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## President Donald J. Trump Proclaims January 2018 as National Slavery and Human Trafficking Prevention Month

During National Slavery and Human Trafficking Prevention Month, we recommit ourselves to eradicating the evil of enslavement. Human trafficking is a modern form of the oldest and most barbaric type of exploitation. It has no place in our world. This month we do not simply reflect on this appalling reality. We also pledge to do all in our power to end the horrific practice of human trafficking that plagues innocent victims around the world.

Human trafficking is a sickening crime at odds with our very humanity. An estimated 25 million people are currently victims of human trafficking for both sex and labor. Human traffickers prey on their victims by promising a life of hope and greater opportunity, while delivering only enslavement. Instead of delivering people to better lives, traffickers unjustifiably profit from the labor and toil of their victims, who they force — through violence and intimidation — to work in brothels and factories, on farms and fishing vessels, in private homes, and in countless industries.

My Administration continues to work to drive out the darkness human traffickers cast upon our world. In February, I signed an Executive Order to dismantle transnational criminal organizations, including those that perpetuate the crime of human trafficking. My Interagency Task Force to Monitor and Combat Trafficking in Persons has enhanced collaboration with other nations, businesses, civil society organizations, and survivors of human trafficking. The Department of Health and Human Services has established a new national training and technical assistance center to strengthen our healthcare industry's anti-trafficking response. The Department of State has contributed \$25 million to the Global Fund to End Modern Slavery, because of the critical need for cross-nation collaborative action to counter human trafficking. The Department of Labor has released an innovative, business-focused mobile app that supports private-sector efforts to eradicate forced labor from global supply chains. And this month, I will sign into law S. 1536, the Combating Human Trafficking in Commercial Vehicles Act and S. 1532, the No Human Trafficking on Our Roads Act. These bills will keep those who commit trafficking offenses from operating commercial vehicles, improve anti-human trafficking coordination within Federal agencies and across State and local governments, and improve efforts to recognize, prevent, and report human trafficking.

In addition to these governmental actions, Americans must learn how to identify and combat the evil of enslavement. This is especially important for those who are most likely to encounter the perpetrators of slavery and their victims, including healthcare providers, educators, law enforcement officials, and social services professionals. Through the Department of Homeland Security's Blue Campaign, all Americans can learn to recognize the signs of human trafficking and how to report suspected instances. By taking steps to become familiar with the telltale signs of traffickers or the signals of their victims, Americans can save innocent lives.

Our Nation is and will forever be a place that values and protects human life and dignity. This month, let us redouble our efforts to ensure that modern day slavery comes to its long overdue end.

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NOW, THEREFORE, I, DONALD J. TRUMP, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 2018 as National Slavery and Human Trafficking Prevention Month, culminating in the annual celebration of National Freedom Day on February 1, 2018. I call upon industry associations, law enforcement, private businesses, faith-based and other organizations of civil society, schools, families, and all Americans to recognize our vital roles in ending all forms of modern slavery and to observe this month with appropriate programs and activities aimed at ending and preventing all forms of human trafficking.

IN WITNESS WHEREOF, I have hereunto set my hand this twenty-ninth day of December, in the year of our Lord two thousand seventeen, and of the Independence of the United States of America the two hundred and forty-second.

DONALD J. TRUMP

<https://www.whitehouse.gov/presidential-actions/president-donald-j-trump-proclaims-january-2018-national-slavery-human-trafficking-prevention-month/>

## White House Drug Policy Office Releases Commission Report Reaction Documents

Today, the Office of National Drug Control Policy released the Trump Administration's reaction to the Final Report of the President's Commission on Combating Drug Addiction and the Opioid Crisis and a summary of major actions taken by the Administration this year.

President Donald Trump has directed his Administration to focus on developing solutions and to helping individuals, families, and communities cope with the opioids national public health emergency.

The Federal Government has already taken several actions in response to the opioid crisis:

The Department of Health and Human Services issued new guidance about how to notify loved ones and family members when a patient overdoses, while still complying with Federal privacy laws.

The Food and Drug Administration approved a new, 30-day injectable treatment for addiction, which has strong potential to reduce relapse.

In October, the Department of Justice announced the first ever indictments against two Chinese manufacturers of deadly, illicit fentanyl and other opiate substances.

In addition to these actions, other efforts already taken by the Trump Administration are outlined here.

We commend the Commission on their diligent work on this report. The Trump Administration will continue to focus its resources to prevent new addictions from developing, and help those already suffering to recover from addiction. Much work needs to be done to combat the opioid crisis, and President Trump will continue to work with local communities afflicted by this crisis and make this national public health emergency a top priority.

<https://www.whitehouse.gov/briefings-statements/white-house-drug-policy-office-releases-commission-report-reaction-documents/>

## Protect Operational Security Through SETA

Fort Meade's Security Education, Training and Awareness program, or SETA, consists of three elements: security education, security training and security awareness.

Security education and training builds on the general knowledge that military and civilian personnel must possess to do their jobs, familiarizing them with how to do their jobs securely. It promotes understanding, awareness and motivation.

Some essential points of responsibility for all individuals who live and/or work on the installation start with understanding that operational security, part of SETA, is everyone's responsibility, said Brian Riffey, a security specialist with Fort Meade's Directorate of Plans, Training, Mobilization and Security.

"SETA is a way of compartmentalizing how we provide our garrison staff and tenant units with the information and training they need to keep us safe from their corner of the Fort Meade world," Riffey said.

Operational security, or OPSEC, is addressed through SETA, said Riffey. OPSEC includes five steps in a process that guides how government employees, contractors and others should think regarding the handling of sensitive information.

Those steps include identifying critical information, determining threats, analyzing vulnerabilities, assessing risks and applying appropriate countermeasures.

Riffey said that sensitive or critical information might not appear by itself to be of concern, but when put together with other related information pieces, an adversary can envision a larger picture that could prove harmful to government operations and security.

The SETA program, according to Riffey, provides a process in which the Fort Meade community can better understand and be mindful of protecting and enhancing operational security.

"Whether your job entails working with classified information or not, we all need to be aware of our responsibilities as government employees to be vigilant and understand that it's on each of us to know what to do in this area of securing the workplace and keeping each other safe," Riffey said.

<http://ftmeadesoundoff.com/communitynews/protect-operational-security-seta/>

## What Does Exposure to Cold Do to My Body?



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Super-cold air, wind, or water can make you sick. It's called cold stress. It can affect you in different ways, depending on climate conditions, how you're dressed, medical conditions you might have, and how long you're out in it. Here's a rundown of the most [common cold](#)-related illnesses:

## **Chilblains**

This happens when the small [blood](#) vessels in your [skin](#) get inflamed after being exposed to cold -- but not freezing -- temperatures. These clusters of small [blood](#) vessels (capillary beds) get red and itchy, or they swell. Patches usually appear on your fingers, toes, ears, and cheeks. [Blisters](#) can pop up, too.

[Chilblains](#) can catch you off guard, because it doesn't have to be freezing outside for you to get them. They can show up if your skin is exposed over time to temps as high as 60 F.

In severe cases, ulcers can form. They usually clear up in 1 to 3 weeks -- especially if temperatures warm up. But the redness and [itching](#) may return with the next cold snap.

## **Cold Urticaria**

Young adults are most likely to have this condition. It happens when skin reacts to cold and breaks out in welts. The areas are reddish and itchy, like [hives](#). Your hands may get puffy while holding a cold drink. Or, your throat and lips might swell when you eat or drink something frosty.

The condition often goes away with age, but reactions can be severe. [Swimming](#) in cold water can lead to serious reactions. Frigid air can be a factor, too. It can make your body shut down

## **Frostbite**

This is tricky because you can't feel it. The affected skin and tissue go numb. It's most likely to strike your fingers or toes, or a part of your face that peeks out, like your ears, cheeks, chin, or nose. The exposure can lead to severe damage. The worst cases need [amputation](#) (complete removal of the body part).

Stay on the watch for yellowish-gray or white skin with a firm or waxy feel, or lack of feeling in a part of your body. To prevent this, make sure to dress appropriately for cold temps, especially if you have poor blood circulation.

## **Hypothermia**

[Hypothermia](#) means that your body temp has dipped below normal. This is caused by prolonged exposure to cold temperatures. Your body loses heat faster than it can make it. Your thinking and movements slow down, too. It can make it hard for you to know what's happening.

This condition moves in stages. How far it gets depends on how long your body is exposed.

Cold weather can also put a strain on your [heart](#). People with disease might have [chest pain](#) and discomfort.

**Early signs of hypothermia** include getting the shivers. This likely is your first clue that temps are dropping. Among the other symptoms of mild hypothermia:

- Feeling dizzy and confused
- Having trouble moving and speaking
- Feeling [hungry](#) and tired
- [Nausea](#)
- A rapid [heart rate](#)

**Late signs of hypothermia** include the shivers coming to a stop. Also:

- Your speech is slurred. You might mumble.
- You get sleepy, and start not to care about what's happening.

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- Your breathing gets slow and shallow.
- Your pulse weakens.

## **Trench Foot**

Also called “immersion foot,” this happens when your feet are exposed too long in a cold, wet setting. If your feet are already wet, trench foot can strike even if the temps get up to 60 F.

Wet feet lose heat super-fast – 25 times quicker than dry feet. So, your body leaps into gear to preserve its heat. It cuts off circulation (as well as oxygen and [nutrition](#)) to your feet.

Signs of trench foot include:

- Red, numb, swollen skin
- Tingling pain
- Leg [cramps](#)
- [Blisters](#) and ulcers
- [Gangrene](#) (tissues in your feet start to die, causing them to turn blue, gray, or deep purple).

<https://www.webmd.com/first-aid/exposure-to-cold-do-to-body#1>

## **Dates for Upcoming Board of Directors and Chapter Luncheons**

- 02 November 2017: Annie Brock, “MOAA – One Powerful Voice” - **Complete**  
11 January 2018: COL Brad Jewitt, Update on MD Veterans Commission Top Legislative Issues  
01 March 2018: Harvey Pullen, First Command – Investment Strategies and Tax Law  
03 May 2018: Michael Hamm, Department of VA – Update on VA Benefits and Healthcare Reform  
07 June 2018: Harvey Pullen, First Command – Estate Planning

### Scheduled BOD Meetings

- |                  |      |  |
|------------------|------|--|
| 14 October 2017  | 0930 | **Postponed Due to Scheduling Conflicts**                  |
| 09 December 2017 | 0930 | In person meeting at Meade Bowling Alley - <b>Complete</b> |
| 10 February 2018 | 0930 | In person meeting at Meade Bowling Alley                   |
| 07 April 2018    | 0930 | In person meeting at Meade Bowling Alley                   |
| 02 June 2018     | 0930 | In person meeting at Meade Bowling Alley                   |

### Scheduled Chapter Luncheons

- |                  |      |   |
|------------------|------|---|
| 11 January 2018  | 1130 | Hosted at the Great American Steak House (1502 Annapolis Road, Odenton) |
| 01 March 2018    | 1130 | Hosted at the Great American Steak House (1502 Annapolis Road, Odenton) |
| 03 May 2018      | 1130 | Hosted at the Great American Steak House (1502 Annapolis Road, Odenton) |
| 07 June 2018 (T) | 1130 | Hosted at the Great American Steak House (1502 Annapolis Road, Odenton) |

### Other Key Activities and Dates

2018 Storming the Hill: Council Presidents' Seminar and Storming the Hill, scheduled for April 16 – April 19, 2018 to be held at the Crowne Plaza Old Town Alexandria located at 901 Fairfax Street, Alexandria, Virginia.

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[Meade Bowling Alley](https://meade.armymwr.com/programs/lanes-fort-meade)

<https://meade.armymwr.com/programs/lanes-fort-meade>

[Great American Steakhouse](http://theallamericansteakhouse.com/location-detail/?id=19)

<http://theallamericansteakhouse.com/location-detail/?id=19>

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## 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**

FGGM/MOAA

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**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.**

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](#).

## 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 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.

## 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.