



Heart of Texas Chapter
Military Officer Association of America
P.O. Box 23964 Waco, TX 76702-3964

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JULY 2018

PRESIDENT'S COLUMN

Happy Independence Day!

The 4th of July is seared into our hearts and minds as the day the thirteen colonies declared independence from the British empire, as evidenced by the date on the Declaration of Independence. Each of us celebrates the date and gives thought to what independence means personally. Think back over the years you served and where you might have been on the many July 4ths. We've celebrated in the United States and we've celebrated overseas in the various assignments our duties took us. But wherever we may have been, I am certain you remembered you are an American and have been truly blessed by this great experiment in governance that has endured for the past 242 years. I want to share two of my most memorable Independence Day celebrations.

In July 1998, my family and I traveled to Seoul, Republic of Korea for a two year assignment I had at Yong San Garrison. Of course we lived among a community of soldiers, sailors, Marines, and airmen serving in the various commands as part of US Forces, Korea. We celebrated traditional American holidays while overseas, but our return to the United States in 2000 coincided with the 4th of July. While visiting Debby's family in Arizona, we attended an Independence Day celebration at a dusty rodeo arena and fairgrounds. Listening to the patriotic music and singing, watching the fireworks explode in the night sky of Arizona, and the recognition of those who had served and were serving brought a tear to my eye and a renewed realization of patriotism and the life course I had elected to follow. Our return to the States was a reminder of how beautiful our nation is and how we as Americans are able to join together to celebrate freedom.

In 2003, I was serving in Baghdad as part of the interim government of Iraq. Pre- and post-war Iraq certainly was the polar opposite to the United States in freedom and independence for all Iraqis. Our mission was to stand up a new government without the chains of the Baathist oppressors, and the task remains daunting even today. In mid-June, I remembered how many small Texas towns display rows of flags along the streets for 4th celebrations. On a satellite phone call to Debby reminding her of the Texas tradition, she assured me she would try and get small American flags sent to me in Baghdad. When the 4th came and went, I was disappointed I had not remembered earlier in June. But on the afternoon of July 8th, a large package with over 100 12" X 18" American flags on wood sticks arrived from a dealer in Florida. By late afternoon, placing the flags around the circular drive of a former Baathist palace was a joint effort of a soldier, a sailor, a Marine, and an airman. Surveying the line of flags I could almost imagine being home for the 4th of July. A footnote to this story: the flags began to disappear after two days on the circular drive and we all were puzzled as to who took them. A day later I noticed numerous Humvees and tanks with 12" X 18" flags fluttering from aerials; our 4th of July celebration continued on!

As we enter July, be sure to hydrate and keep cool. Be aware we are experiencing a dust fall from the upper atmosphere that originated from the Sahara desert. Joe Walker will be our guest speaker on July 19th with his presentation of the "Songs the Soldiers Sang", a historical and musical look at music from the Civil War. Please join us, and "Never Stop Serving!"

Respectfully,
Dennis DeGraff

Upcoming Events and Information Items

JULY 19TH THURSDAY DINNER MEETING
AT RIDGEWOOD BANQUET ROOM
GUEST SPEAKER, JOE WALKER ON CIVIL
WAR MUSIC AND SONGS
****SOCIAL HOUR: 6:00 P.M. **, **CALL TO**
TABLES 6:30 P.M. *, *INTRO &
ANNOUNCEMENTS , 6:35 P.M. **, **DINNER
6:55 P.M., **DRAWING & GUEST**
SPEAKER 7:55 P.M.

MENU: Champion Salad with mesclun greens with sundried cranberries, feta cheese crumbles, spiced pecans and honey balsamic vinaigrette, Chicken Fried Steak and Tilapia, Chef's choice of starch, vegetable and two desserts, Fresh Rolls and Butter, Fresh Brewed Iced Tea or Hot Tea and Coffee. \$30 per person, payable at registration table, cash or check made to HOT Chapter MOAA. Please call Vince Tobola, 772-5251 or e-mail vtobola@aol.com, NLT Tuesday 17 July, 6:00 p.m. for sign-ups. After this time, please contact as soon as possible if plans change and desire to attend and we will work to accommodate you at the dinner meeting.
NOTE: The summer dress code is effect with gentlemen attire as collared shirts and slacks, with coat and/or tie optional and ladies' attire as they prefer.

2018 CHAPTER MEMBERSHIP DUES The Board is always looking for prospects to join the chapter. Please contact Vince Tobola, vtobola@aol.com or call 709-5795 cell if you need an application form or a chapter introduction letter or have questions. Chapter member dues are \$25 and due starting January 1st. These can be paid at the dinner meeting or mailed to the PO Box address on first page of newsletter. Thank you for your ongoing support.

HOT CHAPTER BOARD MEETING

The monthly Board meeting will be held on Tuesday, **July 24, 2018**, 5 p.m., at the Waco Cottonwood Creek Golf Course Clubhouse.

PROPOSED SCHEDULE FOR 2018 - 2019

16 August, Thursday Dinner Meeting, RCC, guest speaker, Joe Walker on Civil War music and songs.

20 September, Thursday Dinner Meeting, RCC, guest speaker, Dr. David Oualaalou on U.S. and Middle East relations.

18 October, Thursday Dinner Meeting, RCC, guest speaker or entertainment to be announced

15 November, Thursday Dinner Meeting, RCC, guest speaker or entertainment to be announced

13 December, Thursday Dinner Meeting, RCC, entertainment by the band, The Morticians

2019 Dinner Meetings to be the 3rd Thursday except for May.

10 May 2019, Friday Afternoon, Annual Scholarship Fundraiser Golf Tournament **Ridgewood Country Club is at 7301 Fish Pond Rd.**

JULY SPECIAL DAY RECOGNITION

Birthdays: Jim Alexander, Bob Baugh, George Brinegar, Jan Cason, Phil Ford, Russell Glover, Henry Hacker, Jon Ker, Bill Milnor, Karen O'Brick, and Marcia Rindy.

Anniversaries: Bill and Judy Bauer, Bob and Gaye Baugh, Wally and Voncyle Burns, Dennis and Debby DeGraff, Don and Mary Aileen Edwards, Phil and Kris Ford, Scott and Linda Pitzer, Will and Dee Rogers, and Michael and DeLisa Russell.

Congratulations & best wishes to all on your special day.

VETERANS APPRECIATION LUNCHEON

The 8th Annual Veterans Appreciation Luncheon will be on Wednesday, August 8, 2018, 11 a.m. – 1 p.m. at the Lee Lockwood Library & Museum, 2801 West Waco Drive. The speaker will be Major General James L. Williams, USMC (Ret). Program will begin at 11 a.m. sharp. The lunch is full smoked brisket with all the trimmings. There is no cost but RSVP's are required. Contact is Stan Parker, 254-759-4934 or stancparkerfoundation@gmail.com.

TRICARE FEE ISSUE

The recently passed House and Senate versions of the FY2019 National Defense Authorization Act (NDAA) include efforts to protect the interests and quality of life for military personnel and their families by supporting the 2.6% pay raise at ECI and maintaining current calculations for basic allowance for housing. The versions also support your further commitment to not only sustain, but to increase military personnel strengths in both the active and reserve components of the services in order to meet national security strategy requirements and dwell-time needs as our forces prepare for and respond to security challenges around the globe.

The next steps are deliberations to reconcile the differences between the House and Senate passed versions in conference and there is an area of concern regarding the potential raising of TRICARE fees.

The issue is with Section 701 in the Senate version of the NDAA. This provision eliminates the grandfathering for beneficiaries enrolled in TRICARE prior to January 1, 2018 with the intent to establish a single co-payment structure for all beneficiaries to "correct an inequity." This provision not only disregards the intent of the FY17 NDAA, which fully appreciated the difference between the many years of service as compared with new entrants, it patently results in yet another round of significant increases on that select population-affecting those who served a full military career and endured increases last year when the Defense Health Agency unilaterally implemented changes to the fee tables resulting in those net increases.

These new out of pocket cost increases, if approved, would be achieved through higher enrollment fees, new non-network deductibles, higher catastrophic caps and pharmacy fee increases-all of which significantly erode the military health care. It may be that the additional fees collected are not being used to maintain or improve the military health care system - but are instead being used to fund readiness or other unspecified programs.

This concern has prompted MOAA National to advocate for those current beneficiaries who have faithfully served all of us to request our representatives to not include section 701 in the final bill and to honor Congress' earlier commitment to our service members. The MOAA web site can assist with advocacy on this item.

POSSIBLE MORE COVERAGE ON VIETNAM VETERANS AND AGENT ORANGE

More than 90,000 sea-service veterans exposed to Agent Orange during the Vietnam War are one step closer to receiving disability pay and health care benefits from the VA.

The Blue Water Navy Vietnam Veterans Act was overwhelmingly approved by the House 382-0 on Monday night. The bill will now move to the Senate for final approval.

"We would never leave a veteran behind because we've continued fighting for this for a long time," said Marine Lt. Col. Aniela Szymanski, MOAA's director of Government Relations for Reserve and National Guard and Veterans Benefits. "Even if it didn't happen this year, we'd continue fighting 10 years, if that's what it required."

Veterans who served on ships off the coast of Vietnam have long-fought to have their illnesses recognized as being caused by Agent Orange, an herbicide sprayed by aerial troops to destroy the vegetation enemy fighters used as cover. Those who served on the Korean demilitarized zone between Sept. 1, 1967 and Aug. 31, 1971, will also be covered.

More than 3 million veterans have developed illnesses due to exposure to Agent Orange, according to government data. Unlike ground troops who served in Vietnam who were assumed to have been exposed, naval troops have to prove they stepped foot in Vietnam to show their illness was service connected.

The task was challenging since the VA has not maintained complete health records for veterans of that era.

For ground troops, special status was granted to expedite disability claims because it was assumed they were exposed. Those veterans were not required to prove exposure. This bill will extend that same treatment to naval veterans, who would also be considered to have been exposed to the toxic materials.

The bill funds about \$1 billion in benefits for those veterans over the next 10 years. In order to cover the costs, fees on VA-backed home loans will increase.

The VA, in consultation with the DoD, will also be required to submit a report to Congress identifying the military installations within the U.S. herbicides were used between Jan. 9, 1962 and May 7, 1975.

VA POLICY ADD ON LOAN REFINANCING

The Department of Veterans Affairs is cracking down on mortgage companies that aggressively target veterans to repeatedly refinance their homes. The new policy announced by VA officials recently, ensures that any product mortgage companies offer to veterans will be beneficial and not for the sole purpose of profit. The move follows the signing of a new federal law called the Economic Growth, Regulatory Relief and Consumer Protection Act, which guards veterans from predatory lenders when obtaining VA-guaranteed home-refinance loans.

Unnecessary refinancing options were marketed to veterans, said Marine Lt. Col. Aniela Szymanski, MOAA's director of Government Relations for Reserve and National Guard and Veterans Benefits. As soon as one deal closed, another deal was often triggered. Veteran service organizations and Congress were eventually alerted to these practices. Now the law ensures that any product mortgage companies offer to veterans will be beneficial and not for the sole purpose of profit, Szymanski said.

The VA's new policy follows a January Senate Veterans' Affairs Committee hearing during which Sen. Thom Tillis, R-N.C., talked about 50,000 VA home loans in his state being refinanced between April 2017 and August 2018. Most of those Tillis said most of those loans originated from good actors, but this legislation addresses a pool of refinanced loans - more than 40,000 nationwide - that could've come from abusive lending practices. The VA estimates fewer than 10 percent of lenders are engaged in serial refinancing activities.

Experts said repeatedly refinancing a home can be dangerous because it can be costly when fees and closing expenses are added up. An average fixed-rate to fixed-rate refinance can result in \$6,000 in fees that on average take more than five years for veterans to pay off. Other hardships could include declining credit scores, surprise payment increases or even foreclosure. The new law requires that interest rates on refinanced loans meet specific requirements. If those conditions are not met, the VA will not guarantee the loan. The VA has guaranteed more than 2 million home loans over the past three years.

The VA recently implemented another policy protecting homeowners that requires lenders to provide veteran borrowers with a comparison of their existing loan to the proposed one when refinancing. That veteran borrowers understand the costs of refinancing, the monthly payment savings and the overall impact on their finances.

ELECTRONIC HEALTH RECORDS

Rep. Phil Roe (R-Tenn.), chair of the House Veterans' Affairs Committee, announced that he and Rep. Tim Walz (Minn.), ranking Democrat, have decided to create a new five-member subcommittee to oversee the department's \$15.8 billion investment over the next decade to modernize the VA's electronic health record system.

The VA decided last year to buy the same commercial electronic record system, developed by Cerner Corp., that DoD is adapting to replace its own legacy health record systems. Roe said the new Subcommittee on Technology Modernization will “focus intensively” on details of the “big bet” the VA has taken to replace the VA's aging VISTA system, which costs the VA \$1 billion annually just to maintain.

“And we simply must make sure [the bet] succeeds,” Roe said.

VA expects to spend \$5.8 billion over the next decade on staff and other resources to prepare for the new electronic health record system, and pay another \$10 billion to Cerner for its software, training, and system customizations. Roe called the nearly \$16 billion total cost “a staggering number,” and blamed it in part on a “culture” inside VA of modifying VISTA year after year “to fit any process. ... There is much to be said for local authority in health care, but it seems to have gotten out of control and made the [VA information technology] landscape ungovernable.”

KOREAN WAR REMEMBRANCE

The invasion of South Korea by North Korean forces June 25, 1950, marked the first military action of the Cold War. Nearly 5 million people- more than half of them civilians – died over the course of the war. The Korean War Veterans Memorial was dedicated on July 27, 1995 – the 42nd anniversary of the armistice agreement. The television series M.A.S.H. has been the most famous representation of the Korean War in popular culture. Its final episode, Feb. 28, 1983, was the highest rated episode of any series at the time, 125 million viewers.

GUEST SPEAKER – JOE WALKER

Joe is currently a part time volunteer docent at the Texas Civil War Museum. His specialty includes weapons, tactics, and uniforms. He also performs period music. He is a military records researcher and enjoys helping those interested in civil war history.

Joe was born and raised in Atlanta, Georgia. He joined the Navy shortly after high school. After the Navy, he received his bachelor's degree from Georgia State University and moved to Texas. He retired in later 2005 as a vice-president of a national water utility products distributor.

Joe is a member of the Company of Military Historians, Sons of Confederate Veterans, Order of the Southern Cross and the Sons of the American Revolution.

He was a re-enactor for over 35 years including participation in living history events at many national and state battlefield sites. He has contributed to several books on the civil war and has served as an authenticity advisor for civil war artists. Joe was awarded the Jefferson Davis Gold Medal from the United Daughters of the Confederacy. He is a collector of civil war memorabilia and artifacts. Joe has served on the advisory board of the Confederate Research Center at Hill College and on the McLennan County Historical Commission.

Joe and his wife have three grown children and have lived in Woodway since 1979.

WACO CHAMBER OF COMMERCE

The HOT Chapter is a member of the Greater Waco Chamber of Commerce so chapter members can attend chamber events. The Chamber is located in downtown Waco at 101 S. 3rd Street (254 757-5600).

- **Wed., July 18**, 1000 Friends of Waco Monthly Roundtable, 10:30 – 11:30 a.m., Waco Hippodrome, 724 Austin Avenue. .
- **Thurs., Aug 2**, Networking Forum Lunch Event, 11:30 a.m. to 1 p.m. at Diamond Back's. You will pay your server directly for the meal. Please RSVP at web site or by calling 757-5600.

VA SECRETARY NOMINEE

Robert L. Wilkie sailed through his recent confirmation hearing to be the next Secretary of Veterans Affairs, vowing to oppose privatization of the VA health care system but to implement provisions of the new VA Mission Act to

consolidate and streamline VA community care so veterans' access to outside care, as needed, is prompt and private-sector doctors and hospital get paid on time.

The Senate Veterans' Affairs Committee lauded Wilkie's depth of professional experience in leadership posts at the defense and state departments for Republican administrations, as well as his personal knowledge of veteran issues from service in the Army and Air Force and from his father, a career Army artillery officer who suffered severe disabling combat wounds in Vietnam.

Sen. Jon Tester (Mont.), ranking Democrat, warned Wilkie that his predecessor, Dr. David Shulkin, complained that plans to reform VA care were undermined last year by political appointees at the VA and the White House who want to close more VA facilities and shift more health services to the private sector. Shulkin aligned with veterans service organizations to oppose those moves.

At the VA, Tester warned Wilkie, "sound policies and ideas are being increasingly marginalized at the expense of politics. We are seeing VA reform after reform implemented in a manner inconsistent with congressional intent. We are seeing political interest groups given a seat at the table instead of veterans service organizations." Even the VA's press office, he cautioned, has begun to attack news outlets for "fake news," echoing a favorite line of the president. "Sooner or later you're going to come to a crossroad with these" appointees bent on privatization, Tester told the nominee. "My only advice to you is to take your cues from the veterans, the folks who are sitting in this audience, and do what you think is right even if political forces threaten your job." Wilkie said his priorities will be to "improve the culture" by emphasizing "world-class customer service" to veterans; improve access to care; transform VA information technology; reduce backlogs in compensation claims and payments; and transform business operations. The last priority includes standardizing policies and practices across all 21 Veterans Integrated Services Networks (VISNs) run by the Veterans Health Administration. "Will you vigorously oppose, whether it is the Koch brothers and their various organizations [including Concerned Veterans for America] or the President of the United States, the effort to privatize the VA," asked Sen. Bernie Sanders (I-Vermont).

"My commitment to you," said Wilkie, "is that I will oppose efforts to privatize VA."



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