

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

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## ***Heartland of America Chapter \*\*\*\*\* October 2011 \*\*\*\*\****



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# *The Bulletin Board*

Is the Newsletter of the Heartland of America Chapter of the Military Officers Association of America. Content is from members, MOAA internet mail, MOAA's Affiliate, and other military-oriented sources. Material used is public domain or attributed as to source and copyright.

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Lt Colonel Patrick Jones, USAF (Ret) Editor & Webmaster  
Colonel Quinn Smith, AUS (Ret), Contributing Editor Emeritus

Volume XXV Number 10

October 2011

## **PRESIDENT'S REPORT**



**Paul Cohen, Dan Donovan, and I recently returned from the Chapter Leaders' Symposium. This was the second such meeting I have had the privilege to attend for our Chapter. We attended workshops on chapter management and membership challenges. MOAA has been fortunate in that our membership has grown slightly in the past few years thanks to the Give Me 10 program and all the recruiters such as Dick Doolittle who continue to bring members into our organization. The National staff continues to work on new programs to also bring more national members into the chapter system. Watch for some helpful changes in the coming months. There are several new initiatives that are also being worked and may require your input. Voting rights**

**for Auxiliary Members is being studied plus an adjunct organization called "Voices for Americas' Troops" which would be open to supporters of our issues who may not be eligible for MOAA membership. The complete symposium including workshop briefings is available at the National MOAA website. These meetings have also been a way to make new friends and see old ones.**

**If you have been watching the news, reading the articles, or receiving emails from MOAA, friends, or additional organizations you might belong to then you are well aware that military retirement and benefits are under attack from all sides. Most are from individuals or boards made up of civilians who have no idea of what military service is all about. I'm beginning to feel like a broken record since this is the 3<sup>rd</sup> month in a row that I have felt the need to discuss these issues. The latest proposals come from the White House. Again they want to Civilianize Military Benefits and Retirement. The Administration is now proposing a DOD BRAC-style commission to modernize the military retirement system which means there could be no changes by our elected Congress or President once the commission report is published.**

**I'm not sure why anyone thinks serving in the military is similar to working in the civilian sector. Many of us joined voluntarily for patriotism, adventure, travel, or maybe the chance to do something we always wanted to do (in my case fly). Along**

**the way we spent a lot of time away from home in some not so great places. We may have lost many friends along the way who are now either buried in cemeteries or missing in action. We probably missed being at our children's birth. We rejoiced when we spent a holiday with our families because we knew it might not happen again for a while. We spent quite a few weekends working even though we had already worked Monday through Friday. Yes, our time in service was just like working in the civilian world?**

**Several weeks ago I attended the Lincoln Air show and had the opportunity to discuss these things with Congressman Fortenberry. I suggested to him that it would be interesting to compare the cost of the current retirement system verses paying overtime to military members. Most of us know how expensive the overtime would be. Since that time I have been again considering further differences. I mentioned in my emails to our representatives that the 40-hour workweek doesn't really exist in the military. Rather we go by the 24/7 rule. Another government official recently stated that it really wasn't fair to not vest those who chose to leave prior to 20 years. Former Secretary of Defense Gates also complained about this. Yet I've never heard a complaint about this. Most of my friends who left early knew that was part of the deal and were happy to take the benefits of the GI Bill instead.**

**I can't begin to stress how important it is to get the word out to your families and friends about what is being proposed. Now is the time to help Dick recruit into our organization. We need to inform our leaders why military service to our country is different than anything else. I've chosen to again repeat the next paragraph from my last month's report. It explains the fastest way to contact your representatives plus receive the latest word on what is going on in Washington. I recently chose to use MOAA's method of contacting both Senators and my Congressman. I edited the suggested letters slightly, reviewed my work, and sent the emails. I received verification back, along with a copy of my message, from MOAA within minutes. I would expect to hear back within 48 hours from all three.**

**The fastest way to let your representative know how you feel is the phone call. Usually you will get a staff member. Emails are also really fast and easy thanks to the MOAA website. Due to terrorist threats, etc, letters via mail now take the longest to reach them. No matter which way you prefer, they do make an impact. When my son worked on the Hill he personally saw the impact of correspondence, MOAA's in particular. If you are connected on the web, then the best way is through the MOAA website. On the main page up near the top right corner you will see a link called E-Newsletters. If you click on it the page will open and you can enter your email address and select the newsletters you want. The Legislative Update and Chapters Call to Action will keep you up to speed regarding what is happening in Washington. There also are News Exchanges, Messages, and Spouse E-news. I've signed up for all. You won't be inundated with never-ending emails. I've also signed up for MEGAVote which give highlights of Recent Votes, Upcoming Bills and Votes, and how your representatives voted on key Defense Bills in their respective Houses of Congress. I enrolled in MEGAVote several years ago and it's easy. Go to [WWW.CAPWIZ.COM/MOAA/MEGAVOTE](http://WWW.CAPWIZ.COM/MOAA/MEGAVOTE) and follow the instructions.**

Thanks again for your support. Hope to see you at some of our meetings and events in the future. Rene Dreiling, 402-592-3902, [remi3@sprintmail.com](mailto:remi3@sprintmail.com)

### **Chapter Programs for 2011**

(contributed by Director Larry Bradley, Program Chairman)



**Our September 21<sup>st</sup> meeting speaker was MG William Grimsley, the STRATCOM Chief of Staff. MG Grimsley's basic branch was Infantry. He has a distinguished record of achievement. His awards and decorations include the Distinguished Service Medal, Silver Star and Defense Superior Service Medal. He has served in Command and staff positions at all levels.**



**MG Grimsley's presentation was very informative. He covered all aspects of StratCom's mission in a clear and concise manner. He gave examples, in plain English, of how those various parts of the mission worked. After the excellent presentation, he fielded several questions with straight forward, well articulated responses. His use of data to clarify his answers was noteworthy. His reply to a question about education needs of tomorrow's military versus what youth are getting was enlightening. MG Grimsley's presentation was one that all members should have seen.**

**Our 19<sup>th</sup> October speaker is Mr. Ivan Gilreath, President and CEO of the Boys and Girls Clubs of the Midlands. His topic is "What's Happening at the Boys and Girls Clubs of the Midlands. Recently named the new President and CEO, Mr. Gilreath has returned to Omaha from Minneapolis after five years with insurance company *ING*, most recently as the president of the company's Employee Benefits Division. Before *ING*, he spent 20 years with *Mutual of Omaha* and four years with *Xerox Corporation*.**

**November 16th meeting will be our traditional ROTC dinner meeting with cadets and officers from UNO, UNL, and Creighton.**

**December 14<sup>th</sup> will be our election of officers and holiday party. In addition, we have arranged to have a display featuring the art of Courtney Kenny. Courtney is fast becoming well known for her depictions of the human spirit. Her drawings incorporate various phases and aspects of human life. She resides in Omaha and you may well find that unusual gift or addition to your home you've been looking for.**

**In January, Mr. Robert Kully will share his presentation regarding the results of the extensive research he has done on the causes of the financial collapse in the Fall-of-2008. Those with high blood pressure are advised to take their medicine before attending.**

**Beyond January, the schedule depends on which play at the Omaha Community Playhouse the Board and I decide to attend this year. The three choices we're**

considering at this point are Alter Boyz March 24, Lend Me a Tenor April 21 or Hairspray June 23. If you have a strong preference one way or the other, then please contact me.

Your suggestions and recommendations for other meeting activities and speakers are very much encouraged and appreciated. Call or email me, Larry Bradley, at 402.321.4851 or [Bradlar1@aol.com](mailto:Bradlar1@aol.com).

### **Members Speak Out on Retirement Reform – Did You?**

(MOAA Legislative Update 26 Aug)

Congress and the administration are sensitive to grassroots advocacy. In recent months MOAA members have generated over a quarter of a million messages to Capitol Hill, the Pentagon, and the White House. But more must be done.

The Army Times printed a letter from MOAA President VADM Norb Ryan blasting proposals to severely cut retirement benefits for future service members. He reminded readers of how less drastic changes to the military retirement system in the 1980s and 90s proved devastating to retention and readiness.

**Military service IS NOT the same as a civilian job!**

Please continue to send your elected officials [MOAA-suggested messages](#) reminding them of the importance of military retirement and other military-unique benefits, and ask your friends to do the same. We're entering an era of potentially massive budget cuts and we'll need every member to share their voice to protect earned benefits and preserve the all volunteer force necessary for our nation's security.

### **Are Military Pensions too Generous?**

(Associated Press – 19 Aug – by Pauline Jelinek)

WASHINGTON -- It sounds like a pretty good deal: Retire at age 38 after 20 years of work and get a monthly pension of half your salary for the rest of your life. All you have to do is join the military.

As the nation tightens its budget belt, the century-old military retirement system has come under attack as unaffordable, unfair to some who serve and overly generous compared with civilian benefits.

That very notion, laid out in a Pentagon-ordered study, sent a wave of fear and anger through the ranks of current and retired military members when it was reported in the news media this month.

If pensions are to be cut, Congress should go first, one person said on the Internet.

"Obviously, we're concerned about it," said retired Gen. Gordon Sullivan, an Army chief of staff in the 1990s who heads the nonprofit educational group Association of the United States Army.

The Defense Department put out a statement this week stressing that it was only a proposal and no changes will be made anytime soon.

**"While the military retirement system, as with all other compensation, is a fair subject of review for effectiveness and efficiency, no changes to the current retirement system have been approved," Eileen Lainez, a Pentagon spokeswoman, said. "And no changes will be made without careful consideration for both the current force and the future force."**

**The upset was sparked by a nonbinding recommendation from the Defense Business Board, the Pentagon's private sector advisory panel. A July 21 draft report that could be finalized this month recommended pensions be scrapped and replaced with a 401(k)-type defined contribution plan.**

**The board members are from big businesses -- experts, the Pentagon says, in executive management, corporate governance, audit and finance, human resources, economics, technology and health care.**

**Their report was strictly about dollars and cents, part of a review of Pentagon spending started under Defense Secretary Leon Panetta's predecessor, Robert Gates.**

**It didn't mention intangibles: Would such a change make military jobs less desirable? Is it possible to compare military and civilian employment? How much does a grateful nation feel it owes to the less than 1 percent of the population that volunteers to fight America's wars?**

**The report noted that military retirees start collecting pensions immediately upon leaving the service, rather than at age 65. That's a benefit without peer in the private sector, although there's a parallel in government. Some city police departments start retirement payments immediately, for instance.**

**The report also said:**

**-- Members of the military who retire before 20 years get nothing. Those who work 20 years get pensions worth 50 percent of their pay. That amount ramps up to 87.5 percent for 35 years of service.**

**-- That means 83 percent of servicemembers don't get a pension, even after serving for 10 or 15 years, while 17 percent do get one.**

**-- Though the job's risks are cited as a reason for keeping the 20-year system, most troops who see combat don't stay that long.**

**-- Low-cost health care premiums for retirees on top of pensions make total retirement benefits "significantly more generous than civilian programs" and more expensive.**

**-- The program's costs are "rising at an alarming rate" and "future liability will grow from \$1.3 trillion to \$2.7 trillion" by 2034.**

**The report recommended a new mandatory savings system for all personnel but with the government making contributions comparable to the highest level of civilian plans. There'd be an option for individuals to contribute too; payments wouldn't start until age 60 to 65. Pentagon contributions would be larger for those who had family separations and other unusual duty and double for years spent in a combat zone. The report said there would be no impact on existing retirees or fully disabled vets.**

The current system hasn't been changed materially in more than 100 years. It was designed when people didn't live as long, second careers were rare and military pay was not competitive with civilian pay, the report said. It said skills used by Soldiers, Sailors, Airmen and Marines are now transferable to the civilian world and that many people find second careers after retiring in their 40s.

That means they collect the pension as well as income from second careers.

Sullivan dismissed the idea that the average military retiree becomes enriched by the system, saying few go to work for big defense contractors or find other high-paying jobs. More commonly, a retiree might get about \$1,400 monthly in pension pay and a second career that earns \$50,000 or \$60,000 annually, he said.

But holding change at bay may not be possible. Officials have said that finding savings in personnel costs like health care and pensions is a possibility. Everything is on the table as the department looks for some \$350 billion in savings called for in recent legislation to decrease the national debt.

"It's the kind of thing you have to consider," Panetta said this week, adding any change must be done in a way that doesn't break faith with the men and women in uniform.

Such benefits were once sacrosanct -- part of the bargain the nation makes with those who put their lives on the line to protect it. Many opposed to any change cite the profound sacrifices troops and their families have made over the past decade, with repeated tours of duty, a crisis of ballooning military suicides and hundreds of thousands of cases of mental health problems, just to mention a few effects of war.

"If we want an all-volunteer force, the bottom line is that we're going to have to take care of these people who were willing to do what the bulk of people weren't willing to do," Sullivan said. "Going to war is dangerous -- you can get killed doing it. And the question is, Are the American people willing to recognize the sacrifices of these young people?"

Money for troops has flown freely from Congress with the tacit support of taxpayers over the decade, when pay was raised, as the report notes, to "higher than that of average civilians with the same education."

There was no public pushback against special recruiting bonuses, the GI Bill for college tuition and expenses for health care and other needs of troops and their families.

The question now is whether the depth of support widely expressed for the troops will be tested by the different times. U.S. financial woes are at center stage as the wars in Iraq and Afghanistan wind down. Pensions are becoming a thing of the past; more risky market-whipped 401(k) programs are the civilian norm.

Will taxpayers want to continue for troops the special and costly programs that they themselves are losing?

Says Sullivan: "Maybe. Maybe not."

[Let your elected officials and DoD know how you feel about the proposal to overhaul military retirement.](#) Click on the above link for assistance or type it into your browser address line.

## **It's Time to Man Battle Stations.**

(special message from MOAA President 20 Sep)

**Last week, the Administration put out its plan to cut the deficit by \$3 trillion over the next 10 years, including specific proposals for \$27 billion in cuts in the military retirement and health care package.**

**The Administration plan envisions:**

- **Establishing an annual enrollment fee for TRICARE For Life**
- **Another (unspecified) retail pharmacy copay hike**
- **Establishing a BRAC-style commission to recommend "modernizing" the military retirement system which could not be challenged by us or our Congress.**

**Most upsetting, the stated intent of the proposals is to "align government programs with those in the private sector" and address the "measurable disparity between the fees most retired private sector workers pay....and what retired military personnel pay."**

**Those words show a shocking insensitivity to the extraordinary demands and sacrifices imposed on career service members and families.**

**Our strong stance has attracted a major media blitz. Our staff experts have been quoted in *The New York Times*, *The Washington Post*, *USA Today*, and *The Lou Dobbs Show* in the last two days alone. We anticipate a great deal of media attention over the next few weeks due to MOAA's reputation as a reliable source.**

**Now is the time for all MOAA members to mobilize. Please urge your officer friends to join MOAA and start actively working to protect their interests and those of the current and future force.**

**This isn't just about equity. It's about an attack on the core elements that sustain the quality career force that protects our national security.**

**Any who continue to sit on the sidelines jeopardize their own interests, the military community's, and the nation's future capability to sustain a strong national defense.**

**Start by sending a [MOAA-suggested message](#) (or one in your own words) to your elected officials.**

**This battle is just beginning -- Norb Ryan, MOAA President (if the above link to MOAA-suggested message does not work, click on the following link or type it into your browser address box:**

**<http://capwiz.com/moaa/issues/alert/?alertid=53748506&PROCESS=Take+Action>) If you can not get to a computer, then call your Senators and Congressmen and voice objections to the idea that military service can be equated to a civilian job. Have your relatives and friends call also: Sen. Mike Johanns – 402-7588981; Sen. Ben Nelson – 402391-3411; Rep. Lee Terry – 402-397-9944.**

## **Do You Need Long Term Care Insurance?**

(from Paula Muth, from MOAA's Affiliate Auxiliary Section)

The cost of long term care (LTC) services is a large financial threat to many retired service members and their spouses. The National Association of Insurance Commissioners estimated in 2009 about 44 percent of individuals who reach age 65 will require a stay in a nursing home sometime in their life. Of those who do enter a nursing home, about 53 percent will stay for a year or more. On a national average, nursing home care costs more than \$51,000 a year. Neither Medicare nor TRICARE For Life cover LTC services, which can include help with activities of daily living, home- health care, respite care, adult day care, nursing-home care, or assisted-living-facility care.

LTC insurance is available, but it can be costly depending on your age. If you are 68, the average annual cost is \$2,100, provided you purchased it before you turned 60. Annual rates can climb after that. Before you purchase a LTC insurance policy, consider whether it has an affordable CPI inflation rider and a defined daily benefit reimbursement for a definite period of time. Because current costs will rise, your LTC policy should spell out how monthly premium increases will be calculated. Check the policy provider's financial history to ensure they'll be around for at least 30 years. Be sure to outline your benefits and how you will receive them.

So do you really need LTC insurance? If you have a substantial income, you can self-insure. If you are in the middle-income bracket and can afford the premiums, decide if you want to protect your assets or set aside money for health care. If you have a lower income, you probably will rely on spending down your assets to be eligible for state Medicaid-sponsored LTC benefits. Keep in mind Medicaid can look back for five years to see how much you have given away and charge your Medicaid account for those amounts.

These are a few of the factors you must consider before you decide to buy - or not to buy - LTC insurance. You have hard choices to make. Do your research now so you will be prepared to make the best choice when the time comes.

MOAA's LTC insurance buying service, Long Term Care Resources ([www.ltc-resources.com](http://www.ltc-resources.com)) offers products from several top-rated insurance companies. Long Term Care Resources has representatives available nationwide to work one-on-one with MOAA members to match them up with the company and the LTC insurance plan that best fits their needs. To learn more, call (800)698-7943.

Pat Schecter

Auxiliary Member Advisory Committee

## **CHAPTER NAME TAGS**

The Heartland of America Chapter provides name tags and place cards for members and guests for our dinner meetings. A permanent name tag is available through

**JoDon's Trophies for the price of \$10.70. The same name tag is available for the spouse and auxiliary member, but without the second line of information. Members will be responsible for bringing their name tags to dinner meetings and other occasions. If you do not wish to purchase a name tag then the current name tag will be given to you to keep and bring to the meetings. Questions may be directed to Paula Muth (402) 292-1663. Please complete the form and send with your check made out to Heartland of America Chapter for the number ordered to:**

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**An example of the name tag is below.**



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Chapt. Pres. Rene Dreiling giving our chapter's Challenge coin to MGen Grimsley



Ginny and LtCol David McBlain



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May they not be forgotten -

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 then should give thanks to those who have served to preserve it.

Hopefully,  
they will also pledge to do their part to keep them. -- pj



**Heartland of America Chapter  
Military Officers Association of America, MOAA  
Dinner Meeting**

**Wed., October 19<sup>th</sup>, 2011  
Anthony's Restaurant (72nd and F Streets)**

**Registration and Social Hour Begins at 6 pm - Dinner at 7 pm**

**Reservations are for meal selections only, and should be e-mailed to our central e-mail address or phoned to Paula Muth. 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!**

**E-mail: heartlandmoaa@hotmail.com**

**Phone: (402) 292-1663**

**Meal selections are as follows:**

**Smokey Apple Chops w/Baby Red Potatoes & Parmesan Roma Tomatoes - \$26.50**

**Pecan Salmon w/Potatoes Anna & Parmesan Roma Tomatoes - \$25.00**

**Coconut Chicken Salad Served with a Muffin - \$14.50**

**Payment will be collected in the party room.**

**A pre-made-out check to Anthony's is preferred.**

Cash will be accepted but it slows down entry and causes lines.

**Prices include tax and gratuity.**

## **Program**

**Our speaker is Mr. Ivan Gilreath, President and CEO of the Boys and Girls Clubs of the Midlands. His topic is "What's Happening at the Boys and Girls Clubs of the Midlands." The mission of the Boys & Girls Clubs is to enable all young people, especially those who need us most to realize their full potential as productive, caring, responsible citizens. Core programs engage young people in activities with adults, peers, and family members that enable them to develop self-esteem and to reach their full potential. Programs are based on the physical, emotional, cultural and social needs and interests of young people. All of the programs offered by the Boys & Girls Clubs are designed to build developmental assets – concrete, positive experiences and qualities that have a tremendous influence on young people's lives and choices.**

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