

# Fort Meade MOAA Chapter Newsletter

February 2018 Issue



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## Update on Legislative Issues for Maryland Veterans

Ladies and Gentlemen,

I wanted to update everyone on some new developments on our current issues in Annapolis. I'll be brief and to the point! Jim Shiffirin will post the key bills on our Maryland MOAA website, and they also are available on the State Legislature's web pages.

1. The Governor's two tax relief bills on Uniformed Services Retired Pay are now in the system for evaluation (and, hopefully, passage by both the Maryland Senate and House of Delegates. The numbers are SB 312 and HB 362. They cover all seven (7) Uniformed Services and also apply to SBP payments to surviving spouses of Uniformed Services members. They will eliminate more taxes on Retired Pay this year (\$15,000 subtraction for all), next year (75 percent subtraction), and in CY 2020 (no tax on Uniformed Services Retired Pay or SBP). [Note: The maximum subtraction is now \$5,000, with \$10,000 for those over the age of 65.] Hearings are not yet scheduled in either the Senate or House.

2. Both the House and Senate Veterans Caucus contingents have had their initial meetings of the Legislative Session. We will be invited to participate in future meetings. The Senate Veterans Caucus is managing the overall effort for the current year. Senator Steve Waugh and Senator Will Smith remain the key points of contact. You may recall that Senator John Astle has also been an active participant this season--and he gave the keynote address at the recent Veterans Summit (7 Nov 17) in Annapolis. His major focus was on the value of the two bills now numbered (see para 1, above). On the House of Delegates side, primary points of contact are Del. C.T. Wilson and Del. Pat Young.

3. The main product of the Veterans Summit was the General Assembly Veterans Agenda. Everyone should now have access to the complete Veterans Agenda of the General Assembly Veterans Caucus (a cover sheet, two index pages, + 10 pages of definitions and scopes regarding the 39 individual issues). I expect the Caucus to use the Agenda in its priority work this session and beyond. Watch for other new bills in the future that are keyed to Veterans Agenda items.

4. The next meeting of the Maryland Military Coalition's (MMC) Steering Committee will take place on Wednesday, 31 January. As a member of the Committee, I'll be reporting the results to our MOAA key personnel as well as to other members of the Coalition. [For those who are not aware, the Maryland Retired Veterans Task Force, MRVTF, will be phasing out of operation as the MMC becomes operational. The MMC already includes representation from Veterans organizations that were not a part of the MRVTF. The MMC will be dealing with a broader spectrum of our issues in the future, including those initiatives that the General Assembly Veterans Caucus prioritizes and drafts for future legislation.]

5. Several of us will be testifying on 1 February regarding a proposed correction in Maryland statutes to include USPHS and NOAA Commissioned Corps Officers in a law from two years ago that now allows private sector employers to grant a Veterans a preference in hiring and/or promotion. The Bill to make the correction was reintroduced under a new SB number by Sen. Manno. An identical bill will be cross-filed in the House by two supportive Delegates by the end of the week. We greatly appreciate that! We may need to ask for people to attend the Hearing in the House of Delegates Economic Matters Committee. That Committee held up Sen. Manno's correction in the 2017 Session. More will follow on this issue once we have a date for the Hearing.

6. Please do not be confused by other income tax subtraction legislation already submitted in the current session (either House or Senate). Secretary of Veterans Affairs George W. Owings III is monitoring such independent submissions. The

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Governor's bills make the most sense for everyone. Secretary Owings recently wrote to one of the other bill sponsors: "While the Maryland Department of Veterans Affairs supports the goals of...[your bill], the Governor's proposed legislation will bring us further along in making Maryland a friendlier place for military veterans to live and retire. We look forward to working with the Committee to finally pass the full elimination of state taxes on military retirement income." As I mentioned above, the Governor's bills apply to all seven Uniformed Services. As a side note, we are updating our Maryland MOAA Fact Sheet on the Seven Uniformed Services to use at the hearings. Also, making Maryland friendlier toward veterans is one of the high priority objectives identified at the recent Veterans Summit.

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## Centennial History of Fort Meade – The First 100 Years



If you were not aware, Fort Meade celebrated its 100<sup>th</sup> anniversary in 2017. Fort Meade's humble beginning started in 1917 "...when in less than six months, 7,000 acres of truck farms in western Anne Arundel County were transformed into the second largest city in the state, Camp Meade. Draftees from Pennsylvania, Maryland, and the District of Columbia flowed into the fledging cantonment area to form the 79th Division and parts of the African-American 92d Division. The Army's first significant induction of women into the force brought hundreds of telephone operators to train here--the Hello Girls. You can enter your second news item here and if you have any additional items you can copy the formatting and style for any other information you would like to share."

To continue reading about the history of Fort Meade and enjoying the collectible photos, I invite you to download an excellent historical work published by the Fort Meade Public Affairs Office. The work can be downloaded in Adobe Acrobat PDF format from the Fort Meade web site: <http://www.ftmeade.army.mil/100Years.pdf>

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## Facebook Town Hall Responds to Community Concerns

The Fort Meade garrison held its first Facebook Town Hall meeting for the year on Jan. 17.

The 90-minute meeting was facilitated by Garrison Commander Col. Tom Rickard and the Fort Meade Public Affairs Office in the PAO conference room. "It is important for the garrison and garrison commander to listen to the community and provide information and answer the community's questions," Rickard said.

Garrison Command Sgt. Maj. Brian S. Cullen and Deputy Garrison Commander John Moeller also participated in the town hall. Representatives from several directorates participated as well.

They included: Lt. Col. Jay Birmingham, deputy garrison commander for transformation; Lt. Col. Jeffrey Knudson, director of the Directorate of Emergency Services; Lt. Col. Tyasha Smith, staff judge advocate; Kirk Fechter, director of the

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Garrison Safety Office; Scott Myer, acting director of the Directorate of Family and Morale, Welfare and Recreation; Ben Loney, chief of plans and operations for the Directorate of Plans, Training, Mobilization and Security; and Aimee Stafford, lead development and operations specialist in the housing division at the Directorate of Public Works.

Staff members from Corvias Military Living — J.C. Calder, operations director; Christine Taylor, resident manager; and David Campbell, director of maintenance — also addressed concerns.

The Fort Meade public affairs staff fielded questions posted by community members on the Fort Meade Facebook page. Garrison leaders answered the questions live on Facebook from the PAO conference room.

Thirty-seven questions were handled by the command staff. One question was posted by a member of the command staff.

“This type of event allows us to get a feel of the temperature of the community and where their concerns lie. . . .” Stafford said. “It also is a great forum to coordinate answers with various experts where concerns may cross over multiple agencies or directorates.”

Myer said town halls help the garrison’s leadership make better informed decisions.

“High-performing organizations are always looking at continuous improvement,” he said. “The best way to know where you need to improve is through feedback — both positive and negative.”

Issues raised by community members ranged from heating in Corvias housing to daycare at the Child Development Centers and post traffic.

Chad Jones, Fort Meade’s public affairs officer, said concerns that could not be addressed during the town hall would be addressed within the following two days.

Rickard said the creation of the Fort Meade app has been an important resource in communicating with community members in regard to emergency situations and also addressing their needs.

The app provides and collects important information to and from the community in real time, which Rickard said is invaluable.

“We’re listening to the community,” he said.

[January 24, 2018 Lisa Rhodes Community News, Garrison Events, News 0  
http://ftmeadesoundoff.com/communitynews/facebook-town-hall-responds-community-concerns/](http://ftmeadesoundoff.com/communitynews/facebook-town-hall-responds-community-concerns/)

## 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.

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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 non-generic 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.**

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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-forth - 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 bureaucratize to impress and confound.
- Avoid time-wasting temptations. Surfing the web can be both valuable and the ultimate information time sink, 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.

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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.