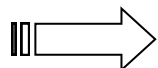


# ***CINCINNATI MILITARY OFFICERS***

VOL 47 No. 1  
January 2020

## ***NEWS***

GREATER CINCINNATI CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA



***Renew your dues – please see page 5!***



### **General Membership Meeting ROTC/JROTC Recognition**

**WHERE:** Manor House Restaurant (**Tentative**)  
600 Maple Trace Dr., Springdale, OH (Gathering Room)  
**WHEN:** Friday, 3 Apr 2020  
**TIME:** 12:00 – Social Time  
12:30 – Lunch and Program

Our first General Membership meeting for the year will be our ROTC/JROTC Recognition Luncheon. More to come.

#### **Meeting Location Notice**

At our December meeting, we were informed that the Manor House would be closed from January to March 2020 due to parking lot renovations that were impacting business. While the expectation is that they will be open in time for our April meeting, we will need to confirm this in January. As soon as we know the status of the Manor House for the April meeting, we will get that information out to the chapter membership.

There is a possibility that a decision could be made to close the Manor House permanently. While we hope that this not happen, prudence dictates that we look for an alternate venue to be on the safe side. Any suggestions for a new location should be provided to our Programs Co-chair, CAPT Brent Ramsey at [shrbllr@bellsouth.net](mailto:shrbllr@bellsouth.net) or 828-734-1146. Any venue we consider would need to meet the following criteria:

- Central location for convenience of our members
- Ample free parking close to the venue
- Moderate lunch price, preferably buffet style
- Ability to provide us a quiet, private room for holding our business meetings
- A bar....some members enjoy an adult beverage with lunch
- The ability to store chapter items on site at the venue such as our flags and podium items

**Lunch RESERVATION:** Friday, 3 April 2020—Manor House Restaurant—Springdale, OH. (**Tentative**)

**Name:** \_\_\_\_\_ **Rank & Service:** \_\_\_\_\_ **Spouse/Guests:** \_\_\_\_\_

**Email:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_  
(ARE YOU A NEW MEMBER, OR FIRST TIME OUT? \_\_\_\_\_)

Entrée choices:

Lunch BUFFET \_\_\_\_\_ @ \$16.00

Would you like to sponsor a ROTC/JROTC Cadet or Midshipman? \_\_\_\_\_ @ \$16.00  
(Circle if you have a preference)

**Total Reservations** \_\_\_\_\_ = **Total \$** \_\_\_\_\_

Make Checks payable to GREATER CINCINNATI CHAPTER/MOAA and mail to **CAPT Brent Ramsey, 1550 Smarty Jones Ct, Union, KY 41091**, (Phone (828) 734-1146), or email: [shrbllr@bellsouth.net](mailto:shrbllr@bellsouth.net). Please make reservations NLT than 1 April. No cancellations after that date.

## 2020 CHAPTER OFFICERS AND BOARD

(phone #'s are area code 513 unless noted)

### Executive Committee

President	CAPT Mike Glaser, USN	280-6256
Immed PP	CAPT Steve Drefahl, USN	752-4097
1st VP	CAPT Bill Heitbrink, USPHS	347-3193
2nd VP	VACANT	
Secretary	CAPT Roger Argalas, USCG	759-6267
Treasurer	LTC Paul Fellingner, USAR	451-9881
Chaplain	Col Mark Roeder, USAF	859 630-3164
Legislative Ofc	BG Tom O'Brien, USA	421-0118
Natl Bd		
Past Natl Bd	RADM Larry Hereth, USCG	812 537-2968
Spouse/	Diane Lochocki, Surviving Sp.	560-0540
Surviving Spouse Liaison		

### State Council

Delegate	CAPT Mike Glaser, USN	280-6256
Alt Delegate	Immediate PP or 1st or 2nd VP	

### Committees

Programs	CAPT Brent Ramsey	828 734-1146
	LTC Bob Knueven, USA	875-2299
Membership	LTC Dan Shea, USA	792-0344
ROTC/JROTC	LTC Al Brauer, USA	677-8320
Reserve/NG	CAPT Steve Drefahl, USN	752-4097
Historian	Honorable Rudy Jansen	574-8107
Sympathy/	CAPT Roger Argalas, USCG	759-6267
Personal Affairs		
Vietnam	LTC Al Brauer, USA	677-8320
Commemoration		
TOPS	LtCol Brad Hamant, USAF	439-3140
CinMoaaNews/	CWO3 Kym Mader, USN	759-0852
Public Affairs		

### Service Representatives

Army	COL Robert Greene, USA	859 689-4321
Navy/MC	CAPT Hank Gurry, USN	459-0465
USPHS	CAPT Bill Heitbrink, USPHS	347-3193
Air Force	Lt Col Brad Hamant, USAF	439-3140
CG/NOAA	CAPT Roger Argalas, USCG	759-6267

## PURPOSES OF THE GREATER CINCINNATI MOAA CHAPTER

The purposes of Military Officers Association of America as stated by national are printed on the outside of each Newsletter. The corresponding purposes of our Chapter as stated in our BYLAWS, Article II are:

- To promote the purposes and objectives of the Military Officers Association of America
- To foster fraternal relations among retired, active and former officers of the uniformed services.
- To protect the rights and interests of personnel of the uniformed services and their dependents and survivors.
- To provide useful services for members and their dependents and survivors.
- To serve the community and the nation.

Your officers and Board members welcome your comments and suggestions on steps that may be taken to strengthen our Chapter and its benefits to all members.

This newsletter is published by the Greater Cincinnati Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are non-partisan. Articles in this newsletter are the opinions solely of the individual authors and do not necessarily express the policy or opinions of the newsletters editor or publisher and do not reflect an endorsement by the Chapter or the National organization of MOAA, unless so indicated. Advertisements that appear in this publication also do not reflect an endorsement by MOAA or this affiliate.

### TAPS

If you know a member of MOAA who has passed away, please let us know so we may pass it on.

### Board Meetings

2nd Friday of each month, 1200 - American Red Cross Building  
2111 Dana Ave., Cincinnati, OH

Conference Call in is available. Contact a board member for more details.  
Spouses & guests are welcome at all meetings.

Now and Always  
We'll be There.



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## 2020 MEETINGS - Mark your Calendars NOW!

Watch [www.cincymoaa.org](http://www.cincymoaa.org) for updates.

### 2020 Membership Meetings / 5th Annual Dining Out

- **Membership Meeting** - Friday, Apr 3, 1200, Manor House Restaurant (Tentative)
- **Membership Meeting** - Friday, Jun 19, 1800, Manor House Restaurant (Tentative)
- **Membership Meeting** - Friday, Sep 18, 1200, Manor House Restaurant (Tentative)
- **Dining Out** - Saturday, November 7, 1800, Highland Country Club, Ft. Thomas KY
- **Membership Meeting** - Friday, Dec 11, 1200, Manor House Restaurant (Tentative)

For MOAA National information, Click on the links below:

[General Information](#)  
[Legislative Updates](#)



## From The President

To all of the members of the Greater Cincinnati Chapter of MOAA, please accept my best wishes to you and your family on the start of a brand new year and a brand new decade! For those of you who do not know me, I am a retired Navy Captain who was raised on the west side of Cincinnati, was commissioned through the Navy ROTC at Miami University, spent 30 years flying helicopters and then retired to Oxford, Ohio. I have been on the board of the local chapter for five years now and I am very excited to be taking over as your president for the next year.

Before we take a quick look at the upcoming year, I would like to thank Steve Drefahl for his leadership of the chapter for the last three years. Steve did a great job in reaching out to the membership to both keep it informed and find new ways to engage everyone. These included the chapter membership survey, becoming a "Toys for Tots" and hosting the most memorable MOAA Council of Chapters state convention in years. Thank you Steve for a job well done!

As 2020 kicks off, I would like to welcome our new board as it starts the New Year. We have a number of new faces as well as some familiar ones, so please check out the entire list contained in this newsletter or on our website ([www.cincymoaa.org](http://www.cincymoaa.org)). Please remember that we will push new and updated information every way that we can. Besides the newsletter and our website, please check out the Greater Cincinnati webpage on Facebook as well.

Besides the local chapter pushing information, national MOAA also has a very robust system to provide you with updates. In addition to their website (<https://www.moaa.org>) and Facebook page, they have a number of newsletters designed to keep up to date on the latest happening to our uniformed services as well as your benefits. This past year, finally saw Congress deal with the "Widow's Tax" thanks to an engaged MOAA membership as well as the lobbying efforts of national MOAA. With 2020 being a presidential election year, you can be assured that this year will see a number of issues impacting both our active duty force and veterans.

Finally, as you will be able to see in both the newsletter and the website, we have posted the dates for all of our membership meetings for the year to include our annual mess night in November. Please mark these dates on your calendar now and try to join us for as many of these meetings as possible. We look forward to seeing you there!

Sincerely,

Mike Glaser  
CAPT USN (ret)  
[michael.h.glaser@gmail.com](mailto:michael.h.glaser@gmail.com)

## New Year. New Commissary/Exchange Benefits

(by CAPT Roger Argalas, Sympathy/Personal Affairs Committee)

Beginning January 2020, the Purple Heart and Disabled Veterans Equal Access Act of 2018 take effect. Now select members of all seven uniformed services are eligible to use DOD and Coast Guard commissaries, exchanges, and recreation Facilities.

To be eligible to *visit* a commissary, exchange, or recreation facility, you must meet one of the following categories...

- 1) a Purple Heart recipient
- 2) a former prisoner of war
- 3) a veteran with service-connected disability
- 4) an individual approved and designated as the primary family caregiver of an eligible veteran enrolled under the VA's Program of Comprehensive Assistance for Family Caregivers

To actually *visit* the commissary or exchange facility, you will need to apply for a Veterans Health Identification Card (VHIC). For details, visit [www.va.gov/opa/pressrel/pressrelease.cfm?id=5360](http://www.va.gov/opa/pressrel/pressrelease.cfm?id=5360). But note that even if you do not have a VHIC, you may still use the *online exchange system* if you meet one of the categories above. Again check it out at the VA website.

## Surviving Spouse/Spouses Corner

Good News for our Surviving Spouses: The House and Senate passed the bill for the elimination of the "Widow's Tax" (Survivor Benefit Plan) and has been signed by the President. Elimination of the Widow's Tax will be phased in over a three-year period starting in January 1, 2021. Surviving Military Spouses can expect to receive full benefits by January 1, 2023.

The Surviving Spouses Virtual Chapter is planning a cruise in the fall of 2020. You are welcome to bring guests if you

would like. For additional information about the cruise or to join MOAA'S Surviving Spouses Virtual Chapter, email [mssvc02@gmail.com](mailto:mssvc02@gmail.com) or call me at 513-560-0540.

Tricare increases for 90 day Prescriptions begins January 1, 2020. Express Scripts From \$7. to \$10. per Prescription. Any questions call me.

May The Gift of Love. The Gift of Peace. The Gift of Happiness be yours in the the New Year 2020.

HAPPY NEW YEAR

Diane Lochocki,  
Surviving Spouse Liaison  
513-560-0540

# Never Stop Serving



## MOAA Named One of The Hill's Top Lobbyists for 2019

(Dan Merry—National MOAA)

For the 13th year in a row, the Military Officers Association of America (MOAA) was named one of the top lobbyists for 2019 by The Hill, a news outlet based in Washington, D.C., covering federal policy, defense, finance, and technology.

MOAA is the only military or veteran service organization honored among the 100 winners in the association category of [The Hill's Top Lobbyists for 2019 list](#).

Click [here](#) for full article.

## Air Force to Drop Below-the-Zone Promotions for Officers

(Stephen Losey—Military Times)

The Air Force is planning to eliminate early promotions, known as [below-the-zone promotions](#), for officers.

Chief of Staff Gen. Dave Goldfein said in a Dec. 4 memo to commanders that he is planning a video teleconference with them on Dec. 16 to talk about how the transition will take place. The leaked memo was posted Monday on the unofficial [Air Force amn/nc/snco](#) Facebook page, and its veracity was confirmed by the [Air Force](#).

In the memo, Goldfein said the Air Force will transition from the current below-the-zone system to a more [merit-based system](#) encompassing a single zone. This will begin during the next active-duty lieutenant colonel board, which was originally to be held next March but will now be delayed until May to give the changes time to take effect.

Click [here](#) for full article.

## TOPS

(by Brad Hamant, TOPS Committee)

As you know, the VA is always evolving! One recent change is the establishment of a national Transition Assistance Program. (<https://www.benefits.va.gov/tap/tap-index.asp>) Until two years ago, TAP was run only by the individual services, and the content was very localized to the area around the separating service member's final post. Only a fraction of service members stay in the same area, but relocation was completely self-service. Social media and other on-line resources have improved over the years (including MOAA's own TOPS offerings), but there was no concerted effort to help Veterans connect with a person at their new location ... the one they chose for the first time ever! Now, the VA's national network provides this: information about neighborhoods and the housing market, networking for job opportunities, and of course local medical care. And this year, VA adds the Solid Start program (<https://www.benefits.va.gov/benefits/solid-start.asp>) to proactively get these services to those who might need them. VA will contact every separating service member three times during their first year ... a huge commitment and also another huge step toward getting transition help to everyone!

If you know a separating service member, be sure to point these programs out to them. And of course let them know MOAA offers transition services, too, via the MOAA website or by contacting their local chapter.

Brad Hamant  
513-439-3140

## Frustrated With DFAS? Here's How to Tell Your Story

(Mark Belinsky, National MOAA)

After engaging with senior MOAA leadership, officials with the Defense Finance and Accounting Service (DFAS) have dedicated a customer service mapping team to investigate and analyze their systems, with a goal of reducing backlog and improving customer service.

This move shows the impact of dedicated MOAA member feedback regarding long wait times and poor service. A [November article at MOAA.org addressing these](#) complaints led to the recent, positive engagement between MOAA and DFAS leaders.

If you have detailed notes and phone logs of a *resolved challenge*, your story is important. You can send these materials to [dfas.customer.mapping@mail.mil](mailto:dfas.customer.mapping@mail.mil) for inclusion in the DFAS investigation.

The customer service mapping team will use a Lean Six Sigma-type approach, where they take an already resolved problem and map the system from start to finish to determine what went wrong and how to make systems faster and more responsive.

DFAS is especially looking for Reserve and Guard members who experienced delayed retirement processing and now have begun to receive their retirement payments. Anyone in this group who wants to participate should send an email to the above address with the following information:

- Name
- Service branch
- Phone number
- Email address
- Mailing Address
- Retirement Date

DFAS will identify a representative sample of service-members and contact them to arrange interviews. Those with positive DFAS experiences are also welcome to submit feedback as part of the analysis.

Some backlog (and frustration) stems from service-specific personnel processing centers. DFAS will continue to work with customers and partners across DoD to map the system. When the study is complete, DFAS will work with service personnel centers to develop solutions to offer quality products and services to active duty and reserve servicemembers, retirees, and civilian employees.

MOAA will continue to advocate for improved customer service across the spectrum of financial and personnel processing action. Advocacy for a "no closed door" policy will continue as some members face hourlong waits on the phone, only to reach an unhelpful representative.

If you have an ongoing challenge with DFAS, please inform our Member Service Center by calling (800) 234-6622 or emailing [MSC@moaa.org](mailto:MSC@moaa.org).

## 2020 CHAPTER DUES ARE DUE! Please pay now- IF you haven't done so.

If you receive the newsletter by mail, please check your address sticker on the other side of this form. The year is shown for the latest year for which your dues are paid. If your number is (2019) or lower, please return this form (with your name sticker on reverse) along with a check for your dues to bring you up to current year. Please mark your selection of dues (one year, multi-year or life). If you are moving out of state and don't want to continue your chapter membership or have any other status change, please let us know. Also please indicate on your check the year(s) your dues are for.

**NEW** - You can now renew your membership online. Go to <https://chapterdues.moaa.org/Membership.aspx>. There is no membership dues for Surviving Spouses.

### Chapter Membership Renewal

Name: \_\_\_\_\_ Rank: \_\_\_\_\_  
Your email address please: \_\_\_\_\_

Member \_\_\_\_\_ \$28 for three years \_\_\_\_\_ \$19 for two years \_\_\_\_\_ \$10.00 for one year  
Surviving Spouse (surviving spouse of a deceased officer) \_\_\_\_\_ No Cost

Please renew as a LIFE member. \_\_\_\_\_ (Please circle amount in fee schedule.)

#### MEMBER LIFE MEMBERSHIP FEES (Chapter Only)

(Fee is based on your age, nearest birthday)

Age up to 55	\$161.25
Age 56 to 70	\$127.50
Age 71 to 89	\$ 93.75
Age 90 and over	Waive

Make check payable to: Greater Cincinnati Chapter / MOAA

Mail Renewal form and check to:

LTC Paul Fellingner, 5493 Delhi Rd., Cincinnati, OH 45238-5139

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## WELCOME TO OUR NEWEST MEMBERS

### Ohio Dept of Veterans Services

The State of Ohio has been invited to participate in the national I Am Not Invisible (IANI) Campaign honoring Ohio's women veterans.

[See more details here.](#)

### Bill Creates Female Veterans Day in Ohio

A bill passed by the Ohio Legislature and awaiting the governor's signature designates June 12 as Women Veterans' Day in the state.



There are 67 thousand female veterans living in Ohio. Angela Beltz chairs the Ohio Women Veterans Advisory Committee. She says in the past social and cultural norms often discouraged women from discussing their military service, which often still gets overlooked.

Beltz says many female vets still struggle for access to services and benefits. The U.S. Department of Veterans Affairs says the percentage of female vets is expected to rise from nine to 16 percent by 2042.

### How Large is your Retirement Nest Egg?

(by CAPT Roger Argalas, Sympathy/Personal Affairs Committee)

The new year is traditionally a time to review your financial situation. So, how is your retirement account doing? And how does your retirement fund balance compare to others?

To find out, take this quiz.

Which is correct?

The average American's retirement nest egg is:

- 1) \$164,000
- 2) \$72,000
- 3) \$37,000

The answer: The Transamerica Center for Retirement Studies studied 6372 workers, age 18 and up. In their June 2018 report they found that as of 2017, baby boomers' median retirement savings totaled \$164K. Generation X individuals averaged \$72K. Millennials averaged \$37K.

How does your nest egg stack up?

### Legislative Update-Widows Tax Repealed

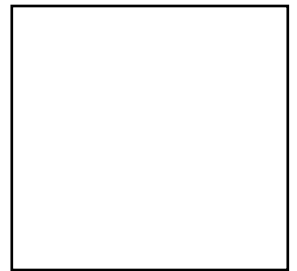
(by BG Tom O'Brien, Legislative Committee)

Good News! The "Widows Tax" has been repealed. Thanks to everybody who contacted their US legislators so that this long overdue correction has come to fruition. All members are urged to continue to respond to MOAA's calls to action.



Greater Cincinnati Chapter  
MILITARY OFFICERS ASSOCIATION OF  
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***PURPOSES OF  
MILITARY OFFICERS  
ASSOCIATION  
OF AMERICA***

- TO inculcate and stimulate love of country and flag;
- TO defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- TO advocate military forces adequate to the defense of our country;
- TO foster fraternal relations between all branches of the various services from which our members are drawn;
- TO further the education of children of service personnel;
- TO aid active and retired personnel of the various services from which our members are drawn and their dependents and survivors, in every proper and legitimate manner;
- TO present their rights and interests when service matters are under consideration; and
- TO foster the integrity and prestige of uniformed service.

*—from the Preamble to the Association's Bylaws*