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MOAA Annual Meeting – 23 October 2017

COL Harvey Kaplan, President, MDCOC

The MOAA Annual Meeting for 2017 took place in Alexandria Virginia (Holiday Inn Suites, 1st Street) on 23 October. Here are a few highlights from the meeting, for your information.

(a) Lt Gen Dana T. Atkins gave his 2d Annual Report to the Membership. He referred to his article on the 5-Year Strategic Plan in the October issue of Military Officer. He showed a concise video (about 5 minutes) summarizing how the Plan is divided into areas of emphasis. Other staff members followed. Dan Merry said that, pending a Defense Bill from Congress, it appears that our 2018 legislative concerns on Capitol Hill will again be the SBP/DIC Offset, Sequestration, and Avoiding Increases in Benefits Fees. A Joint House-Senate Committee is working on these issues now, as the Senate and House views on specific issues are different. We still are waiting for a final Defense Bill from the House/Senate [Conference] Committee. The House version is better for our military and Veterans, and it is the one supported by MOAA. We definitely expect an attack on Basic Allowance for Housing (BAH), especially for active duty families with two military members living in the same residence. Dan will be taking over as Co-Chair of the Military Coalition. Things may prove better for the military community in 2018, an election year.

(b) More help from National Headquarters on State issues is planned.

(c) A new advertising agency has been selected to help National with membership.

(d) There is a new Office of People Analytics (within the Office of the Secretary of Defense). MOAA is developing a relationship with this new agency.

(e) The new MOAA homepage was launched on 15 August 2017; that page is second in popularity only to the "Take Action" page. Watch for more MOAA website enhancements over the next few months.

(f) Watch for guidance on the new Customized MOAA Newsletter during November. Also, CQ Engage Legislative Technology will be replacing CapWiz to get information out more efficiently.

(g) New emphasis is being placed on Annual Networking and Hiring events.

(h) Using USAA grants on military installations, MOAA is implementing its Military Spouse Professional Development Program.

(i) The Military Officer magazine is undergoing a makeover; the redesigned version will launch with the January 2018 issue. Mock-up copies are on display in Alexandria.

(j) Last year Congress grandfathered everyone on active duty before 1 Jan 18 regarding TRICARE fees. Now the Senate wants to raise fees unilaterally. It was noted that SSIA (for surviving spouses) will end in May of 2018 unless Congress takes action. The Military Coalition will be going over to Capitol Hill to discuss these and other matters affecting active duty/Reserve Component personnel, Veterans, spouses/surviving spouses, and families.

Fort Meade Community Council Meetings

The Fort Meade Community Council is a regular meeting of installation senior leadership and representatives from community groups and private organizations on and associated with Fort Meade.

The meetings, held on the last Thursday of every other month, provide an opportunity to share information about what's happening on the post. The meetings also provide a forum to address issues that affect a large portion of the people living and working at Fort Meade, and bring those issues to the attention of those in position to make changes.

Minutes from previously held meetings can be referenced at the following Fort Meade web site:

<http://www.ftmeade.army.mil/staff/pao/commandinformation/communitycouncil/commcouncil.html>

Lawmakers Weigh Massive Reforms to VA Health Care

The House Veterans Affairs Committee held a hearing Tuesday (24 OCT) to discuss proposals that could drastically overhaul the VA health care system and allow more veterans to get care closer to home.

Lawmakers, VA officials, and veterans service organizations weighed in at the Oct. 24 hearing on draft legislation that could make it far easier for patients to receive care in their communities. A slew of bills are on the table, including a draft put forward by the committee for a permanent Veterans Choice Program and a VA proposal called the Veteran Coordinated Access and Rewarding Experiences (CARE) Act.

Further details can be located at the following National MOAA web site:

<http://www.moaa.org/Content/Publications-and-Media/News-Articles/2017-News-Articles/Lawmakers-weigh-massive-reforms-to-VA-health-care.aspx>

Dates for Upcoming Board of Directors and Chapter Luncheons

The Meade MOAA Board of Directors (BOD) met on 14 September and locked in the following dates and location for upcoming BOD meetings and Chapter Luncheons. The following guest speakers and topics for the Chapter Luncheons have been scheduled:

02 November 2017:	Annie Brock, "MOAA – One Powerful Voice"
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
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

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Scheduled Chapter Luncheons

02 November 2017	1130	Hosted at the Great American Steak House (1502 Annapolis Road, Odenton)
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

04 November 2017	0945	Veterans Appreciation Day at Club Meade
07 November 2017	TBA	Army Navy Game Tailgate at Mullins Field, Ft. Meade
09 November 2017	TBA	Veterans Day Event at FGGM Museum

Meade Bowling Alley

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

Great American Steakhouse

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

Supply and Demand: The challenge of maintaining an all-volunteer force.

Quality recruits come at a cost. Are we willing to pay it? The Senate defense authorization bill doesn't look promising.

MOAA's strategic goal with our advocacy is to "ensure government enacts and maintains policies to sustain a career force of the size and quality needed to maintain a strong national defense."

We have lobbied to ensure adequate troop strength, but we haven't devoted as much attention to quality. It is now critical to discuss both. They are inseparable, and they are both in jeopardy.

Why the alarm? Because our nation has relied on the all-volunteer force since 1973, and all that time we have taken the volunteer pool for granted. That's about to change — because the pool has changed.

Maj. Gen. Jeffrey Snow, commanding general of the Army's Recruiting Command, identified the crux of the problem in a November 2016 interview with the *Arizona Republic*: "The problem that we are facing is that so few actually can meet the qualification requirements to join the military. ... Only three in 10 of today's youth can actually meet the requirements." That number gets even smaller, around 20 percent, when you take college-bound young people out of the equation. This problem stems from a bigger picture:

- There are approximately 20 million 17-21-year old's in America.
- Of those, 11.3 million meet academic requirements.
- Only about 4.4 million of those are even eligible to join.
- Assessing propensity to join, we are left with about 465,000 truly potential recruits
- From that pool, DoD needs 250,000 a year.

Adding to the challenge: 52 percent of parents would not recommend military service for their children. This likely cuts the pool of potential recruits even further.

Our nation is facing a basic — but significant — supply and demand challenge. While President Donald Trump and several members of Congress support an increase in our troop strength, they do so in an environment constrained not

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only by the budget, but also by the pool of qualified and interested recruits whose top reasons for joining are centered on pay and education benefits.

In this environment, it defies logic for the Senate's version of the FY 2018 defense authorization bill to propose a reduced military pay raise of 2.1 percent, versus the 2.4 percent raise that would be consistent with the Employment Cost Index — the legislated benchmark.

Further, the Senate proposes to eliminate a dependent-rate housing allowance for military couples stationed together with children. This erosion of military compensation is out of touch with today's demands of repeated deployments and a worsening recruiting environment. This is an immediate problem, warranting contact with your members of Congress.

Meanwhile, a similar problem might loom in the near future: the 13th Quadrennial Review of Military Compensation (QRMC) and the President's charge to the Secretary of Defense to assess the adequacy of military compensation and, essentially, decide if a salary system would be more effective for recruiting and retention.

This government study of military compensation is required by law and must take place no less than every four years. The findings of this study will result in a report to Congress. The focus on the potential for a salary system is of concern to MOAA if it is used to continue reducing military compensation in any way.

Our nation's ability to field the most effective armed forces, of the size and quality needed, is in jeopardy, and there are two key aspects of this problem: First, the supply is dwindling. This is a national problem, which Congress cannot fix. Second, the compensation and benefits that help motivate people to join and stay are eroding. This is a problem Congress can — and must — fix.

To share your concerns with your members of Congress, please visit moaa.org/takeaction.

6 Easy Steps to Prevent Identity Theft

Dozens of statues, fountains, arches, and other sites honoring troops who fought in World War I will soon be upgraded or restored thanks to \$2,000 grants from the 100 Cities/100 Memorials project.

Fifty memorials across 28 states will be officially designated WWI Centennial Memorials on Wednesday. The sites were selected by the World War One Centennial Commission and Pritzker Military Museum & Library in effort to draw attention to monuments honoring troops who fought in World War I. Each memorial will receive a \$2,000 grant toward restoration and maintenance costs.

The American Legion and Veterans of Foreign Wars also partnered on the project.

Col. Eugene Scott, USA (Ret), and his wife, Beverly, helped the Victory Memorial in Chicago secure a grant. The Victory Memorial honors Illinois' 370th Infantry Regiment, the only all-black unit to be commanded by African-American officers.

The unit was sent to fight alongside the French. They wore French uniforms, ate French food, and fought with French weapons, Scott said.

"These were sensitive issues on what to do with black combat soldiers during World War I," he added. "Fighting with the French was a challenge, and they did well. We are proud that we have such a beautiful monument to commemorate the service of our combat black soldiers."

There's still a lot that Americans can learn from World War I, Scott said. They plan to add a memorial garden to Victory Memorial, which will include evergreen trees, as a way to honor the troops with 370th Infantry Regiment, as well as perennial plants to symbolically hand that history off to future generations.

“We have to let young people know what these men did and how they met all these challenges,” Scott said. “It helps them get a better appreciate for their country and for the service of these soldiers.”

More than 4 million American families sent their sons and daughters to serve in uniform during World War I, according to Terry Hamby, commissioner of the United States World War One Centennial Commission.

“100 Cities/100 Memorials is a critically important initiative that will have an impact beyond these grants,” Hambry said in a release announcing the grants. “These memorials represent an important part of remembering our past and preserving our culture.”

Fifty more memorials will get matching grants in 2018. The submission period for those awards runs from Sept. 27 through Jan. 15. Work on the memorials must be complete by Nov. 11, 2018 - the 100th anniversary of the day the fighting ceased.

For a list of the first 50 sites to receive the WWI Centennial Memorial designation and \$2,000 in funding please visit moaa.org.

Housing Cost Considerations

Housing is a major component of any household budget, so it's important to recognize all the expenses associated with the options you're considering, including renting a home or moving to a long-term care facility or retirement community. But moving from your home isn't the only housing option. Retirees also might want to consider the expenses associated with adapting their current home situation for changing circumstances.

Aging in place - Staying in your existing home, or aging in place, is the goal for many retirees. You know what it takes to keep the place running — mortgage, taxes, insurance, maintenance, utilities, and homeowner's dues — and you think your budget can handle it. However, aging in place will likely mean some increased costs down the road when you're less mobile. To manage getting around your home in the years to come, you might need costly renovations such as better lighting, a walk-in bathtub, higher toilets, or outdoor ramps, to name a few.

Don't forget to budget for the potential costs of hiring help, such as cleaning and yard services, and maybe even having prepared meals delivered, if you no longer are willing or able to do these tasks on your own. Another concern is paying for transportation if driving is no longer a safe option for you.

As a homeowner, you might have some options for funding these types of expenses. If you have built up equity in your home, you might be eligible for a second mortgage, more commonly known as a home equity line of credit. It's a fairly straightforward way to get cash, and interest rates are lower than using your credit card. But, like your first mortgage, the loan must be paid back on a regular schedule or you risk losing your home. There also are fees to pay, and, like any outstanding loan, it will affect your credit rating. If you don't have much equity in your home, check into refinancing, which might free up some money to spend on those extra services.

Another option, popularized by TV commercials proclaiming you can turn your home into cash, is the reverse mortgage. You must be age 62 or older to qualify, but there is no credit score or income requirements, and the loan doesn't have to be paid back as long as you still are living in the home. There are drawbacks, though, including potentially high fees, and it might negatively affect your eligibility for some government assistance programs. Also, be wary of unscrupulous lenders. Working with a U.S. Department of Housing and Urban Development-sponsored counseling agency is suggested to help you fully grasp all the pros and cons.

Long term care - Home ownership might prove to be a burden if your personal situation changes rapidly. For instance, let's assume your spouse becomes ill and requires long term care immediately. You decide the best option is for the both of you to move to a retirement community, where you can live with him while he receives the assistance he needs. The catch is you need to sell your house in order to pay for it, but there is no guarantee when you will sell your house or for how much.

Fortunately, retirement communities and financial services companies have recognized and addressed this dilemma through programs that offer deferred interest-free loans and bridge loans or even to buy your home if it fails to sell. One potential option is the veterans' Aid and Attendance and Housebound Pension. An oft-overlooked source of funding, this program can provide money for long term care and is in addition to your VA pension. Visit www.benefits.va.gov/pension for more information.

Renting - Flip the pros and cons of owning a home, and you have renting. Renting means no big down payment, little commitment, and low maintenance, which translate into more time on the golf course. If you need to move quickly, you can, but you might be on the hook for a few months' rent, though this often can be avoided if you have a flexible landlord who will let you sublet. Be sure to budget for rent increases, which currently average about 3 percent a year. However, your rent can skyrocket unexpectedly, possibly forcing you into an unwanted move. Adapting your space for aging in place usually is not an option when renting, though some communities rent to seniors and have some of these desired features already in place.

As a current homeowner, you might be reluctant to sell your home and become a tenant because your monthly rent check is doing nothing to build up your assets or reduce your taxes. But ask yourself whether your house, as an investment, is still important. You no longer need to build equity in the hopes of one day buying a bigger and better home. Besides, the recent loud pop of the housing bubble proved the value of your house doesn't necessarily always go up.

From a tax perspective, your income likely will be less in retirement, making the mortgage interest and property-tax deduction less attractive. In fact, as you get closer to paying off your mortgage, your interest costs might become so low, you might not even be able to itemize deductions on your return. Selling your home and investing the proceeds wisely might provide the income you need to fund the retirement lifestyle you really want.

Retirement community - Let's say you're contemplating a move to a retirement community. Maybe your health is not great or you're living alone and would prefer the company and comforts assisted living provides. Can you afford it? The assisted-living retirement community fee might look higher than your home expenses on the surface, but be careful to compare apples to apples. Their fee likely will include items such as meals, transportation, entertainment, and cleaning services — where your mortgage does not.

The renting versus owning decision again becomes a consideration when moving into a retirement community. In general, all the pros and cons already mentioned apply, and if you want to buy, consider carefully how you will fund any down payment and closing costs. If you had equity in your previous home, that might be your answer, but if not, think twice before reaching into your retirement savings or brokerage accounts.

As always, consider consulting with a finance professional before making any complex and life-changing decisions.

How to Avoid Phishing Scams

The online phenomenon of phishing - getting tricked through email into revealing your personal information to a scammer - has been around since the mid-1990s. But people still are getting caught, and phishers still are sending out their bait.

The word "phishing" is a relatively new coinage, deliberately meant to sound like "fishing" because bait is used to try to catch victims.

Here's how to avoid getting caught.

Phishing emails try to excite you or scare you into doing stupid things such as opening an attachment that loads malware onto your computer or clicking on a link that takes you to a fake website. The malware might spy on you, capturing your keystrokes to steal your login and password to your bank. The fake site might look just like your real credit card site, prompting you to type in your login and password.

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If you see a message, "You've won a prize!" and you never entered that contest, chances are extremely high you're being preyed upon. If you see a message that your information has been stolen and you should "click here," chances are extremely high that you're being preyed upon. If you see a message that Microsoft has remotely detected a virus on your PC, chances are extremely high that you're being preyed upon.

Instead of clicking on a link or opening an attachment, use your web browser to go to the company's website, log in as you normally would, and check if you have any messages there.

If you're using a laptop or desktop PC, you can "mouse over" a questionable link to see what web address it will take you to. Phishers often use the correct web address as the name of the link but code the link to take you to the bogus address. If the two aren't the same, chances are extremely high you're being directed to a phishing site.

Be especially wary of web addresses that include the @ symbol or email messages that ask you to click on an image. You also should be careful when typing web addresses into your browser so a typo doesn't land you at a phishing site by mistake. Using a bookmark or favorite to navigate to the site will prevent this.

Alternately, you can call and talk to customer support. Look up the company's phone number yourself rather than using a number provided in an email message.

Be careful on Facebook and other social networking sites. Scammers troll these waters looking for innocents to bait, tricking them into revealing financial information, Social Security numbers, mother's maiden names, and so on.

Keep your web browser up-to-date, whether you use Google Chrome, Microsoft Internet Explorer, Mozilla Firefox, or any other. Modern browsers include some phishing protection.

Use security software that provides additional phishing safeguards, such as Norton Security (www.symantec.com). Alternately, you can use a free browser add-on such as McAfee Site Advisor (www.mcafee.com/siteadvisor). Though these protections aren't foolproof, they can warn you if a site you're about to visit is suspected of malicious activity.

Some tip-offs are more obvious. If a questionable email includes incorrect spelling and grammar, chances are it's from a scammer from abroad whose native language isn't English. If the email's "To" field is blank or if the salutation reads something like, "Hello, [blank]," chances are it's part of a mass emailing from someone more malicious than sophisticated.

You might be savvy enough to avoid the above mistakes. Make sure family members, friends, and coworkers are as well. Nobody wants to spend tedious hours trying to straighten out the mess after a scammer has stolen their identity.