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## Editorial Policy

**Connect**, the Central Ohio Newsletter, is published by the MOAA-Central Ohio Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are non-partisan. Join us - your membership helps us achieve the Mission. Visit our website [www.moaa-centralohio.org](http://www.moaa-centralohio.org) to join.

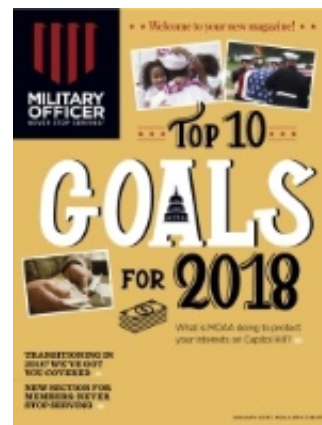
Editors: [Col Pete Wilkinson USAF Ret.](#), [CDR Walter Rey USN Ret](#) Let us know how we can improve your Newsletter!

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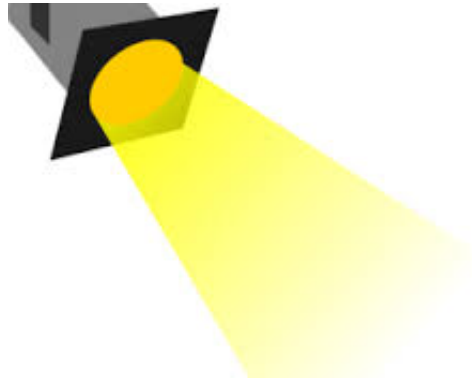
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**This Month's Spotlight:**

***2018 Elected Officers***



Pictured taking Oath of Office: Col Alex Bettinger, LCDR Nancy Rey, COL Tom Roberson, LTC Jeff Collins, CDR Walter Rey



**President's Corner for February 2018**

The Chapter inducted officers for 2018 at the Annual Meeting/Luncheon held January 12, 2018. The membership confirmed the individuals that the nominating committee recommended for the elected Board of Directors. The positions and names confirmed are:

- President – COL Tom Roberson (ret)
- 1<sup>st</sup> VP/Membership – LCDR Nancy Rey (ret)
- 2<sup>nd</sup> VP/Programs – LTC Jeffrey Collins (ret)
- Secretary – COL Alex Bettinger (ret)
- Treasurer – CDR Walter Rey (ret)

I wish to congratulate the new members and I offer my sincere thanks to our outgoing President, CAPT Bill Tate (ret), for his outstanding leadership over the past two years along with his invaluable assistance in helping me transition to this new position. I also wish to thank LTC Cal Taylor (ret), our outgoing 1<sup>st</sup> VP/Membership for his essential work in all facets of membership, but especially for putting us on an upward trend in gaining new members.

2018 will be an exciting and significant year for the Central Ohio Chapter. Our mission of “Taking Care of the Troops through Legislation & Support” must be our priority and we’re doing a good job of accomplishing this mission. We do this through direct financial support to such programs as Honor Flight, Veteran Stand Down, Adopt-A-Service Member, Veteran’s Court, and thru numerous other venues such as our Legislative Affairs, Personal Affairs, Cell Phones for Soldiers, coordination with the Ohio State Council of Chapters, and MOAA National. You, as a member of the Central Ohio Chapter, are contributing to accomplishing this mission.

We will have challenges in 2018. I see three immediate challenges: (1) increasing chapter membership (2) maintaining a sound financial position (which we have now) while we increase support to veterans and (3) determining how we can be more effective and efficient in accomplishing our mission. I’m sure there will be others.

I have no doubt these challenges can be met, and we will continue to excel. I base this on four facts. First, we have the most amazing people I’ve seen collectively in a long time: the membership has extensive experience and expertise, we’re diverse – all branches of service are represented, and we know how to overcome obstacles and “win.” Secondly, we’re focused on the right mission. Thirdly, we’re in a great location. Central Ohio attracts new people and abounds with resources to help us; resources such as educational institutions, nationally known businesses, and a population that traditionally supports veterans. Lastly, we each have the desire to do all we can for the troops and veterans.

I am very honored to have this opportunity to be President of such a fine organization. A

team working together focused on one mission is the path to success!

**What's on Your Mind** – I want to hear what's on your mind, and if you have any concerns about our Chapter or suggestions to improve what we do, please get in touch and I'll make certain we consider your suggestions and try to correct any problem. Call me at cell phone 571-217-8897 or email me at [SharTom123@AOL.com](mailto:SharTom123@AOL.com).

**Upcoming Events – All are Welcome**

- Board of Directors meeting at noon on Wednesday, February 7 at DSCC (Building 11, Section 9, Rm TBD).

Monthly Luncheon and Business Meeting at noon on Friday, February 9 at the Berwick Manor Restaurant, 3250 Refugee Rd, Columbus, Ohio.



[Central Ohio News](#)

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[MEMBERSHIP](#)



**Hi, this is your new Membership VP,**

You know me as [LCDR Nancy Feisley Rey](#), and I want to tell why I am not only a long time member of this Chapter (over 20 yrs. as secretary) but also a Life member of MOAA. My husband (a military officer also) originally joined MOAA because of their wonderful supplemental insurance we needed for what Tricare didn't cover. We didn't realize all the wonderful things they were doing for us at the time. Then we retired & moved back to Ohio where my father, COL James Feisley, told us about this military officer chapter we needed to join. Shortly after becoming members, I was asked by a friend of my father, BG Bob Lawson, if I would become the Secretary for the Chapter. I did because quite frankly, it gave me something to do. But over the years I have learned not only the worth of the

Chapter but that of MOAA. I learned that I was a **number** that counted. My husband became a MOAA Life member & so did I. We were among the **number** when Ohio voted to exempt military members from income tax. We are with the **number** in MOAA fighting for our earned rights & benefits (currently Tricare) so they are not slowly taken away from us all.

**So I need you to join me in The Number!** (Spouses can be part of The Number too!)

The Chapter does so many good things to help all veterans & as a member your dues help further those causes.

I'm not asking you to come to meetings or serve in any capacity (unless you want to), I'm asking you to

**RENEW YOUR MEMBERSHIP**, (if you have not already done so) & **JOIN ME IN BEING PART OF THE NUMBER!**

Lastly, **PASS THE WORD** about YOUR Chapter and how **WE** are making a difference by being a part of **The Number!**



[Treasurer's Report – Annual Business Meeting 12 January 2018](#)

1. As of 31 December 2017 the Chapter's Checking account balance was \$12,033.62. 2016 ending balance was \$12,740.26.
  2. Total paid membership was \$3,326.33.
  3. We received \$2,475.00 in donations during the year.
  4. During 2017 we supported the following major programs:
    - a. Adopt-a-Service Member - \$802.66
    - b. Veteran's Stand Down - \$2,000
    - c. Honor Flight - \$1,000
    - d. JROTC Scholarship - \$500
    - e. Veterans Court - \$1,000
-



## [Legislative News](#)

The featured legislative alert on the MOAA website at <http://capwiz.com/moaa/home/> is entitled “Make the right choices on pay raises, health care fees, and more”. I would encourage everyone to go to the following site and take action by contacting Congress using the drafted message.

Here is more information on this alert: “The defense bill carries many of MOAA’s most pressing priorities every year, so this is likely the last chance to draw the line in the sand on these big issues until next year. As we continue to put the pressure on the conferees over a long list of issues, we remain steadfast in our positions on a handful of key issues like pay, TRICARE and more.” Here’s the link to the website to send your thoughts to Congress:

[http://takeaction.moaa.org/app/write-a-letter?](http://takeaction.moaa.org/app/write-a-letter?1&engagementId=405393)

[1&engagementId=405393](http://takeaction.moaa.org/app/write-a-letter?1&engagementId=405393) From here, you have to enter your zip code and then it will take you to the draft correspondence. Enter your name, address, and POC information and follow the simple directions to send the correspondence. The entire process takes about two minutes.

A couple of the other legislative action alerts and updates on the website are “Prevent Steep TRICARE Fee Hikes”, “Compensation is Crucial to Recruitment and Retention”, and “Fully fund defense for FY18”. These alerts can be found here: <http://capwiz.com/moaa/home/>

There are also 12 key bills that MOAA is supporting listed at <http://capwiz.com/moaa/issues/bills/> This is a great list if you’re interested in learning more about the bills. You can click on the names of the bills and learn more about each of them.

If you have any questions, please contact Jen Travers at [ericjen2001@msn.com](mailto:ericjen2001@msn.com).

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[Programs Report: LTC Collins](#)



### [MOAA COC/Area University ROTC Program Partnership:](#)

Major Paul Matthews, USMC (Ret.) is in monthly contact with LTC Jason Jajack, Professor of Military Science at Capital University. The Detachment's and Capital University's goals are complimentary to expand the number of cadets at Otterbein, ODU, Denison and Capital. Capital University is offering cadets accepted to Capital free room and board. Currently the Army ROTC Detachment has sixty-two (62) cadets in the program. Capital University is looking to provide the Detachment as part of it's Master Plan with larger spaces and a House as their Headquarters to provide greater recognition to the Detachment.



### [Adopt a Service Member](#)

When we were at the MOAA state convention in Youngstown, I received the address of Matt Andrews from his Mom. He was recently deployed. I just received the following message from him. "Just wanted to express my sincere gratitude for the care package you sent and to everyone in MOAA for their support. Those of us and their families who have served in the military have an understanding that the average American will never truly know. Thanks again." On Christmas Eve, I also received a thank you from Chaplain Beavers. His message: "Thank you very much for your thoughtful gifts and continued support! It really brightens the days of our personnel when they receive items from home. It is odd how those same 'everyday' things take on such a special significance when you do not have access to them every day." Chaplain David Beavers services about 1000 troops. He recently asked for coffee. I found a place in Indiana that ships to an APO address. The company does their part in supporting troops in so far as they match the amount I ordered and do free shipping. I continue shipping to chaplains but accept individual names, also. Thank you for your continued support.

Any suggestions or names for boxes, please let me know.

Dorothy Williams, 614-423-7016

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## **FEBRUARY Luncheon Speaker**



Officer Jamie Ingles is Aide to the Administrative Deputy Chief, Columbus Division of Police. He is a retired U.S. Army Sergeant Major with deployments to Afghanistan, Iraq, Kosovo, Kuwait and Korea, including combat tours. He was diagnosed with PTSD in 2010 and went through therapy for it. He learned a lot about PTSD and decided that he needed to help others deal with that condition. He held a veterans training session at the Columbus Police Academy in 2015 to share information. Officer Ingles created a protocol for patrol officers when responding to calls for service involving veterans in crisis, and he trained the entire Division in 2015 on that protocol. He began networking with local hospitals, mental health facilities, and the VA to create a streamlined process to assist veterans with mental health needs. He became a Crisis Intervention Team (CIT) officer and had veterans response and PTSD integrated into the program. He became a peer assistance team member to help fellow officers who may be dealing with PTSD issues. He is now training several agencies in Central Ohio on how to handle veterans in crisis, to include: Franklin County Sheriffs Corrections officers, University police, VA officers, and dispatchers. He assists the Hostage Negotiations Team with barricade situations involving veterans. He is a liaison to patrol officers with veteran issues. He assists with finding resources and determining what course of action should be taken with run-ins involving veterans in crisis. Officer Ingles works with veterans and their families outside of work to help them seek treatment. He does follow-up calls and visits with veterans after they have come in contact with the police. He works with the Veterans Court to speak to veterans so they know that the police want to help them. He trains VA employees on Police response to calls involving veterans. He coordinates with Community Liaison Officers and VA staff to work with veterans in the community so they can become better neighbors and citizens in their communities. He holds three Military Occupational Specialties: Tanks, Scout, and Infantry. He has won many military awards and decorations highlighted by 3 Bronze Stars.

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## From National MOAA



### Putting the FY2018 All Together

President Donald Trump signed the FY 2018 National Defense Authorization Act (NDAA) this past Tuesday afternoon in a ceremony in the White House. The final bill authorizes a defense budget of \$700 billion for DoD. Total authorized funding in the legislation calls for \$634 billion in the base budget with an additional \$66 billion approved in Overseas Contingency Operations (OCO) funding.

Congress approved the legislation in November, but congressional leadership did not send the bill on to the president until December in hopes Congress would be able to reach consensus and vote to raise the defense spending caps imposed by the Budget Control Act of 2011, which the FY 2018 NDAA exceeds, and pass a defense appropriations bill.

This still remains an issue even though the president has signed the NDAA. His signing serves to put further pressure on Congress to pass a defense budget, but Congress needs to act now if the NDAA is to serve its intended purpose.

Instead of passing a budget, Congress has, at this point, passed a continuing resolution (CR) to fund the government only through Dec. 22 and is in the process of negotiating another CR that basically “kicks the can” down the road into January or February.

This state of play does nothing to serve the nation and the troops and their families. Further, stopgap strategies do not allow DoD to manage their readiness requirements or plan ahead for the next mission in this challenging and dynamic security environment.

Congress' most important responsibility under the Constitution is to provide for the

common defense of the nation - with that in mind, the nation needs Congress to pass a defense budget that fully funds the FY 2018 NDAA. Doing so will enable the necessary programs that support both the troops and readiness. However, without a budget, support again will be marginalized, leaving our nation short of the requirements called for in the NDAA.

MOAA has put out recent calls to action and supporting [“On Watch” columns](#) to our membership asking them to contact their congressional representatives to urge them to pass a defense budget, not a CR. We need you to [do this again, before another CR is passed](#).

### **5 key policy decisions in the FY 2018 NDAA that affect you - but won't happen without a budget**

**A 2.4-percent active duty pay raise:** This pay raise, equal to the Employment Cost Index (ECI), helps keep troops' pay competitive with private-sector wages. The administration originally requested a 2.1-percent raise - MOAA influenced Congress through a very effective and successful campaign to fully support the higher pay increase. This is the highest pay increase for troops since 2010. Even with this pay increase, a 2.6-percent pay gap remains because of capped pay raises in FYs 2014, 2015, and 2016. **MOAA is focused on maintaining active duty military pay at the ECI and eliminating this pay gap over the next few years.**

**Unchanged Basic Allowance for Housing (BAH) calculation:** The Senate tried for the second year in a row to tweak the calculation for BAH in a way that would have negatively impacted servicemembers, particularly dual military families. BAH is a component of each individual servicemember's earned compensation, so **MOAA worked this issue hard with Congress to maintain the calculation as it currently is in law and will continue to do so on behalf of troops and their families.**

**TRICARE:** Despite yearlong efforts to prevent TRICARE fee increases, the final NDAA included progressive year-over-year increases in pharmacy copayments. Beneficiaries will see steady increases in their cost shares across all medication tiers, which will save DoD more than \$2.1 billion by 2022 and fund improvements in military readiness and the Special Survivor Indemnity Allowance (SSIA). Most of the increases will be through the retail pharmacy sector, but **beneficiaries still can obtain medications at military pharmacies for free.** The new fees will include mail-order generic prescriptions as well. By 2026, costs are projected to top off at \$14 for a 30-day supply of a generic medication at a retail pharmacy and a 90-day supply by mail. Further, a 30-day supply of a nongeneric medication at a retail pharmacy will be \$48, and a 90-day supply by mail will hit \$44.

Additionally, outside of the NDAA provision, the Defense Health Agency has introduced a

new TRICARE fee structure that will be applied to the new TRICARE Select option. Increased fees also will apply to the existing TRICARE Prime option. Beneficiaries can view these changes at <https://tricare.mil/About/Changes/Costs>. These changes to the TRICARE fees and program options will take effect Jan. 1, 2018.

**More troops authorized:** The FY 2018 NDAA authorizes an additional 20,000 troops - much needed by the services in the current and projected national security environment. The Army will increase by 7,500, the Navy by 4,000, the Marine Corps by 1,000, and the Air Force by approximately 4,100. Reserve forces across-the-board will grow by about 3,400. **MOAA strongly supported in our advocacy efforts on the Hill these much-needed increases by DoD.**

**Lessens the "widows tax":** Congress included a provision in the FY 2018 NDAA that provides a permanent extension to the SSIA. Without congressional action, 67,000 military survivors would lose \$2,100 in 2018 if the allowance expired in May, as it was set to, and over \$3,700 a year after that. By extending the SSIA and indexing future increases to COLA, Congress shows it is making a good-faith effort to address the widows' tax.

**Next year, MOAA will go back to Congress and ask it increase SSIA above COLA to further reduce the widows tax.** MOAA follows the NDAA throughout the year as the main vehicle for many of our legislative priorities. If you're interested in other provisions in the bill, you can [view the conference report summary here](#).

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### **[Avoiding Online Information Overload](#)**



As easy as it is to access information these days with your smartphone, tablet, or personal computer, it's equally easy to get swamped by it. Here are 10 tips for dealing with the glut of information:

- Periodically reevaluate your information sources to determine whether there are valuable new ones you should add and outmoded ones you should drop.
- Filter the info-wheat from the into-chaff. With email, for instance, you can set up filters to automatically direct important messages into folders where they'll get your immediate attention.
- Consider setting aside one or two times a day to check for new email messages rather than feeling compelled to check every few minutes. If people need to get in touch with you in a hurry, they can call, text, or stop by.
- If you're searching for information on the web, save time by learning the advanced search procedures.
- Don't forward joke or other irrelevant messages to those who might not have the time for them. Cc your own messages thoughtfully.
- Keep your email messages to one screen when possible, and use an informative subject line. Use other technologies instead of email, such as the telephone, when you expect a lot of back-and-forths - it will be a lot quicker.
- Selectively respond to email, and match the length of your response to how eager you are to converse. A short, polite response indicates you've received the other person's message but need to move on.
- If you're involved in creating web pages, try to keep each page to a screen or two, and put the most important information up front. Break up pages with informative subheads so readers can get the gist of what you're saying with a quick scan.
- When creating business documents, use executive summaries when possible. Choose clear, concise language to communicate, not bureaucratise to impress and confound.
- Avoid time-wasting temptations. Surfing the web can be both valuable and the ultimate information timesink, with ever more intriguing but ever less relevant links beckoning you on.

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### **An Introduction to Reverse Mortgages**

This article is only an introduction to a financial product and not a recommendation. You must determine whether it suits your or your parents' financial needs.

A reverse mortgage is a home equity loan that can provide an extra source of income for seniors. Equity in a home represents the largest form of wealth for many seniors. Yet home equity wealth typically remains an untapped asset for most people in retirement.

You may question why anyone would consider a loan when your finances are already tight. The reason is this loan does not require pay-off until the house is eventually sold and the loan is paid back from the proceeds. There are some regular payments for insurance, fees and taxes.

Eligibility for a reverse mortgage starts at age 62. You qualify for greater amounts of equity as you age. There are several options for how you pay yourself from your equity. Be aware that interest is charged on the amount of equity you use and the interest builds as long as the loan amount remains outstanding. Considering the loan amount may be outstanding until the home is sold, interest could be compounding for a long time.

These loans, like any financial product, have their good and bad points. You have to determine what amounts to good or bad in your situation. The highlights...

**Good points.** You can use a major source of assets in retirement. You can create income stream or pay for major expenses that pop up in lump sums. You control how you receive loan payments and the amounts. The Home Equity Conversion Mortgage (reverse mortgage) is highly regulated and overseen by the federal government specifically to reduce senior abuse—choose a government approved lender. By design, the pay-off cannot amount to more than the value of the home. Qualification is not based on income or credit status (although the borrower must have income enough to maintain the house and pay the required insurance and taxes).

**Bad points.** Up-front loan costs. Sketchy loan companies. You must sell the home at some point, or pay-off the loan from other sources, so family, friends or charities inheriting the

home have to deal with the reverse mortgage pay-off requirement. Someone living in the home, who is not a co-borrower, will have to move out when the borrower dies or stops living in the home (e.g. moves to assisted living). Make sure a spouse is a co-borrower. You could outlive your equity—depleting the income source. Medicaid eligibility could be an issue.

Learn more at the Consumer Financial Protection Bureau (CFPB) site, [www.consumerfinance.gov](http://www.consumerfinance.gov), search “reverse mortgage” or talk to your lender.

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[Luncheon Registration Buttons](#)

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