy to navigate and provides a plethora of information on each plan. Below the welcome message, there are three links to help you decide where to go next. I’d recommend starting with Retirees. Click the Learn More option then the blue View Full Article option. On this subpage you can find information on the dental changes, a new vision option, preparation tips, and enrollment information.***

***By clicking this link [“Compare current 2018 plans and rates”](#) (link also available on the BENEFEDS site under the How to prepare section), you’ll have access to the FEDVIP Plan Comparison Tool.***



***You'll open FEDVIP Plan Comparison Tool, which is a blue box under the subheading of the same name, and select which program type you want to compare (dental or vision), enter your zip code (yes, just like TRDP - where you live determines premium structure), and how frequently you intend to make payments.***

***Test Comparisons: (Your results will reflect different numbers as stated above) In my test, I found that a retiree, with a spouse, in Alexandria, Va., has a choice of 13 plans ranging from a low of \$36.14 a month up to \$107.92 per month. That's quite a disparity in premiums! Well, you're not done. Each plan has a "View Details" link that will provide you with some of that plan's finer points, plus there is a link to a .pdf file with the actual plan brochure from the provider - the "small print."***

***As a comparison, the cheaper plan (Dominion Dental, HMO) has \$0 deductible per person, covers 100 percent for Class A (basic) services with a \$10 per patient co-pay, 56 percent for Class B (Intermediate) services plus a \$10 per patient co-pay, and 40-percent co-pay for Class C (Major) services plus a \$10 per patient co-pay. There is no annual maximum benefit under this plan. Finally, you can only use this plan "In Network."***

***At the high end (Delta Dental, PPO), there's a \$50 deductible per person, but 100-percent/90-percent coverage (In/Out Network) for Class A services, 70 percent/60 percent for Class B services, and 50 percent/40 percent for Class C services. The annual maximum benefit per person is \$30,000/\$3000 (In/Out).***

***This family also would have to choose from eight vision plans ranging from \$12.76 to \$28.90 per month.***

***By comparison, a retiree in Jacksonville, Fla., would have to choose from 11 dental plans ranging from \$42.79 to \$92.80 per month.***

***Keep in mind, these comparisons are for the 2018 plan year, which ends Dec. 31. Plan information will be updated in October, according to BENEFEDS. Sign up for your BENEFEDS account today and use their comparison tool to start researching the best plan(s) for you and your family.***

***Intimidated by the abundance of choices being offered? Join MOAA's financial and benefits experts, Lt. Col. Shane Ostrom, USAF (Ret), CFP®, and Capt. Paul Frost, USN (Ret), AFC®, for a detailed [FEDVIP webinar on Oct. 9, 2018](#). Sign up in [September](#).***

***Shane and Paul will demonstrate “How to Shop for a Plan” - going through the details of how to compare the different options that each plan provides. Are you more comfortable with a higher premium with lower co-pays or vice versa? Is orthodonture coverage important for your family? This webinar’s registration will be available in mid-September, but you can track all MOAA Career and Education events here at [MOAA Events](#).***

***Also, stay tuned for our Facebook Live town hall, hosted by MOAA's Health Affairs advocate Capt. Kathy Beasley, USN (Ret), FACHE, with a guest speaker from the Office of Personnel Management (OPM), the human resources management office. A date for the Facebook Live town hall will be announced after the 2019 plan rates are available in October.***

### **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>	 <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 pubs & 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 - \$43, 2 years - \$79 3 years - \$105	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.		<b>SURVIVING SPOUSE DUES</b> 1 Yr - \$40   2 Yr - \$72   3 Yr - \$95	<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](http://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 \_\_\_\_\_

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)  
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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.

### 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

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

M1702HCHP



## 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:** Jeff Mikesell -, **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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POW WWII 8 Dec 1941  
 (taken prisoner at Wake Island)

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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**



**Yesterday I went to the doctor for my yearly physical.**

**My blood pressure was high, my cholesterol was high, I'd gained some weight, and I didn't feel so hot. My doctor said eating right would solve my physical problems and it doesn't have to be complicated. He said just think in colors; fill your plate with bright colors; greens, yellows, reds, etc. I went right home & ate an entire bowl of M&M's &, sure enough, I felt better immediately. Never knew eating right could be so easy...**

**Ever notice that the people who tell you to calm down are the same ones who got you mad in the first place? Do you realize that in 40 years there will be thousands of old ladies with wrinkled tattoos and rap music will be the golden oldies?? That is scary!! There's always a lot to be thankful for if you take time to look for it. For example I am sitting here thinking how nice it is that wrinkles don't hurt...**

**"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

### 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, October 17<sup>th</sup>, 2018**

After dinner, Jim Hegarty will speak about the Better Business Bureau

**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:

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

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

Chicken Parmigiana w/Penne Pasta - \$23.70

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

Anthony’s Wedge Salad with Faroe Island Salmon - \$25.00

\_\_\_\_\_ With Chocolate Ice Cream - \$28.00 \_\_\_\_\_

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.**

### 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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