

Jayhawk Chapter MOAA Newsletter



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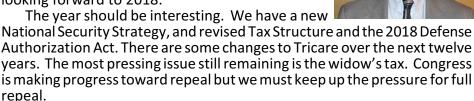
January Program:

Our guest speaker will be Dr. Douglas Girod, the 18th chancellor of the University of Kansas.

President's Comments. . .

Greetings and Happy Holidays to everyone.

I trust everyone had a great Christmas celebration with family and friends and are now looking forward to 2018.



As we head into Spring and the Student body heads into the spring semester, we have awards, commissioning, cemetery flag posting, and other projects coming up. I know many of you are working on other individual programs as well as programs with others in your collective groups. We would really like to hear about them so we can post your activities and achievement into the annual report. Let us know what is happening. Please let myself, Mike, or John know and we will get the information into the report.

The nominating committee is working on a solid slate of leadership for the Jayhawk Chapter; however, there is still time to volunteer to be a part of the leadership team. We can always use good new talent and the more we have on the team, the more the effort is spread out.

Everyone stay safe over the holiday weekend, as much from the temperature as from our fellow drivers with whom we share the road daily.

Looking forward to a great year and I am thankful for all of you as members and fellow veterans.

Cheers

seorge

***** CHAPTER awarded for

2002 / 2003 / 2005 / 2008 2009 / 2010 / 2011 / 2012 2013 / 2014 / 2016

★★★★ CHAPTER awarded for

2004 / 2006 / 2007 / 2015

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* Reservations should be sent to Jim Cooper by 10 January

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MOAA calendar & websites

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JAYHAWK CHAPTER NEWS



CONDOLENCES

LTC Gerald E. Rutledge, U.S. Army retired, formerly of Lawrence, KS, died December 10, 2017 at home with his family in Whitestown, Indiana. He was born May 12, 1934, in Louisville, KY. He graduated from Tucson High School, in Tucson, AZ in 1952 and earned a B.S. Degree in Engineering from the University of Arizona in 1957 and a Master's Degree in Public Administration from the University of Arizona in 1974. He was a long time member of many military and civic organizations. LTC Rutledge was commissioned as a Second Lieutenant, U.S. Army Corps of Engineers in 1957 and was later commissioned as a Regular Army Officer in 1963. During his 23 years of military service, he had overseas assignments in Bolivia, Panama, Belgium, and two combat tours in Vietnam. He is Survived by his wife Ruthie Rutledge, Whitestown, IN, his half-brother Robert Rutledge, Louisville, KY, his daughter Ann Brady, Tucson, AZ, his two sons Arthur and Jay Rutledge, both of Tucson, AZ, two step daughters Monique Clupper of Whitestown, IN and Cynthia Sinkler of Mukwonago, WI, and one step son, Craig Buckels of Lawrence, KS. He is also survived by 14 grandchildren and two great grandchildren. Gerald was predeceased by his daughter Jessica Rutledge in November 2000. LTC G. E. Rutledge will be memorialized at The Connect Church in Lawrence, KS, and will be laid to rest in Arlington National Cemetery on dates yet to be determined.

PERSONAL NEWS

From Dean Bevan:

In November Judy and I went on a two-week, 3,000-mile driving trip to visit friends in Pennsylvania, New Jersey, Washington, and Virginia. Stayed at Ft. Belvoir, where even though guest quarters have been privatized, a hotel room is available for \$76/night, better than D.C. prices.

I'll be directing a play at Theatre Lawrence, Feb. 23-24, IN THE LOBBY! It's a staged reading of "Yankee Tavern," featuring a character with conspiracy theories about everything from JFK to the moon landing to 9/11. Come see it!

From Don Sheriff:

Meadowlark Estates Retirement held its sixth annual Veterans Day program on 11 November 2017. I, as a resident, organized and emceed the program. Jerry Sherman, also a resident, introduced the Meadowlark veterans and wives as well as the Meadowlark widows of veterans. Bernie Kish was the guest speaker. He gave a great talk leaving many in tears of remembrance. Many residents commented that Bernie presented the best Veterans Day address they had ever heard. All participants made certain that the audience knew we represented the Jayhawk Chapter, MOAA.

The Lawrence Quilts of Valor Group, on behalf of the Quilts of Valor Foundation, presented Jerry Sherman and me Quilts of Valor at the Meadowlark Veterans Day program. These quilts are presented to WWII veterans for serving in an extraordinary time in our country's history. These veterans grew up in the Great Depression and answered the call to service to save the world from powerful and ruthless enemies. They are called America's Greatest Generation, a title that all Americans can agree is well deserved.

From Herschel Stroud:

Subject: Here I am. No, no. That is here EYE am. Eye surgery this morning (12/11). All went well I am told. [*Keep Herschel in your prayers for a speedy recovery*.]



2017 SALVATION ARMY BELL RINGERS



Ray Finch & Mike Miller



Mike Devlin & Jim McMurray



Army Cadets McUrry & Rickie



Tim Hornik with his daughter and faithful companion

The newsletter is only as good as the material available, so each member is requested to forward to the editors news and other items of interest.



Army News LTC Tracey Olson, USA

Greetings Jayhawk Chapter!

We are pleased to announce that two of our graduating Senior Cadets ranked on the Nationally Order of Merit List this academic year. Cadet Joseph Schroer, of Denver, Colorado, ranked #4; and Cadet Joseph McConnell, of Newton, Kansas, ranked # 6. This is a huge accomplishment! These Cadets competed with over 5,500 Cadets nationwide.



Cadet Joe Schroeder with MG Hughes, Cadet Command CG



Cadet Joe McConnell with MG Hughes, Cadet Command CG

Our Cadet's accomplishments are a testament to the program's continued success as we continued to be recognized nationally for the quality and achievements of our Cadets.

KÚ Army ROTC will celebrate its100th year anniversary in 2018. Please stay in touch for more details about our celebratory events and Dining Out on 4 May 2018.

The Jayhawk Battalion hopes you all enjoyed your holidays; we look forward to our continued partnership with MOAA in the upcoming year.

ALL IN! Rock Chalk Jayhawk!

LTC Tracey Olson Professor of Military Science



Navy News CAPT Dave Meron, USN



Greetings from the Jayhawk Navy!

The months of fall semester always bring a heavy workload for the midshipmen, and this year was no different. From the Joint Service Ball, to Veterans Day, Salute to Service, and a host of other events, the midshipmen must also find time to maintain their heavy course workloads. Our unit performed at a very high level and conducted themselves with poise and professionalism and I am very proud of their performance!

It is well known that KU has consistently ranked as one of the top schools for veterans, and the Salute to Service game is one of the ways KU recognizes military service. The ROTC branches always enjoy

RU recognizes military service. The ROT partaking in the activities to help pay tribute to the sacrifice of those that have gone before us. While the football team struggled this year, we still found enjoyment in interacting with the community, and representing the Navy and Marine Corps team within the Lawrence community.



Midshipmen sing service songs at the Salute to Service game

The Joint Service Ball (JSB), on 9 November, took place at the newly renovated Jayhawk Club. Every year JSB planning rotates between the ROTC Branches, and the Army was at the helm this year.



Capt. Meron at the JSB

Our modern military is becoming increasingly more joint-service oriented by the day, and the JSB serves as an opportunity for midshipmen to practice the intricacies of joint-service work. The guest speaker, Army Colonel Kenneth D. McRae, spoke about the importance of service in the world today. We look forward to hosting the JSB next year. As Arthur Ashe once wrote, "True heroism is remarkably sober, very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost." Our veterans embody the highest of ideals within our society, and Veterans Day serves as an opportunity for us to pay respect to their sacrifice. Every year, our unit stands guard in front of the Campanile WWII Memorial. These vigils serve as our way to pay homage to the sacrifice of our



Midshipmen are relieved of watch during Veterans Day Vigils

Our unit also celebrated the Marine Corps' birthday through the cake cutting ceremony. Also, we read the Commandant's birthday message, and reflected upon the great history of the Marine Corps. Ohrahh!

This semester I also had the distinct privilege to re-enlist our very own Officer Candidate, OC Gustafson! He is in his first year with us, and we held a small ceremony during Navy Lab. We also promoted one of our MECEP students from Staff Sergeant to Gunnery Sergeant! GySgt Gant is also a first year student and we have been very fortunate to have his fleet experience and expertise.



veterans, as well as remind the midshipmen of the higher purpose for

serving. Several midshipmen also had the

opportunity to attend the Dole Center's Veterans Day Gala where MIDN 2/C

Meeds gave a great speech on the

importance of service. We thank all our

veterans for their service and for

protecting the freedoms of our country.

Gunnery Sergeant Gant having his new rank insignia pinned by his family. He was promoted on 08 Nov.

Another fun event was the resurrection of the Commander's Cup. Through the hard work of several midshipmen, we coordinated physical competitions and held the tri-service event at our USMC obstacle course. We hope to see this event continue in the semesters ahead!

While this semester has been busy, the midshipmen have performed very well, and I am immensely proud of their work. They are finishing the semester with finals, and will enjoy a well-deserved break before returning next semester charged and ready to go at it again. Happy Holidays from the Jayhawk Battalion!

Rock Chalk and Go Navy!

CAPT David J. Meron



Air Force News LtCol Bill Pastewait, USAF

Hello from Detachment 280, the Flying Jayhawks!

We just had a great finish to the Fall Semester with some strong accomplishments for our cadets. Cadet Zachary Kreisler and Tyler Schwallie from the University of Kansas were recipients of a Type-II Air Force ROTC scholarship for sophomore cadets. This competitive scholarship covers \$18,000 in tuition per year and includes books and stipend payments. Finally, Cadet Ken Beck was selected as the Cadet Wing Commander for the Spring 2018 semester. He, along with his Cadet Vice Wing Commander, Cadet Jung Yae, will plan and run all training and activities for the Flying Jayhawk Cadet Wing during the next 15 weeks.

Detachment update:

Senior cadets received their Air Force Specialty Codes in preparation for active duty. The six graduating seniors were classified as follows: 2x Cyberspace Operations, 1x Space Operations, 1x Nurse, 1x Pilot and 1x Remotely Piloted Aircraft. Cadets are now waiting to receive their base preferences.

We hosted a Career Day on Thursday, 26 October. There was a strong turnout of Air Force officers from the Army's Command and General Staff College. The cadets had an opportunity to speak with officers



representing 14 different career fields. The event concluded with a BBQ that allowed cadets to socialize with officers in a more informal environment.

Detachment 280 also participated in the Joint Service Ball on 9



November. This annual event is a formal military dinner that includes approximately 200 cadets/midshipmen from the Army, Navy and Air Force ROTC programs. During the event, graduating seniors are presented to the audience and recognized by their respective Commander.

Coming Up:

Cadets are on winter break until the Spring Semester starts. We've got several new events planned for the Spring and another big recruiting push to try and improve our numbers in the Fall. Happy Holidays and thanks for your great support of our program.

Very Respectfully,

LtCol Bill Pastewait

Commander, Air Force ROTC Det 280

Jayhawk Chapter of MOAA Legislative Corner

by Mike Miller, LCDR, USN, (Ret); Legislative Chairman

This initial article is intended to provide additional, and/or supplemental information on Legislative Issues primarily at the State and Local levels. The National level information is provided in the Newsletter, and also provided by MOAA via Call to Action e-mails.

In early November I attended the 2017 South Central Council and Chapter Leadership Workshop, sponsored by MOAA National in Oklahoma City. Topics covered included Complementary efforts, Grassroots, New to the Legislative Game, Current Issues and Storming the Hill. I will cover these in future articles and/or with a short presentation at our Chapter Dinner Meeting in January. The timing of this Workshop was perfect with what has transpired over the past month. On December 2nd a Legislative Summit was conducted at Forbes Field that had multiple Veterans Service Organizations represented including Military Order of the Purple Heart, the National Guard Association of Kansas, Enlisted Association of the National Guard of Kansas, Veterans of Foreign Wars and MOAA (both Kansas Council and multiple Chapters participated). After discussions were completed the VSOs identified the following priorities to forward during the 2018 Legislative Session:

- Authorize Full Funding (\$3M) of Kansas National Guard Tuition Assistance Program
- Support maintenance of FY 2018 funding levels for military/veteran programs/agencies (Adjutant General and Commission on Veterans Affairs)

- Urge separate fee fund for lottery sales supporting KCVA using percentage of sales
- Remove caps from use of federal dollars to maximize state funds for KCVA
- Eliminate tax on VSO funds raised to help veterans

These priority items were presented and discussed on December 19 with Mr. Andrew Wiens, Legislative Liaison for

the Governor. I will keep you posted as information becomes available.

V/R,

Mike

MOAA LEGISLATIVE UPDATES

This is a summary of the many items MOAA produces each week on legislative activities. Those who have e-mail receive the full Legislative Updates each week.

MOAA Legislative Update, 27 October 2017:

New Medicare Part B Premiums: Many Will Pay More

Amid all of the changes to TRICARE this year, we have been happy to report that TRICARE For Life (TFL) has remained unaffected and unchanged. While new Medicare Part B rates will be coming out in the next few weeks, the trustees of the Medicare program project the base amount of \$134 a month used in 2017 will remain the same for 2018.

However, many beneficiaries who have been paying less than that base amount could see increases in their Part B premiums. Those with higher incomes also will pay more. Here's why: Army National Guard 4.0

Current conflicts have proven beyond any doubt the National Guard has a vital role to play in the nation's security and warfighting capability. With no end in sight for the Guard to support these requirements, the Army National Guard introduced a new concept called ARNG 4.0. MOAA was invited to its rollout to Congress this week. This is what you need to know.

The Army is going to have a smaller active duty force. In fact, the active duty Army is the smallest it's been since World War II. A large proportion of capacity for the Army will depend on the Guard and Reserve. Interoperability between the Guard and active duty is vital and must happen now. To accommodate that, the National Guard needs a new model including a new standard of readiness. The Army calls this ARNG 4.0 because it is the fourth evolution of the Guard and means the force is ready to deploy immediately instead of after 18 months.

This translates into an increased number of training days for most units. Units such as the Stryker brigade combat teams and Apache units will rotate into the Army's National Training Center in Fort Irwin, Calif., every four years instead of every five years. This is something the Guard has never done before.

It also means higher training standards. When asked about how this affects recruiting and retention statistics, Lt. Gen. Timothy Kadavy, director of the Army National Guard, noted Guard retention is at 115 percent but new accessions might pose a problem. Kadavy said the Guard has had a historic imbalance of resources between retention versus recruiting.

The Army National Guard is very aware the operational tempo of its soldiers cannot be so aggressive it jeopardizes their civilian employment. The Army wants its soldiers to be "ready for war, but not so ready that they can't keep a civilian job," so it's relying on military service organizations like MOAA to ensure Congress is incentivizing employers to hire and retain Guard members and ensuring the Army can provide proper support to those soldiers.

Some incentives include tax credits for employers and lifting the five-year cap on the Uniform Services Employment and Reemployment Rights Act (USERRA). Currently, USERRA establishes a Guard or Reserve member can be absent from their civilian employment for up to five years of cumulative time and retain their position or a similar one. Beyond five years, however, their jobs are not protected. MOAA has supported legislation that protects employment rights of Guard and Reserve members, as well as those that incentivize recruiting and retention, and will maintain these goals into 2018.

MOAA Legislative Update, 3 November 2017:

The Last Hundred Yards On The NDAA

As any infantryman knows, the last 100 yards of the battlefield — whether it be on a muddy field, a frozen ridge, open desert, or an urban street — is the most hotly contested, dangerous piece of land on the globe. And now MOAA is in the last 100 yards of our engagement with Congress on the 2018 National Defense Authorization Act (NDAA). Our time to act and exert our influence on Congress is short.

The two houses of Congress are in their final days of their conference where the armed services leadership hash out the last of their differences and put the final touches on the defense bill that will have a tremendous impact on key issues such as the pay raise, basic allowances for housing changes, healthcare fees, survivor benefits, and much more.

In this last 100 yards of congressional engagement, MOAA needs you to stand up and take action now to make our concerns known and understood to the members of Congress — both the armed services leadership and your individual representative to influence the outcome of the final defense bill legislation, specifically:

Pay raise: The Senate wants to cap the pay raise at 2.1 percent, which is beneath the pay raise called for under law, 2.4 percent, which matches the civilian sector at the Employment Cost Index.

MOAA's position: Support the House provisions and give the troops the full 2.4% pay increase they deserve. **Basic Allowance for Housing (BAH):** BAH is an integral part of each servicemember's individual compensation package and eroding it due to marriage to another servicemember is unfair and plain wrong.

MOAA's position: Oppose the Senate provision that eliminates the with-dependent rate for dual-member couples with children.

TRICARE fees: In last year's NDAA, currently serving and retired beneficiaries were explicitly exempted from new fee structures with TRICARE. Now, Congress might repeal that grandfathering provision, which would cause steep fee increases for all.

MOAA's position: Oppose the Senate provision. Congress must live up to its commitments to the troops. Special Survivor Indemnity Allowance (SSIA): The House stated it wished to completely eliminate the Survivor Benefit Plan/Dependency and Indemnity Compensation offset, but the Senate offered to permanently extend SSIA by increasing pharmacy fees.

MOÁA's position: The Senate's provision does not go far enough. Maintaining the current SSIA level is insufficient progress. The offset must be eliminated by means other than increased fees for other benefits.

Female veterans at greater risk for mental illness, heart disease, and cancers than civilian women

Women who've served in the military are more likely to suffer from suicidal thoughts, cardiovascular disease, arthritis, and other problems according to a new study looking at the health of female veterans.

Female vets report higher rates of cancer, mental illness, chronic obstructive pulmonary disease, and depression when

compared to women with no military experience, the <u>Health of</u> <u>Women Who Have Served Report</u> found. MOAA teamed with United Health Foundation to produce the report.

More than 8 percent of the female veterans surveyed over a four-year period reported having suicidal thoughts in the past year - nearly twice that of their civilian counterparts. About a third reported arthritis, compared to about 26 percent of civilian women. Other findings include:

About 13 percent of women who served had cancer, compared with roughly 11 percent of women who did not. Nearly 42 percent reported getting insufficient sleep,

compared to 34 percent of civilian women.

About a third of female veterans reported mental illness in the last year, compared to about 22 percent of women who didn't serve.

After 18 Months of Study, VA Delays Adding New 'AO' Illnesses

Instead, on the Nov. 1 deadline date that VA itself had set for this packet of decisions, Shulkin issued a brief statement at 6 p.m. promising only more delay.

"After thoroughly reviewing the National Academy of Medicine (NAM)'s latest report regarding veterans and Agent Orange, and associated data and recommendations from [VA's] NAM Task Force, I have made a decision to further explore new presumptive conditions for service connection that may ultimately qualify for disability compensation. I appreciate NAM's work and the commitment and expertise of [my] Task Force, and look forward to working with the [Trump] administration on the next steps in the process."

MOAA Legislative Update, 9 November 2017: What's in the Defense Bill?

What's in the Defense Bill?

Military survivors. A controversial provision in this year's bill extends funding for a benefit set to expire in May 2018. Conferees agreed to permanently extend the Special Survivor Indemnity Allowance (SSIA) and index future increases to COLA.

SSIA was created in 2008 to provide partial relief for military survivors affected by the "widow's tax," a financial penalty where the military's Survivor Benefit Plan (SBP) suffers a dollar-for-dollar offset of the VA's Dependency and Indemnity Compensation (DIC). In many instances, a survivor's entire SBP might be wiped out from the tax.

DoD estimates 67,000 survivors are affected by the tax.

MOAA has long advocated for full repeal of the widow's tax and was grateful when Congress established SSIA as an incremental step toward addressing the issue.

The provision's controversy is twofold: It fails to make continued progress on eliminating the offset, and lawmakers are funding this permanent extension using higher TRICARE pharmacy copayments. In essence, the broader group of TRICARE beneficiaries are being tasked to pay for this benefit.

Having said that, we have to give sincere thanks to House Armed Services Committee Chair Rep. Mac Thornberry ®-Texas) for his work on the issue and for ensuring the funds generated through the increased pharmacy copayments stay with beneficiaries in some measure. As noted above, the Senate charted those funds for readiness and health care. Making a permanent extension to the allowance relieves some of the anxiety military survivors have experienced during previous funding challenges and uncertainty.

When SSIA was established in 2008, some survivors balked at a \$50 a month allowance, seeing it as a pittance. At \$310 a month, SSIA now covers roughly 25 percent of what it will take to fully repeal the widow's tax.

"I consider this as achieving 25 percent of the total repeal, and that's real movement on something folks on Capitol Hill once said was impossible," said MOAA's Vice President of Government Relations, Col. Dan Merry, USAF (Ret).

Tax Toll on the Military

Repeal of deduction for moving expenses and exclusion for qualified moving expense reimbursement. By cutting moving expense deductions, servicemembers will be faced with paying taxes on the amount a PCS move costs as in-kind compensation, as well as any reimbursement received for do-ityourself moves associated with PCS orders. The cost or reimbursement of an involuntary PCS should not be treated as taxable income.

Thanks to a quick response by advocacy groups including MOAA, House Ways and Means Chairman Kevin Brady ® - Texas) introduced an amendment this week preserving "the current law tax treatment for moving expenses in the case of a member of the Armed Forces of the United States on active duty who moves pursuant to a military order."

Repeal of the exclusion of gain from sale of a principal residence. Repealing this exclusion would augment the already existing disincentive for home ownership for active duty servicemembers. The legislation would lengthen the time requirements for principal residency such that servicemembers would not have any reasonable expectation of benefitting from tax-free gains on the sale of a home.

Repeal of the deduction for alimony payments. Alimony would no longer be deductible for the person paying, but the spouse receiving it would be able to keep it tax-free. The provision would be effective for any divorce decree executed after this year and would not affect current alimony arrangements. Divorce rates in the military are trending lower, but the high-stress lifestyle continues to strain marriages to the point of separation.

Repeal of medical expense deductions. The physical rigor of a military career creates a proclivity for long term health conditions for which prevention, diagnosis, treatment, equipment, and more are necessary. The medical expense deduction is an important factor in financial planning for low and middle income families and individuals with significant disabilities. According to the Leading Council of Aging Organizations, the average Medicare beneficiaries, including those who use TRICARE for Life, spend about \$5,680 out of pocket on medical care, meaning removing this tax relief could have a big impact on taxable income.

Reduction of mortgage interest rate deductions. While the mortgage interest rate deduction will remain in place as is for current homeowners, future home buyers who take out a loan will only be able to claim a dedication on the interest for the first \$500,000 of the loan. The reduction might add just another reason for a current or former servicemember not to purchase a home. This factor, combined with the exclusion for gain of sale on principal residence and elimination of moving expense deduction, makes home ownership less desirable for a military member facing frequent moves.

Repeal of the Work Opportunity Tax Credit (WOTC). The WOTC has been a critically important tool assisting in solving the problem of veteran unemployment. Department of Labor (DOL) statistics show 35,904 veterans were certified for WOTC during the three-year period before the Veterans Opportunity to Work Act. By contrast, 278,611 veterans were certified during FY 2013-15, an increase of more than 700 percent.

Repeal of estate and generation-skipping transfer taxes. Many veteran-owned and -run businesses have faced the tough decision about selling out or passing the company down to the next generation of the family. The decision might have gotten much easier with this proposal to repeal the estate tax, alleviating a substantial tax burden places on the heirs to the business.

Consider all of the tax advantages members of the uniformed services <u>currently enjoy</u>. Housing allowances, family allowances, health expenses, education allowances, death allowances, travel allowances, some special pay, and more are all excludable from gross income. Losing just a few of those could dramatically impact taxable income.

The rationale behind eliminating deductions and exemptions is that it both simplifies the tax code and offsets the lost revenues from lowering individual and corporate tax rates. The GOP's original tax bill could cost \$2.4 trillion in revenue over 10 years, according to the Urban-Brookings Tax Policy Center. While that seems like a lot to add to the national deficit, it is far less than it would have been had the bill writers not suggested removing the tax deductions and exemptions that are stirring up members of the military community.

Thornberry: Defense Bill Conferees Kept People A Priority

House-Senate conferees negotiating the final FY 2018 National Defense Authorization bill rejected most Senate-passed provisions to slow compensation growth, including a modest cap on the January pay raise and cuts to housing allowances for most dual-service couples.

Rep. Mac Thornberry ®-Texas), chair of the House Armed Services Committee and leader of House Republican conferees, said all conferees had "the welfare of servicemembers foremost in our minds. Some of that is pay and benefits, but also, [considering] recent naval accidents and air accidents, it's making sure they have equipment that works."

Conferees, therefore, opted to accept the House-passed plan for a 2.4-percent military pay raise, matching recent private sector pay growth, rather than the 2.1-percent raise backed by senators, which would have saved \$1.5 billion through 2022.

They also rejected the call of senators to cut housing allowances for dual-service couples with children. Under the Senate plan, one servicemember no longer would have been eligible for Basic Allowance for Housing at the higher "with dependents" rate.

"We have had these discussions before with the Senate," Thornberry said in a phone interview late Wednesday. "Their concern is that a housing allowance designed to pay housing cost is no longer seen that way," but includes "extra pay."

is no longer seen that way," but includes "extra pay." "And that's right," Thorberry said. "The question is: How do you back out of that?"

One reason conferees refused to cut BAH for dual-service couples was because "the overwhelming majority are enlisted folks," Thornberry said.

Higher pharmacy copayments. Conferees accepted the Senate's embrace of a DoD plan to increase pharmacy fees and encourage greater use of generic drugs, on-base pharmacies, and mail orders. In the year ahead, copayments for a 30-day supply of brand drugs at retail or a 90-day supply by mail order will be raised to \$28 and will climb to \$45 by 2026. Copayments for generic drugs at retail will be raised to \$10 in 2018 and to \$14 by 2026. To encourage greater use of base pharmacies, where drugs will remain free of charge, the plan will add a \$10 copayment for mail-order generic drugs, rising to \$14 by 2026.

Senators added that generic copayments on mail orders, which aren't in the DoD drug plan, should be able to partially offset shipping and administrative costs and be consistent with cost shares charged for generics at TRICARE retail outlets.

Survivors of servicemembers who die on active duty and members retired for disability would be exempt from drug copayment increases.

Thornberry said House conferees were reluctant to accept the copayment increases but understood the Senate argument that accepting the pharmacy fee plan would free up "mandatory" budget dollars (versus "discretionary" defense spending) to go toward fixing other issues for surviving military spouses.

Special Survivor Indemnity Allowance (SSIA). With higher drug copayments, DoD has lowered mandatory spending on medicine by \$2.1 billion through 2022. Conferees agreed this means enough money has been freed up to make permanent and begin adjusting for inflation the \$310-a-month SSIA that otherwise is due to expire next May.

Congress first approved SSIA in 2008 to mitigate a cut in Survivor Benefit Plan (SBP) payments that occurs when surviving spouses also are eligible for Dependency and Indemnity Compensation (DIC) from the VA. Tax-exempt DIC is payable if a servicemember died in the line of duty or died in retirement due to service-related injury or disease.

Congress won't eliminate the SBP/DIC offset entirely, arguing that doing so is unaffordable. But House-Senate conferees accepted the Senate plan to make the SSIA permanent and to adjust it annually using the same COLA or the COLA used to protect the value of military retired pay.

"It was a pretty significant concession by the House to go to the TRICARE pharmacy copays in order to pay for the widow's [allowance]," said Thornberry. "I think the way it came out was the right thing to do, but there was back and forth and concessions on both sides."

Grandfathering TRICARE fees. One of the most confusing results of negotiations to shape the final 2018 National Defense Authorization bill is the decision to sustain language from last year's defense bill that "protects" working-age retirees from TRICARE fee changes to take effect in 2018 for new service entrants.

Congress approved a host of TRICARE reforms last year but grandfathered all currently serving members and all retirees under the age of 65 from what appeared be significant fee increases. Defense officials complained this would force DoD to administer two sets of fees for the next 50 years to shield current servicemembers and retirees from higher out-of-pocket medical costs.

In their FY 2018 budget request, DoD officials urged Congress to repeal the grandfather language and let every generation of non-disabled retirees under the age of 65 face the same TRICARE fees, copayments, and deductibles. The Congressional Budget Office weighed in, estimating removal of the grandfather protection would save the department almost \$4 billion over the next five years.

In late September, however, the Defense Health Agency (DHA) published near-final regulations to implement TRICARE reforms. They included a surprise new method of calculating current fees for active duty families and retirees under 65 and their families for care outside military treatment facilities.

MOAA Legislative Update, 17 November 2017:

Could DoD Nominee Change GI Bill Transferability?

The Post-9/11 GI Bill has been a significant retention tool for the military with the inclusion of a transferability option that incentivizes servicemembers to stay on active duty longer so that they can take advantage of transferring the benefit to their family. Now, DoD's incoming Principal Deputy Under Secretary of Defense, Anthony Kurta, is telling Congress that, if he is confirmed, he would like to make servicemembers stay on active duty longer before being able to transfer the benefit.

When the Post-9/11 GI Bill was originally being contemplated as a new benefit in 2008, MOAA proposed that the transferability option not trigger until the 10th year of service, thus incentivizing career service. DoD proposed transferability at six years with the additional four years of service requirement, upon which Congress finally settled. Either way, the end result was incentivizing retention up to 10 years.

What's happening with the commissary?

What you need to know

Legal reforms passed in the National Defense Authorization Act in FY 2017 were systemic changes such as allowing the Defense Commissary Agency (DeCA) to sell items above and below cost (called variable pricing), eliminating the law that required DeCA to sell goods at cost. But the legislation also included safeguards to protect savings levels, quality, and customer satisfaction levels.

The commissary began introducing its own private label goods earlier this year, beginning with bottled water and paper goods, and recently introduced food products. These are sold under DeCA's trademarked brands Freedom's Choice™ and HomeBase™. The introduction of these brands helps ensure the variable pricing program adequately benefits the bottom line for patrons.

MOAA Legislative Update, 24 November 2017: What's Buried in the NDAA?

What's Buried in the NDAA

You wouldn't call them secrets, but some provisions in the annual defense bill (NDAA) don't receive the same visibility as others. Some issues don't make the headlines because they don't have the same potential impact as pay cuts, housing allowance changes, and new health care fees. But that doesn't mean MOAA doesn't keep track of them or that our members shouldn't be aware. These provisions tend to affect more specific segments of the military community than the big name issues that make up the preponderance of MOAA messaging. Nonetheless, they highlight the complexity and all-encompassing nature of the NDAA every year. As the NDAA reaches its final stages of approval, expect more of these features to come out of the shadows.

Here are a few lesser-known provisions included in H.R. 2810, the FY 2018 National Defense Authorization Act:

Section 543 - Prohibition on Release of Military Service Academy Graduates to Participate in Professional Athletics.

> This provision requires revision of service academy agreements to preclude release from service agreements to pursue professional sports. It would apply to current and future cadets, but it does allow for an exception after completion of two consecutive years of commissioned service.

Section 560 - Pilot program on public-private partnerships for telework facilities on military installations outside the U.S.

This provision would require the secretary of Defense to carry out a pilot program to assess the feasibility and advisability of providing telework facilities for military spouses on military installations outside the U.S., to the extent space is available for such facilities. The provision would require the pilot program be conducted at no fewer than two military installations outside the U.S. selected by the secretary for up to three years' duration, in consultation with the host nation. The pilot program would be conducted as one or more public-private partnerships between DoD and a U.S.-based private corporation or partnership of private corporations.

Section 505 - Repeal of requirement for specification of number of officers who may be recommended for early retirement by a Selective Early Retirement Board

This provision would limit the number of officers who may be recommended for early retirement to not more than 30 percent of the number of officers considered in each grade in each competitive category.

Section 510 - Service credit for cyberspace experience or advanced education upon original appointment as a commissioned officer

This provision authorizes up to three years of constructive service credit for periods of cyberspace-related experience, training, or education directly related to the service's operational needs. This authority would expire at the end of 2023.

Section 1045 - Prohibition on lobbying activities with respect to the Department of Defense by certain officers of the Armed Forces and civilian employees of the Department within two years of separation from military service or employment with the Department

This provision applies a two-year limitation on officers at the O-9 or higher level and their civilian grade equivalents at DoD from engaging in any lobbying activity with respect to DoD; it imposes a similar one-year limitation on officers at the O-7 and O-8 levels and their civilian counterparts.

VA and DoD Join Forces Against Suicide

VA Secretary Dr. David Shulkin has made suicide prevention his top clinical priority, and he's serious about attacking the problem head-on with the help of his DoD colleagues.

Back in September during suicide prevention month, Shulkin said, "We know that in 2014, an average of 20 veterans a day died in this country from suicide, which is 20 too many."

"This is a national public health crisis requiring a national public health approach," Shulkin continued. "When it comes to preventing veteran suicide, VA can't - and should not - do this alone."

For several months, the secretary and the VA have pressed full speed ahead to address this national crisis by launching a number of campaigns and outreach events across the country, engaging federal, state, and community partners and veterans' organizations such as MOAA to promote solidarity by embracing a "no wrong door" philosophy to prevent veteran suicide.

MOAA Legislative Update, 8 December 2017:

MOAA Meets with Adjutants General Association of the United States

MOAA President Lt. Gen. Dana Atkins sat down with Louisiana Army National Guard Maj. Gen. Glenn Curtis, who is currently serving as the president of the Adjutants General Association of the United States (AGAUS) as well as the Adjutant General for the Louisiana National Guard, and Maj. Gen. Joanne Sheridan, assistant adjutant general for the Louisiana National Guard. Curtis and Sheridan shared challenges, opportunities, and priorities facing the National Guard today. Heavy mission requirements, troop strength, and training were all topics of discussion.

During the meeting, Atkins discussed other opportunities for MOAA to engage with the National Guard community to ensure our advocacy efforts are aligned with what the Guard needs today.

MOAA has supported and advocated for numerous recent legislative initiatives benefitting the Guard.

- TRICARE coverage before and after Title 10 activation for National Guard members - included in the current NDAA being considered by Congress.
- Parity with active duty forces in Post 9/11 GI Bill eligibility for Title 10 service - included in recent GI Bill expansions.
- Adequate force levels to ensure troops are not stretched too thin.
- The same compensation & benefits as the active component for the same service.
- Tax credits for employers who hire Guard members.
- Improvements in laws designed to protect Guard member employment, like the Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Improvements in laws that protect Guard members' finances, like the Servicemembers Civil Relief Act (SCRA).

If you have additional ideas for MOAA's National Guard advocacy efforts, e-mail them to legis@moaa.org.

Senators Attach VA Caregiver Expansion to Choice Reform Plan

The Senate Veterans Affairs Committee has embraced a plan from Sen. Patty Murray (D-Wash.) to expand eligibility for Post-9/11 caregiver benefits to older generations of veterans and caregivers, attaching her bill to a legislative package whose centerpiece - reform of the Choice program - is seen as critical for Congress to pass, if not this month then by early next year.

CAREGIVER EXPANSION - So far only the Senate bill of Choice reforms includes language to expand eligibility for caregiver benefits. But Murray and caregiver advocates note that both lsakson and ranking Democrat Tester gave the caregiver provisions a strong endorsement in marking up their bill last week.

The House committee didn't hold a hearing this year on a companion caregiver bill introduced by Rep. James Langevin (D-R.I.), but it has 82 co-sponsors.

Under these bills, caregiver benefits couldn't be expanded to older generations until VA certifies it has modernized its information technology sufficiently to support a bigger program. The could take at least a year.

Benefits then would be extended first to caregivers of veterans severely injured in the line of duty on or before May 7, 1975, which would include the Vietnam War and earlier conflicts. If that expansion runs well, two years later eligibility for the program would be opened to veterans with severe injuries

incurred in the line of duty from May 8, 1975 through Sept. 10, 2001.

More than 22,000 Post-9/11 veterans are currently eligible for benefits. The Congressional Budget Office estimated last year that 20,000 more veterans would benefit from caregiver benefits in the first year of stage one expansion. That would grow to roughly 44,000 more in three years. With stage two expansion, 29,000 more veterans with caregivers, including Persian Gulf War vets, would gain access.

CBO estimated the average cost to VA per participant at \$30,000 a year when planned improvements to legal and financial advice services are considered. Murray's provisions also would seek to improve stipend calculations to more fully include observations of caregivers on the time they spend providing daily care.

"There are a lot of caregivers who are absolutely counting on this," Murray said. "It's survival for them and it's what we owe them."

MOAA Legislative Update, 15 December 2017:

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.

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 year long efforts to prevent TRICARE fee increases, the final NDAA included progressive yearover-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 nongeneric 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.
- 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.

COLA is flat:

The November CPI is 240.669, 0.4 percent above the FY 2018 COLA baseline.

The CPI for December 2017 is scheduled to be released on January 12, 2018.

MOAA Legislative Update, 22 December 2017:

Tax Deal Passes in Packed December

With only a few days to spare, Republicans in Congress achieved one of their primary objectives for 2017. The Tax Cuts and Jobs Act passed after months of backroom negotiations between key Republican leaders and White House officials and with the assistance of some political maneuvering to ensure only a simple majority was required.

Now that President Donald Trump signed the bill into law, it is time to take stock of what provisions in the legislation could affect your finances. MOAA is pleased to report our advocacy efforts, in tandem with a handful of other stakeholder groups ranging from The Military Coalition to law firms, resulted in a handful of legislative victories in the bill.

Exception to the repeal of the moving expense deduction: While the deduction is generally suspended through 2025, the provision retains the deduction for moving expenses and exclusions for in-kind moving and storage expenses (and reimbursements or allowances for these expenses) for members of the armed forces (or their spouse or dependents) on active duty moving pursuant to a military order and incident to a PCS.

Striking the change to the exclusion of gain of sale of a principal residence: This provision would have lengthened the time requirements for principal residency in a home such that servicemembers, who move more frequently than civilian counterparts, would not have any reasonable expectation of benefitting from tax-preferred gains on the sale of a home. The provision was dropped from the bill.

Striking the repeal of the Work Opportunity Tax Credit (WOTC): The WOTC has been a critically important tool assisting in solving the problem of veteran unemployment. Department of Labor statistics show 35,904 veterans were certified for WOTC during the three-year period before the Veterans Opportunity to Work Act of 2011. By contrast, 278,611 veterans were certified during FYs 2013-15, an increase of nearly 700 percent. The provision repealing WOTC was dropped from the bill.

Adjustments to and extension of the medical expense deduction: Contrary to the original proposal to completely eliminate the medical expense deduction, the deduction floor will be decreased from 10 percent of adjusted gross income to 7.5 percent for 2017 and 2018. After that, it will return to the 10-percent floor.

Years of overseas military operations and growing entitlement expenses continue to increase our nation's debt, leading to Congress to make shortsighted, irrational budget cuts that fail to take into account national security and nondefense priorities. The national debt is a significant threat to national security, which MOAA regularly reminds lawmakers as the budget moves through the process.

Supporters of the legislation suggest the increase of the standard deduction to \$12,000 for individuals and \$24,000 for those married filing jointly will more than cover the loss in benefit of itemizing some of the following deductions. That is a broad claim, and its veracity will be tested over the next couple of years.

The repeal of the deduction for alimony payments: The divorce rate of servicemembers, and ongoing debate over the fairness of the Uniformed Services Former Spouse Protection Act, warrants mention of this provision. Alimony payments no longer will be deductible for the payer spouse. The payments, however, will remain as tax-free income for the recipient. Note that this only applies to divorce or separation instruments executed after Dec. 31, 2018.

Adjustment of mortgage interest rate deduction: The bill reduces limit on deductible mortgage debt to \$750,000 for new purchases and refinancings (principal residence or otherwise) entered into after Dec. 15, 2017, and repeals deduction for interest paid on home equity debt, through 2025. The reduction might add just another reason for a current or former servicemember not to purchase a home.

MOAA Supports the FAIR Heroes Act

As 2017 draws to a close, MOAA gives thanks for our many partners with whom we work on our advocacy efforts. Our partnership with the Wounded Warrior Project (WWP), for example, has helped us build support for changing the law to benefit young, medically retired veterans who have to pay more for their health insurance because of the severity of their injuries.

Military Spouse License Portability Report Outlines Shortfalls

In the summer of 2016, the Joining Forces initiative (launched by the Obama administration and spearheaded by first lady Michelle Obama and Dr. Jill Biden) announced it had reached a milestone in military spouse licensure: All 50 states had some legislation supporting the portability of licenses and certificates held by military spouses who moved to their state.

However, advocates, DoD, the Department of Labor, and leaders across the nation continued to hear from military spouses that it didn't feel like all that much had changed.

The full report reaches some helpful conclusions and makes recommendations on how each state can improve the utility of its legislation and its positive impact on military spouse employment. Some of the recommendations include:

increase prominence of information on websites about accommodations for military spouses;

- improve education of occupational board staff regarding state legislation, and identify a staff member who can act as the point of contact for military spouses; include an opportunity for military spouses to self-identify on applications for transfer of a license;
- increase portability and accommodations for continuing education requirements for active licenses in other states:
- develop trainings for professionals who work with military families on best practices for license portability for military spouses; and
- collect data on the number of military spouses using accommodation in each state for transfer of licenses and certificates.

If you are in one of these career fields, there is now a <u>comprehensive report</u> about how each state responds to your license/certificate transfer. If you are not in one of these career

fields, be reassured that what is in this report will improve responsiveness in transferability for your career field, too. MOAA already has started discussions with leaders who can help influence these changes at the local level and continues to support <u>Interstate Compacts</u> for professions where legislation is insufficient. We continue to rely on your input about your experience and share what we hear from you with DSLO and other leaders working on this important issue. Please share your story with us at legis@moaa.org.

Protecting the Value of the Post-9/11 GI Bill

The Post-9/11 GI Bill has provided hard-earned educational opportunities to veterans and servicemembers and their families. Recent expansions to the benefit in the Harry W. Colmery Veterans Educational Assistance Act, which MOAA supported, have provided even broader opportunities for the GI bill's use, including at independent-study programs, career and technical schools, and postsecondary vocational schools.

The 10-percent GI bill loophole created an incentive for schools to aggressively pursue students using the GI bill to fill in their 10 percent of revenue, often misleading students about the value of the education they would receive. In 2012, a group of state attorneys general wrote to Congress asking for this loophole to be closed. Instead, a bill currently in Congress would eliminate the 10-percent requirement entirely and allow schools to receive 100 percent of their revenue from federal funds, regardless of the source. The bill is H.R. 4508, the PROSPER Act, otherwise known as the Higher Education Reauthorization Bill. To see what percentage of funds a school receives from the federal government, visit the office of Federal Student Aid website.

Second, GI bill beneficiaries who attend schools where GI bill funds do not cover all of their tuition often acquire student loan debt they cannot later afford to pay. An October 2017 report by the U.S. Department of Education found veterans had a higher loan default rate than other first-time students, as high as 45 percent.

Third, according to Department of Education data, schools student veterans tend to choose have low overall graduation rates, even though student veterans themselves have aboveaverage graduation rates. Low overall graduation rates often are associated with lower-performing academic institutions, although that is not always the case. The U.S. Department of Education maintains a <u>College Scorecard</u> with detailed information about school graduation rates.

Fourth, schools that accept the GI bill are not in any way screened to ensure graduating students will have positive outcomes, such as legitimate career opportunities. While current law does contain a rule requiring schools to "prepare students for gainful employment in a recognized occupation" (20 U.S.C. 1088), it only applies to specific programs within a school and not to the school itself. The <u>Department of Education</u> has information about average salaries after graduation and should be consulted if students are curious about currently available data.

At a hearing last week regarding the implementation of the new provisions of the Post-9/11 GI Bill, questions by many members of Congress focused on measurable outcomes because of the concern Congress has about veterans receiving the best possible education with the benefits they have earned. Rep. J. Luis Correa (D-Calif.) specifically mentioned he would like to see outcomes of veterans making \$60,000 to \$80,000 a year after completing their education with the GI bill. Rep. Beto O'Rourke (D-Texas) stated he wants greater scrutiny on the institutions themselves and whether they are delivering good outcomes for veterans in terms of earning potential and career opportunities, which he found more useful than mere graduation rates.

While neither Congress nor the VA have settled on the right solution for ensuring the GI bill is the benefit it needs to be for veterans and their families, the debate continues, and MOAA will be engaged in the discussions to ensure your interests are represented. If you have ideas or questions about this topic, email them to legis@moaa.org.



JAYHAWK CHAPTER MOAA



A membership meeting will be held Tuesday, 16 January 2018 at Lawrence Country Club

Dinner cost is \$24.00/meal.

The Program: Our guest speaker will be Dr. Douglas Girod, the 18th chancellor of the University of Kansas .

Social Hour: 1800 hours Dinner: 1840 hours

The Menu: Rustic rolls with olive oil & parm, Chef's choice salad, Grilled Teres Major with brandy mushroom cream sauce, rosemary whipped potatoes, seasonal vegetables, Chef's choice dessert Butternut squash ravioli for vegetarians.

Send your reservation and check payable to Jayhawk Chapter MOAA to arrive no later than Wednesday, 10 January to: CAPT Jim Cooper, 1115 Stone Meadows Drive, Lawrence, KS 66049

Dinner reservations are confirmed on Monday before the dinner. Cancellations, if necessary, should be made prior to Monday noon; otherwise, the Lawrence Country Club will charge us for those meals.

If you have any questions, you may contact Jim Cooper at 842-7037 or John Halladay at 843-6184 cut here

Yes, please make _____ reservations for me and my guests. (Spouse and other guests are welcome.)

 The cost is \$24.00 per meal. I am enclosing a check for
 \$_______for meal(s).

 Clayton L. Comfort Award program contribution
 \$_______

 (Separate check made out to "KU Endowment")
 \$_______

 TOTAL:
 \$

Name_____ Telephone

IF YOU NEED A RIDE TO MEETINGS, PLEASE LET US KNOW HERE

AND GIVE US YOUR TELEPHONE NUMBER

TEAR OFF AND RETURN THIS FORM WITH A CHECK PAYABLE TO: JAYHAWK CHAPTER MOAA

CAPT Jim Cooper, 1115 Stone Meadows Drive, Lawrence, KS 66049

MOAA WEBSITE: www.moaa.org KANSAS COUNCIL WEBSITE: www.kansasmoaa.net JAYHAWK CHAPTER WEBSITE: www.jayhawkmoaa.org

If you can receive this by e-mail, please let us know. Printing and postage costs the Chapter close to \$3 for each copy we have to mail.

Tentative 2018 Meeting Schedule:

| Tuesday | 16 January |
|---------|------------|
| Tuesday | 20 March |
| Tuesday | 15 May |

Tuesday17 JulyTuesday18 SeptemberTuesday13 November

2018 Kansas Council of Chapters Dates/Locations:

| 20 January | Santa Fe Trail - Leavenworth |
|------------|---|
| 24 March | Jayhawk - Lawrence (with NGAKS Convention at Double Tree) |
| 11 August | Kaw Valley - Topeka |
| 3 November | Sunflower - Overland Park |

HAPPY NEW YEAR !!



Newsletter Editor Jayhawk Chapter, MOAA 2403 Manchester Road Lawrence, KS 66049-1646

IN GOD WE TRUST