



Heart of Texas Chapter (TX-07)  
Military Officer Association of America  
P.O. Box 23964 Waco, TX 76702-3964

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Chapter Web Site: [hotmoaa.org](http://hotmoaa.org)

President's Column

Greetings,

The Chapter Board met on June 22. The Board discussed expanding the categories of students eligible for our scholarships to those without a past military connection but who showed a definite interest in pursuing a military occupation after school, specifically by agreeing to participate in ROTC; any chapter members who know of good students who might be eligible are urged to talk with them about our scholarship program.

As in the past, there was no dinner meeting in June this year. But a great time was had by 13 golfers at the annual MOAA golf event on Friday, June 4, 2021; rather than the usual tournament, it was a "fun outing" for all MOAA members, spouses and guests. Even after a hiatus of nearly 30 years, I played golf and had a great time. Since no official comparative scores were recorded, it appears that we all won!!!! And a sister chapter, the Central Texas MOAA chapter is still planning a golf tournament in September for those who are interested; more about that later in this Newsletter.

Browsing some surgical literature recently I came across two items that might be of general interest to members of our group:

First is that those of us living in rural settings have been declared "disadvantaged" in communicating with our health care providers via social media due to the low grade internet service found in rural areas. Reminds me of hearing about the US Postal Service's dilemma in the 1920s when rural folk had to make time-consuming travel to the post office to retrieve mail; finally Congress enacted Rural Free Delivery, or RFD, so that rural dwellers could have equal access to mail delivery as their urban counterparts. This same issue would impact online education as well. Being one of today's rural dwellers, I would urge everyone to take whatever opportunity they have, to push today's Congressional folks to enact similar legislation enabling rural folk access to the same

high speed broadband service that urban dwellers have.

Second is "surprise balance billing" for health care services. Usually a patient gets medical treatment from a physician who is "in-network" with the patient's insurance carrier and that part of the medical bill is handled in the agreed upon manner by the insurance company, including any deductible payments, etc. Surprise balance billing occurs when companion or ancillary medical services are provided by someone not in the insurance carrier's network and whose fees are greater you're your insurance company would normally cover; in that case the out of network care provider bills for the difference or balance of payment, and the patient is left liable for that balance payment, which might be substantial, in the 10s of thousands of dollars. Fortunately, Medicare beneficiaries are protected by a cap of such out of network charges of 15% of what Medicare would pay, but that 15% still may be a large sum. Texas is among states that have enacted variable caps on the amount of charges an out-of-network provider can collect; in Texas, the caps appear to apply only to state-regulated medical insurance plans, not all insurance plans. But the best thing to do, when possible, is to ask for in-network providers or an agreement that any out of network provider will accept what your insurance pays. A good example is in case of elective surgery, when usually the hospital will be in your insurance network, as will your surgeon (make sure of that for yourself), but the anesthesiologist scheduled to perform the anesthetic might not be in-network; in any case a discussion should be held with the surgeon before surgery to assure that the anesthesiologist and any other service providers will either be in your insurance company's network or will accept payment in the amount that your insurance carrier would normally pay for the services.

I am really looking forward to Ken Ratajczak's upcoming performance of John Denver music at our next dinner meeting on July 15! Be sure to make your reservations for that dinner and entertainment!

Respectfully,  
Bill Milnor

## Upcoming Events and Information Items

### JULY 15, THURSDAY DINNER MEETING AT RIDGEWOOD COUNTRY CLUB BANQUET ROOM

ENTERTAINMENT BY KEN RATAJCZAK,  
PERFORMING MUSIC BY JOHN DENVER

AND FRIENDS,

SOCIAL HOUR: 6:00 P.M. \*\*, \*\*CALL TO  
TABLES 6:35 P.M. \*, \*INTRO &  
ANNOUNCEMENTS 6:40 P.M. \*\*, \*\*DINNER  
6:55 P.M. \*\*, \*\*DRAWING &  
ENTERTAINMENT 7:50 P.M.

MENU: Berry salad, Chicken Florentine with spinach, fontina cheese and demi glaze, Sautéed Salmon with lemon caper butter sauce, Chef's choices on vegetables, starch, and two desserts, Fresh Rolls and Butter, Fresh Brewed Iced Tea or Hot Tea and Coffee. Please note meal cost is \$33 per person, payable at registration table, cash or check made to HOT Chapter MOAA. Please call Vince Tobola, 254-709-5795 or e-mail vtobola@aol.com, NLT Tuesday, 18 May, Noon

for sign-ups.

Early RSVP's are welcome and appreciated. After this time, please contact Vince Tobola as soon as possible if plans change on attending and we will work to accommodate you at the dinner meeting. Dinner cost may be charged for missed attendance, depending on total turnout for the meeting date.

NOTE: Summer dress code will be in effect, gentlemen, collared shirts and slacks, optional for coat and/or tie and ladies attire as desired.  
Masks are no longer required at Ridgewood Country Club

### JULY SPECIAL DAY RECOGNITION

Birthdays: Jim Alexander, Bob Baugh, George Brinegar, Jan Cason, Jon Ker, Bill Milnor, Karen O'Bric, Susan Patrick, Ken Ratajczak, and Shirley Wilson.

Anniversaries: Bill and Judy Bauer, Bob and Gaye Baugh, Wally and Voncyle Burns, Dennis and Debby DeGraff, Don and Mary Aileen Edwards, Pat and Joe Herbelin, Scott and Linda Pitzer, Will and Dee Rogers, Bobby and Donna Sammon, and Ennis and Kay Sullivan.

CONGRATUATIONS TO ALL

### MEETING SCHEDULE FOR 2021

Ridgewood Country Club (RCC) is at 7301 Fish Pond Road. Meetings are normally held on the third Thursday.

- 15 July 2021, Dinner meeting with entertainment by Ken Ratajczak, performing music by John Denver and friends.
- 19 August 2021, Dinner meeting with guest speaker, Terry Flood.
- 16 September 2021, Luncheon, Baylor Club – President's Suite, located 5<sup>th</sup> floor, entrance past the Baylor Club and Founder Club's entrances, Guest Speaker, Kevin Davis
- 21 October 2021, Dinner Meeting, Speaker or Entertainment to be announced.
- 18 November 2021, Dinner Meeting, Speaker or entertainment to be announced.
- 9 December 2021, Dinner Meeting, Election and Live Entertainment by the band, The Morticians.

### HOT CHAPTER BOARD MEETING

The next Board meeting will be on Tuesday, July 27, 5 p.m., at Uncle Dan's BBQ, 1001 Lake Air Drive, which is located near the intersection with Valley Mills Drive and Lake Air Drive.

### AREA EVENT IN SEPTEMBER

The Central Texas Chapter MOAA is hosting their annual scholarship golf tournament on Monday, September 20<sup>th</sup> at Wildflower Country Club, 4902 Wildflower Lane, Temple, TX. Registration starts at 8:00, Shotgun start at 9:00 a.m., and Lunch and Awards at 1:00 p.m. Lunch is included with registration. Individual player fee is \$125 and team fee is \$500. Sponsorship levels are available. More details and online registration and sponsor forms are available at the web site, [www.centexmoaa.org](http://www.centexmoaa.org). For more information, you can also contact Roy Myer, 573-855-7173.

### CITY OF WACO 4<sup>th</sup> OF JULY EVENT

The annual Fourth on the Brazos Celebration returns on Sunday, the 4<sup>th</sup> at Touchdown Alley, next to Baylor University's McLane Stadium. There will be food trucks, live music, family fun and fireworks that will start around 9:15 p.m. Event is free. Fireworks will be shot between the Ferrell Center and Touchdown Alley, so the fireworks will be visible from both sides of the river.

## **MEMBERSHIP CORNER – NEW MEMBER HIGHLIGHT**



Welcome Lew and Liz Arend to Waco and MOAA. They just relocated to Waco and are having a home built in Badger Ranch.

Lew and Liz met and graduated from Michigan State University where Lew was an engineering student and Liz an education major. Go Spartans!

Lew was commissioned as a 2<sup>nd</sup> Lt in the Army and served in the US Army Corp of Engineers at Ft. Belvoir, VA and Ent AFB, Colorado as part of the Army Air Defense Command. In 1970, he resigned his commission to begin a corporate career. Lew says the experience in the military and opportunity to serve his country was a fundamental foundation for which to build his business career.

For the last 30 plus years, Lew has worked in Houston as managing director of McKinley-Arend International that conducts Executive Search for requesting organizations/companies.

Liz and Lew were married in 1966, and she taught in elementary settings before their children were born. They have two sons, Bill and Chris, who are Baylor graduates. She returned to teaching and retired in the role of Head of Middle School at the Village School in Houston.

Lew is an avid tennis player and golfer, while Liz loves to read and cook. They are attending St. Albans Episcopal Church in Waco.

### **JULY EVENT DATES**

7/4 Independence Day  
7/21 Department of Veterans Affairs created.  
7/27 Korean War Armistice Signed  
7/28 WWI Began  
7/30 Navy Women's Reserves (WAVES)  
Established (1942)

## **CHAPTER LEGISLATIVE REPORT**

**National level** - The Texas Council of Chapters of MOAA has petitioned Congressman Pete Sessions to act on three issues at the:

1. Comprehensive Toxic Exposure Reform: to improve health care and benefits for service members exposed to hazardous materials and toxins
2. TRICARE Young Adult parity: correct the decade long TRICARE eligibility gap for young adults to ensure health care protections similar to commercial plans
3. Basic Needs Allowance: to provide an monthly subsidy to service members at or below 130% of the poverty line to reduce food insecurity

**State level** - The Texas legislature passed over 37 military/veteran related bills this session. These covered a variety of issues ranging including:

1. Veteran apprentice and training programs
2. Occupational licensing and tax exemptions for disabled and surviving spouses
3. Specialty license plates
4. Citizenship assistance
5. Administration of a veterans treatment court program
6. Designating portions of state highways to honoring veterans

### **RURAL MENTAL HEALTH BILL PASSES SENATE**

On June 24th, the Senate passed S.1468, the *Sgt. Ketchum Rural Veterans Mental Health Act of 2021*. This legislation would require VA to report an assessment of health needs for rural and highly rural veterans, provide an account of VA's outpatient mental health care and residential programs, and VA's Rural Access Network for Growth Enhancement (RANGE) program cost savings. The bill now heads to the president's desk for signature.

### **EYE HEALTH ITEM**

Glaucoma is one of the leading causes of blindness, affecting more than 3 million Americans. It can occur at any age and equal chance among men and women. One of biggest challenges in diagnosing glaucoma is its frequent lack of symptoms. Acute angle-closure glaucoma can include severe headache, eye pain, and halos around lights. Easy start is having regular eye exams.

## **MOAA COST OF LIVING ALLOWANCE (COLA) WATCH UPDATE**

Visitors to MOAA's COLA Watch, one of the most-viewed pages at MOAA.org, have seen a skyrocketing graph the last few months. It points to the potential for a large cost-of-living adjustment in future retiree pay, but it also presents an unwelcome opportunity for the erosion of your earned benefits.

First, the graph: The May monthly figure for the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released in June, was 4% above the FY 2021 baseline. That's the largest increase above the baseline since MOAA began its current method of tracking the index in 2016 – we even had to change the graph's axis to accommodate the size of the spike.

If that number continues its upward climb to the end of the fiscal year, it could join 2008 (5.8%) and easily surpass 2005 (4.1%) as the largest increases since 1990. And it would mean a significant boost to retiree pay and other benefits indexed to the CPI-W (Social Security, most notably) – but there's a catch.

MOAA has fought an ongoing battle to prevent Congress from altering this equation by either de-linking the retired-pay increase from CPI-W entirely or using some other calculation, such as "Chained CPI." A significant increase like the one projected would provide a tempting target.

Why? Any changes this year could be masked by the increase itself. If the CPI-W dictates a 5% increase, for example, Congress could cut that to 3% and proclaim, accurately, that it had provided the largest retiree pay bump since 2011. That may seem significant to those outside the uniformed services community, but retirees would see immediate erosion in their earned benefit – their retired pay would not keep pace with rising prices, and their quality of life could suffer.

It falls to MOAA and other veterans advocacy groups to remind Congress of the impact these decisions make immediately on individuals ... and the even more pronounced impact they have when compounded over time. While shaving 2 percentage points may not seem significant, especially as lawmakers deal with other budget issues and a rising debt, it could mean hundreds or thousands of dollars per year less than a military retiree had budgeted – and had earned through service.

MOAA continues its work on the Hill to drive this point home with lawmakers and their staffs.

## **KEEPING YOUR DFAS INFO CURRENT**

From banking to investments to retirement funds, your online access to an array of financial products offers convenience and clarity for your fiscal future; this is assuming everything is kept current. For many, it's not second nature to update these accounts after a major life event. Some individuals may go years between visits to the "My Account" or "Personal Settings" sections of any financial websites. If a problem arises, having outdated information in these accounts can make it worse.

The Defense Finance and Accounting Service (DFAS) published a suggested DFAS yearly checkup in a recent retiree newsletter; check below for a summary of those tips, many of which can be used for other types of financial accounts.

**1. Stay connected.** This simple step is far from unique to DFAS – be sure your mailing address and email address are up to date. If the site stores more than one address or email account, delete any old or unused options. As more financial providers move away from mailing paper statements, this becomes even more important to track online.

**2. A good once-over.** DFAS users should check allotments and tax withholding via myPay – the service recommends a yearly check, after finishing tax preparation. For other accounts, don't assume items like your maximum credit card balance, minimum account balance, or other important numbers will stay set forever – you may have missed a notification, become eligible for a better interest rate, or any number of changes.

**3. Change is constant.** You should always update your accounts after a move, a divorce, remarriage, or any other significant life event. But these events are significant for a reason – updating online accounts may be the furthest thing from your mind at the time. A regular check-in will prevent any oversights from lasting very long.

**4. Beneficiary updates.** The DFAS publication stresses the importance of ensuring your Arrears of Pay beneficiary and your Survivor Benefit Plan (SBP) beneficiary information is kept current. This lesson carries over to all insurance plans or any other financial product that will be passed down.

## VA BUDGET INCREASE PROPOSAL

The Department of Veterans Affairs, which has already requested a 10% boost to its fiscal 2022 budget, would receive that and an extra \$170 million under the first draft of a funding bill released June 24 by the House Appropriations Committee.

Under the proposal, the VA would receive nearly \$270 billion, including \$113.1 billion in discretionary spending and \$113.1 billion in advanced funding for veterans medical care for fiscal 2023.

Much of the \$170 million increase would go to health care services, including \$73 million added to the \$778.5 million request for women's health and \$1 million above the \$13.2 billion request for mental health services.

The bill also would fully fund the VA's construction projects, assistance programs for an estimated 37,200 homeless veterans and rural health initiatives -- all budget items that VA Secretary Denis McDonough said June 23 are important to ensure the safety and health of 9.6 million enrolled veterans.

"This proposed budget allows us to deliver high quality health care and benefits to our veterans, and it does so in large part by enabling the work of great people," McDonough told members of a Senate oversight committee.

In the past year, the VA has received more than \$36 billion for COVID-19 relief and recovery, and it could receive up to \$18 billion in the American Jobs Plan for VA health care infrastructure and \$260 million in the American Families Plan for veterans who are parents.

Critics have begun questioning the growth of the VA's budget in the past two decades, which has risen from \$47 billion in 2000 to \$240 billion this year. Two wars have produced the largest number of veterans since the Vietnam era, and the department faces an infrastructure crisis with a \$60 billion backlog in maintenance and construction needs.

The new proposal would bolster the VA's women's health budget by nearly 18% from fiscal 2021. The department currently provides benefits and health care to 561,000 female vets. Women are the fastest growing demographic in the veteran population, expected to reach 18% of the group by 2040. Just two decades ago, women made up only 4% of all veterans.

The proposal will continue through budget committees' process.

## LOCAL AREA ATTRACTIONS

- The World's Largest Dinosaurs, a major exhibition is on view at the Baylor University Mayborn Museum from June 5 to September 26, 2021. It explores the amazing biology of a group of uniquely super-sized dinosaurs: the only-necked and long-tailed sauropods. Also, in the rotunda is a cast of Tyrannosaurus rex fossil; the completed specimen is twelve feet tall and almost 40 feet long. The museum is located at 1300 S. University Parks Drive and phone number is 254-710-1110. Information on open times and admission prices can be found at [www.MaybornMuseum.com](http://www.MaybornMuseum.com).
- The Waco Sculpture Zoo is a series of 28 animal-based artworks in style, form and materials, and featuring animals that can be found in Cameron Park Zoo or that are native to the area. The project features work by 17 different artists from across the country, including two local sculptors. They are on University Parks Drive starting near intersection with Washington Avenue and continuing on to the entrance for Cameron Park Zoo in Pecan Bottoms area. They are on the river side of the road and readily accessible to view from vehicle or the hike /bike trail.



The updated MOAA seal now shows the eight uniformed services with the recent addition of the U.S Space Force:

U.S. Army,  
U.S. Marine Corps,  
U.S. Navy, U.S. Air Force,  
U.S. Space Force,  
U.S. Coast Guard,  
U.S. Public Health Service, and the  
National Oceanic and Atmospheric Administration.



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