



# Heartland of America Chapter

-- **We Never Stop Serving** --  
-- **We Are One Powerful Voice** --  
--- **for Every Officer at Every Stage of Life and Career** ---  
\*\*\*\*\*

\*\*\*\*\* **January 2022** \*\*\*\*\*



*Former Chapter President, Col. Anthony DiCarlo, administered  
The oath of office to Board Members, LtCol Ron Russell, LtCol  
Ron Glinka, Maj Doug Pikop, and Col Dan Donovan, our President  
(NOTE: we are two volunteers short. Please ask about it)*

\*\*\*\*\*

***There is no dinner meeting in January  
Next SCHEDULED Dinner Meeting??***

***February 16<sup>th</sup> at Anthony's Steak House, 72<sup>nd</sup> & F St.  
(see inside back cover for details)***

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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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January 2022

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## PRESIDENT'S REPORT



**Our December dinner meeting was our holiday celebration. The evening began with the Sarpy Serenaders giving us a thirty-minute performance. Besides singing Christmas songs, they did a wonderful job with the Armed Forces medley. Pat Jones was superb as he introduced the songs and provided background and descriptions of the next carol. The last song was a new one called "Christmas Chopsticks. Three members of the Serenaders are Chapter members. Pat, Chris Bakke, and new chapter member Col USAF(Ret) Ron Flock. The three of them joined us for dinner.**

**Following dinner, we had a brief business meeting and then covered the highlights of the year. In April, we were awarded a 5-Star Harris Communications Award for both our newsletter and website. We are extremely fortunate to have the talented Pat Jones in our chapter as he is both our newsletter editor and webmaster.**

**In September, we were informed that our chapter, once again, had been awarded the 5-Star Level of Excellence Award. It reflects the wonderful involvement of chapter members in our military, veteran, and civilian communities. It also reflects the excellent work of our membership chair, Mike DeBolt.**

**Our major accomplishment of the year was the successful passage of LB387 that eliminated the State Income tax on military retired pay. Our predecessors, and some of our current members had sought to accomplish this for more than the past 20 years.**



Our newsletter and website were once again recognized by MOAA for the 5 Star Harris Communication Achievement.

**With both General Smith and General Cohen not available, we called upon former chapter president Joe DeCarlo to administer the oaths of office to Board Members Ron Glinka and Doug Pikop and to Vice President Ron Russell and me.**

**The COVID-19 pandemic affected our ability to have dinner meetings. After 14 months, we returned to Anthony's Steakhouse. Our April speaker was chapter member Lt Col (Ret) Mick Waggoner, a retired Marine lawyer. Mick played a prominent role in establishing the Douglas County Veterans Court and is now a leader in developing the Nebraska Vietnam Veterans Memorial in Sarpy County, just south of the SumTur Amphitheater. Our May speaker was State Senator Tom Brewer, Colonel USA (Ret) and the primary sponsor of LB387, the state tax exemption legislation. The Senator told us that LB387 had passed its Final Reading that morning and that it would be going to Governor Ricketts for his signature the next week.**

**Our June meeting, hosted by Vice President Ron Russell, featured Craig Jacobs, Director of Human Resources at the Henry Doorly Zoo. Craig is a retired USAF Senior Master Sergeant and relates particularly well with our members. Our August dinner meeting featured two excellent presentations. The first was Korean War veteran and Prisoner of War (POW) Dennis Pavlik who described his time as a POW of the Chinese. The second presentation was by Dr. Carrie Brown of the Defense POW/MIA Accounting Agency (DPAA). An engaging speaker, Carrie described the success of the Offutt DPAA in identifying most of the remains of the USS Oklahoma crews since Pearl Harbor.**

**Our September speaker was chapter member Congressman Don Bacon, Brig Gen, USAF (ret). A member of the House Armed Services Committee, he initiated the funding to replace the E-4 aircraft at Offutt AFB and to provide enhanced electronic warfare capabilities. It was an excellent presentation. The following month, his Washington Chief of Staff, Mark Dreiling, spoke to us about Taiwan. Having spent time there, Mark has developed a significant understanding of Taiwan and its people. His presentation was timely as Chinese flights toward the island had recently increased.**

**We closed out 2021 with our very successful November ROTC Salute and the previously mentioned Holiday meeting. We hope all had a wonderful Christmas and Happy New Year. If you might be interested in joining our Board, please contact me or any member of our current Board.**

**Dan Donovan**

**d.donovan1@cox.net**

**402-339-7888**

## **Here Are Your New TRICARE Pharmacy Drug Prices**

(MOAA NL 18 November)

By: Karen Ruedisueli

**As of Jan. 1, TRICARE copays for prescription drugs will increase as follows:**

### **TRICARE Pharmacy Home Delivery (Up to a 90-Day Supply)**

- **Generic formulary drugs: from \$10 to \$12**
- **Brand-name formulary drugs: from \$29 to \$34**
- **Non-formulary drugs: from \$60 to \$68**

### **TRICARE Retail Network Pharmacies (Up to a 30-Day Supply)**

- **Generic formulary drugs: from \$13 to \$14**
- **Brand-name formulary drugs: from \$33 to \$38**
- **Non-formulary drugs: from \$60 to \$68**

**Prescriptions obtained at military treatment facility (MTF) pharmacies still have zero out-of-pocket cost.**

**MOAA opposes disproportionate TRICARE fee increases and will continue work to stop programmed pharmacy copay hikes that are many times larger than the annual cost-of-living adjustment (COLA) and diminish the value of military retirement.**

**The changes came as part of the FY 2018 National Defense Authorization Act and “are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit,” said Cmdr. Teisha Robertson, USPHS, a pharmacist with the Defense Health Agency’s Pharmacy Operations Division, in a TRICARE.mil article providing background on the fee increases.**

**MOAA appreciates the importance of military readiness but opposes funding readiness improvements on the backs of military retirees.**

**The TRICARE retail and mail order pharmacy programs were extended to Medicare-eligible retirees in 2001 with the legislation that created TRICARE For Life (TFL). Until then, the only prescription drug benefit available to military retirees ages 65 and up was zero-out-of-pocket-cost prescriptions at MTF pharmacies. Since the establishment of TFL, MOAA has worked to defeat numerous proposals for disproportionate TRICARE fee increases.**

**As Congress shaped MHS reforms, MOAA successfully blocked dozens of proposals that would have increased beneficiary cost sharing, including a TRICARE For Life enrollment fee, multiple plans for means testing that would have led to significant cost increases for MOAA members, catastrophic cap increases up to \$5,000, and a**

**plan to index TRICARE copays to the National Health Expenditure Index, which typically grows at a much higher rate than COLA.**

**MOAA also objected to fee increases for survivors and medically retired servicemembers and their families. As a result, protections for these populations were included in the FY 2018 NDAA.**

**Survivors of active duty, medical retirees, and their families will not see pharmacy copay increases. There will also be no change for active duty service members – covered medications will have no out-of-pocket cost whether obtained at the MTF, a retail pharmacy, or via mail order.**

**Retirees: Renew Your Expired ID Before Jan. 31**  
**(By: Kevin Lilley, MOAA Newsletter 6 Jan 2022)**

**Retirees and their dependents who've been able to use expired Uniformed Services ID (USID) cards as part of COVID-related deadline extensions need to renew those cards by month's end.**

**The extension applies only to beneficiaries holding cards with expiration dates between Jan. 1, 2020, and July 31, 2021. Currently serving members and their dependents had until Oct. 31, 2021, to renew their cards, while retirees and their dependents will have until Jan. 31. Please note: If your ID card is not expired, this extension does not apply to your card and you are not required to renew.**

**DoD officials announced in September they planned [no further extensions](#). The existing extension applies only to ID cards that expired during the above period.**

**[RELATED AT MOAA.ORG: [ID Cards](#)]**

**Cardholders can begin the renewal process [at DoD's online ID card office](#). That site allows beneficiaries to:**

- **Find a nearby Real-Time Automated Personnel Identification System (RAPIDS) ID card office and make an appointment.**
- **Update your ID card information and contact details.**
- **View or renew family member ID cards.**

**Get answers to some frequently asked questions on the ID process [at this link \(PDF\)](#). For further guidance or to report a problem, contact the Defense Manpower Data Center at (800) 538-9522.**

**Your Medicare Part B Rates Will Spike in 2022. Here's What You'll Pay**  
**(By: Kevin Lilley, MOAA Newsletter 2 Dec 2021)**

**Medicare Part B premiums will rise by the highest level in the program's history next year, with most Part B users paying 14.5% more than they did in 2021.**

**The Standard Part B 2022 premium of \$170.10 is up from \$148.50 in 2021. This is the monthly amount paid by beneficiaries who had a modified gross adjusted income of \$91,000 or less on their 2020 individual tax return or \$182,000 or less on a 2020 joint return.**

**The increase dwarfs last year's 2.7% standard rate hike. A Centers for Medicare and Medicaid Services (CMS) [fact sheet](#) offers three main reasons for the increase: Rising health care prices and utilization as patients return to provider offices for routine care while COVID-related expenses persist, a \$3-per-month increase brought about by a legislative fix that lessened last year's increase during the COVID-19 pandemic, and uncertainty regarding costs and coverage of Aduhelm, a new Alzheimer's medication.**

**Those who earned more pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment Amount (IRMAA) to the standard premium. The breakdown of those rates, per Medicare.gov, is as follows (Note: as with the standard premium levels, these income levels have risen slightly since 2020):**

- **Those with income from \$91,001 to \$114,000 on an individual return or from \$182,001 to \$228,000 on a joint return will pay \$238.10 per month, up from \$207.90 in this bracket in 2021.**
- **Those with income from \$114,001 to \$142,000 on an individual return or from \$228,001 to \$284,000 on a joint return will pay \$340.20 per month, up from \$297.00 in this bracket in 2021.**
- **Those with income from \$142,001 to \$170,000 on an individual return or from \$284,001 to \$340,000 on a joint return will pay \$442.30 per month, up from \$386.10 in this bracket in 2021.**
- **Those with income from \$170,001 to \$500,000 on an individual return, or \$91,001 to \$408,999 when married but filing a separate tax return, or from \$340,001 to \$750,000 on a joint return will pay \$544.30 per month, up from \$475.20 in this bracket in 2021.**
- **Those with income above \$500,000 on an individual return, or above \$408,999 when married but filing a separate tax return, or above \$750,000 on a joint return will pay \$578.30 per month, up from \$504.90 in this bracket in 2021.**

#### **[\[MOAA's TRICARE GUIDE: Medicare and TRICARE at 65 and Beyond\]](#)**

##### **Income Adjustment**

**If your income figures from 2020 don't reflect your current financial situation, especially in the event of a retirement, a divorce, or other life-changing events, you may qualify for a lower rate. You can [file Form SSA-44, Medicare Income-Related Monthly Adjustment Amount – Life Changing Event](#), or visit your local Social Security office to request an adjustment.**

##### **Qualifying events include:**

- **Marriage, divorce/annulment, or death of a spouse.**
- **Work stoppage or reduction.**
- **Loss of income-producing property.**

- **Loss of pension income.**
- **Employer settlement payment.**

**For more information, call the Social Security Administration (SSA) at 1-800-772-1213.**

**MOAA Premium and Life members can [email questions about Medicare or other benefits programs](#) to our benefits counselors. More information on Medicare is available [at this link](#).**

### **Surviving Spouse Corner: What to Expect in 2022 With the 'Widows Tax' Repeal**

(By: Nancy Mullen, MOAA Newsletter 2 Dec 2021)

**We are coming up on the second year of a three-year phase out of what has been known as the "widows tax," which required forfeiture of a dollar of Survivor Benefit Plan (SBP) for every dollar of Dependency and Indemnity Compensation (DIC) received. Please note this is only applicable to those surviving spouses who qualify for both DIC and SBP and are in receipt of the Special Survivor Indemnity Allowance (SSIA).**

**In Phase 1 (2021), surviving spouse SBP payments were reduced, or offset, by two-thirds of the DIC rather than the full dollar-for-dollar reduction. For many surviving spouses, this resulted in an increase in the amount of SBP paid as the gross amount of their SBP exceeded two-thirds of the DIC. Others have had to wait to see an increase in their benefit.**

**We are nearing the start of Phase 2 of the elimination of the offset for which the amount offset (or deducted) from the SBP will be reduced to one-third of the DIC payment. To estimate your benefit, subtract one-third of your current base DIC payment from your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase, plus any COLAs, which is expected to be approximately 5.9%.**

**Let's look at an easy example: We will assume a COLA of 5.9% for 2022, which puts the projected 2022 base DIC amount at approximately \$1,437.66. One-third of that new DIC amount is \$479.22. This is the amount you will subtract from your gross SBP amount. So, if your gross SBP without offset is \$1,000, then you would subtract \$479.22 from \$1,000 to give you a 2022 SBP payment of \$520.78 (\$1,000-\$479.22). You would also receive the SSIA, which is projected to be approximately \$346.**

**These new changes will be effective in January 2022, which you will see reflected on the payment to be received Feb. 1, 2022. If you do not know your gross SBP, you can find that on your annuitant account statements, available in your myPay account. You should also receive an annuity statement in the mail in December 2021.**

**Thankfully, many resources are available to help you understand the basics of your benefits. If you are not already a member, please join the [Military Widows: SBP-DIC](#)**

**Offset or the MOAA Surviving Spouses and Friends Facebook groups.** These pages contain various important files you can use to read up on this and other issues as well as additional posts that might be of interest to you. You can also visit **the Defense Finance and Accounting Service (DFAS) website** for the most up-to-date information and other guidance, including the June 2021 survivor SBP newsletter, *The SBP-DIC Offset Phased Elimination: What to Expect in the Upcoming Phases*, as well as a helpful frequently asked questions section. Visit the DFAS website to learn more.

**Keep Your Nebraska State Senator Informed**

**Contact your Senator and the Speaker of the Legislature**

**- Nothing Ventured, Nothing Gained... You just might make the difference!**



**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. We are 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 -\$48, 2 years - \$82 3 years - \$108	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 offices in your community. A PREMIUM or LIFE membership makes it easy.	Dues vary by Chapter. (Heartland Chapter of Ne is \$20 per yr)	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>Spouse Protection -membership</b> benefits transfers if something happen to you.		Auxiliary Annual DUES 1 Yr - \$43   2 Yr - \$73   3 Yr - \$97	<input checked="" type="checkbox"/>

# National Membership Form

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military service-members 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 and their surviving spouses. 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.

## THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why MOAA  
membership matters.



Select YOUR Membership:  LIFE  PREMIUM  BASIC

Name \_\_\_\_\_

Rank/Branch of Service \_\_\_\_\_

Active  Retired  Former  Reserve  National Guard  Surviving Spouse

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Date of birth \_\_\_\_\_ Telephone \_\_\_\_\_

Email \_\_\_\_\_

To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available. We value your privacy. MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from MOAA as a member benefit. Visit [www.moaa.org/email](http://www.moaa.org/email) for details.

Spouse Name \_\_\_\_\_

Spouse email \_\_\_\_\_

Your spouse has access to all of your MOAA member benefits.

Local Chapter Name \_\_\_\_\_

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

Check (please make payable to MOAA)  Visa  Mastercard  AMEX  Discover

Charge my card the full amount due \$ \_\_\_\_\_

Card number \_\_\_\_\_ Expiration date \_\_\_\_\_

Signature \_\_\_\_\_

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

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Enclosed is my check payable to MOAA for \$ \_\_\_\_\_

(1/10th of my dues: invoices will be sent monthly for remaining dues)

Charge my credit card above in the amount of \$ \_\_\_\_\_

(1/10th of my dues: invoices will be sent monthly for remaining dues)

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.

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

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

LIFE  
Membership Dues

Dues are based on your current age.

50 and under	\$851
Age 51-55	\$801
Age 56-60	\$757
Age 61-65	\$692
Age 66-70	\$615
Age 71-75	\$529
Age 76-80	\$434
Age 81-85	\$332
Age 86-90	\$234
Age 91-95	\$145
Age 96-99	\$88
Age 100+	FREE

PREMIUM  
Membership Dues

One-Year PREMIUM

\$48 (Surviving Spouse - \$43)

Two-Year

PREMIUM

\$82 (Surviving

Spouse - \$73)



Three-Year

PREMIUM

\$108 (Surviving

Spouse - \$97)



BASIC  
Membership Dues

FREE

**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,  
**Membership:** Michael DeBolt 402-980-0554, **Surviving Spouse Affairs:** Martha Didamo -  
402-292-2194, **Legislation:** Jeff Mikesell - 402-990-2713, **Treasurer:** Rene Dreiling 402-  
740-3127, **ROTC:** Doug Pikop - 402-690-4338, **Personal Affairs:** Teri LeHigh - 402-291-  
2713, **Hospitality & Reservations:** Ron & Lidiya Glinka, 402-672-2020, **Webmaster &**  
**Newsletter:** Pat Jones - 402-650-4457, **Advertising & Recruiting:** Dick Doolittle 402-871-  
8409, **Transition Liason:** Jack Nelson - 402-679-3725

**(PLEASE UTILIZE OUR ADVERTIZERS ON FOLLOWING PAGES)**

Their support aids our programs

**"How can we not be incredibly grateful for our Military? In Bellevue and Omaha, we are reminded often of unwavering dedication, seeing soaring planes preparing for eventful deployment. Our Military are honoring the rest of us. Our hearts stand at attention and honor and appreciate you in return. Your friends at Fort Crook Car Wash are so happy when you visit! We look forward to seeing you soon. Thank you for your service.**



**You are our heroes."** –

**Pete Zekauskas**

**613 Fort Crook Rd N. Bellevue, NE**

**ADVERTISERS SUPPORT US... LET US SUPPORT THEM !!**

The advertisement for The Special Restaurant, Inc. features a green banner at the top with the text "The best in American food" in white. Below the banner is a photo of a sandwich with lettuce, tomato, and cheese on a bun, served with french fries. To the left of the photo is a green award badge that says "2018 SARPY COUNTY PEOPLE'S CHOICE Awards WINNER". To the right of the photo is the restaurant's logo, which is a yellow oval with "THE Special" in red and black script, a sunflower icon, and "RESTAURANT, INC" below it. Below the logo, the hours are listed: "Open: Tuesday - Friday 11am - 8pm Saturday &amp; Sunday 8am - 2pm Closed Mondays". At the bottom, the address "303 Fort Crook Rd. N. Bellevue" and phone number "402-884-0441" are displayed. A red banner at the very bottom contains the website "Thespecialrestaurantinc.com" in white.

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418 Fort Crook Road North, Bellevue NE 68005  
[www.beardmorechevy.com](http://www.beardmorechevy.com)

(psst.... Your Ad would look good here !!!)



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 Ben F. Comstock

POW WWII 8 Dec 1941  
 (taken prisoner at Wake  
 Island)

Past National Director  
 AMERICAN  
 EX-PRISONERS OF WAR



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*Hwy 370 & 60th St. | (402) 885-7007*

## **Hillcrest Health & Rehab**

*Exclusively for short-term, post acute care*

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*Providing the region's  
widest array of aging-  
related services.*

## **Hillcrest Physical Therapy**

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## **Hillcrest Mable Rose & The Club**

*Assisted Living, memory support & adult day services*

*Hwy 370 & 48th St. | (402) 291-9777*

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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 egotists, 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. - PLj



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



Is it "complete", "finished" or "completely finished"? No English dictionary has been able to adequately explain the difference between these two words - "Complete" or "Finished". In a recent linguistic competition held in London and attended by, supposedly, the best in the world, Samdar Balgobin, a Guyanese man, was the clear winner with a standing ovation which lasted over 5 minutes. The final question was: 'How do you explain the difference between COMPLETE and FINISHED in a way that is easy to understand. Here was his astute answer:

**"When you marry the right woman, you are COMPLETE. When you marry the wrong woman, you are FINISHED. And when the right one catches you with the wrong one, you are COMPLETELY FINISHED!"** He won a trip around the world and a case of 25 year old Scotch!

**So-o-o-o, LIFE IS GOOD ....**

**"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." And SMILE.... It'S CONTAGIOUS !!!**



**Board Meeting INFO for January 13<sup>th</sup> and Feb 10<sup>th</sup>**

**At 1145 at the Special, on Fort Crook in Belleue**

**Remember the expression, “The more, the merrier”?  
We ask you to make our meetings better, with your presence.**



\*\*\*\*\*

**STAY SAFE, STAY HEALTHY,  
THREE CHEERS TO YOU ALL,**

(Our Next Dinner Meeting is Scheduled for February 16<sup>th</sup>)

***However, our Board meetings are Jan 13<sup>th</sup>  
And Feb 10<sup>th</sup>***

***To discuss potential events, dinners, activities, etc.***

***This would be a great time for your ideas and suggestions !!!***

***Call or email Dan or any Board member with your input !!!***

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