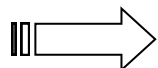


# ***CINCINNATI MILITARY OFFICERS***

VOL 46 No. 6  
November 2019

## ***NEWS***

GREATER CINCINNATI CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA



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



### **General Membership Meeting**

**Past President Recognition, Election of 2020 Officers, 2019 in Review**

**WHERE:** Manor House Restaurant  
600 Maple Trace Dr., Springdale, OH (Gathering Room)  
**WHEN:** Friday, 13 Dec 2019  
**TIME:** 12:00 – Social Time  
12:30 – Lunch and Program

This is our last membership luncheon of the year and we have a lot to cover. We will be recognizing past Presidents, presenting 2020 Candidates for Office, holding elections, installing new officers, collecting Toys for Tots, and reviewing our many accomplishments in 2019.

#### **Board of Elections for 2019 for 2020**

It is time to elect our Board Officer's for the coming year. Below is the proposed list of candidates and positions. Come to the December 13th meeting to support your board and welcome in your elected Board Officers.

President	CAPT Mike Glaser, USN
Immediate PP	CAPT Steve Drefahl, USN
1st VP	CAPT Bill Heitbrink, USPHS
Secretary	CAPT Roger Argalas, USCG
Treasurer	LTC Paul Fellingner, USA

**Toys for Tots.** Last year we had our second Toys for Tots campaign and collected over 60 toys at our December meeting. One of the goals of the Greater Cincinnati Chapter, MOAA is to increase our community outreach and involvement. As part of our 2019 outreach goals and for the third year in a row we will be supporting the Marine Corps Toys for Tots. We are asking each member to donate at least one toy to this wonderful program. The toys should be new and unwrapped. To make it easy you can bring your toy(s) to the Dec 13th Membership Meeting. We will ensure that they are delivered to the Toys for Tots Program. So when shopping for the kids in your family or picking up groceries at your local super market, pick up an extra toy(s) for Toys for Tots.

**Lunch RESERVATION:** Friday, 13 December 2019—Manor House Restaurant—Springdale, OH.

**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 10 December. No cancellations after that date.

## 2019 CHAPTER OFFICERS AND BOARD

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

### Executive Committee

President	CAPT Steve Drefahl, USN	752-4097
Immed PP	LTC Al Brauer, USA	677-8320
1st VP	CAPT Mike Glaser, USN	280-6256
2nd VP	CAPT Rex Settlemoir, USN	598-9549
Secretary	CAPT Roger Argalas, USCG	759-6267
Treasurer	LTC Paul Fellingner, USAR	451-9881
Chaplain	Vacant	
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	Vacant	

### Committees

Programs	CAPT Brent Ramsey, USN	828 734-1146
Membership	CAPT Mike Glaser, USN	280-6256
R.O.T.C.	LTC Al Brauer, USA	677-8320
Reserve/NG	CAPT Steve Drefahl, USN	752-4097
Historian	Vacant	
Sympathy/	CAPT Roger Argalas, USCG	759-6267
Personal Affairs		
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	CAPT Rex Settlemoir, USN	598-9549
Coast Guard	CAPT Roger Argalas, USCG	759-6267
USPHS	CAPT Bill Heitbrink, PHS	347-3193
Air Force	Lt Col Brad Hamant, USAF	439-3140
Marine Corps	CAPT Rex Settlemoir, USN	598-9549

## 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.

**2019 MEETINGS - Mark your Calendars NOW! Watch [www.cincvmoaa.org](http://www.cincvmoaa.org) for updates.**

### 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 and guests are welcome at all meetings.

(\* Board meetings falling on the month of a member meeting are held the Friday after the member meeting)

**Now and Always  
We'll be There.**



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### 2019 Membership Meetings / 4th Annual Dining Out

- **Dining Out** - Saturday, November 2, 1800, Highland Country Club, Ft. Thomas KY
- **Membership Meeting** - Friday, Dec 13, 1200, Manor House Restaurant

For MOAA National information, Click on the links below:

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

## Make Your Holidays Merry Again With These Stress-Reducing Tips

(By: Navy Federal)

Who doesn't love the food, festivities and gift-giving of the holidays? It can be magical when all the pieces come together, but the lead-up can be full of hard work. De-stress your holiday season and get in a merry mood with these tips:

1. **Make a shopping plan.** Don't try to do all your holiday shopping at once. If you haven't been buying gifts all year long, consider dividing your list up and knocking it out in pieces. If you have enough time, plan your shopping so the expense won't hit your budget at the same time.
2. **Price check with your phone.** As you do your holiday shopping, you might find the perfect gift is over your budget, but it may not have to be. By doing a quick search with your phone, you could find the same item elsewhere for a better price. Also, many stores have the ability to price-match on the spot, so if you can show the same item costs less elsewhere, you could possibly get it there for that price. You might also find a discount or coupon during your search.  
**Use technology shortcuts for your holiday cards.** Sending holiday cards with handwritten addresses can be a nice personal touch, but if you have more cards than time, technology can speed up the process. You can print address labels on label paper with software you probably already have, like the Mail Merge selection in Microsoft Word or Apple's® Pages. It may take time to set up, but once you have a system established, you'll be set for years to come—all you'll need to do is make updates.
4. **Prep holiday tasks in advance.** Want to have hot and fresh homemade cookies when everyone's over? Make the dough ahead of time, freeze it and pull it out as needed so you don't miss any quality time with the family. Don't want to hurriedly wrap presents just before they're needed? Make a station with wrapping paper, decorative bags, ribbons, scissors and tape, so you know you have the supplies before you need to start wrapping gifts.
5. **Split the work.** Who says the host needs to make all the food? Take some of the pressure off yourself by making your holiday get-togethers a communal potluck. This also ensures your guests with specific food preferences or allergies will have something they can eat.
6. **Set realistic expectations.** A burnt turkey or stained tablecloth shouldn't spoil your entire holiday. It helps to think of any potentially negative event as a memory you'll all look back on someday and laugh about fondly. And, if plans need to change because of something going wrong, consider it to be a way you're changing up this year's holidays from other years.
7. **Volunteer.** Help improve the holidays for those who are most in need. Volunteer at a charity, and you may find your mood lifting as you connect with others and give back to your local community.

## Surviving Spouse/Spouses Corner

I attended, along with another Surviving Spouse, the Ohio State MOAA Convention. It was a great event and a time to get acquainted with our local members and those from other Chapters. You missed a really good party. I want to especially thank Gerry Koenig for her assistance with the Raffle and Silent Auction as I could not have done all the prep and sales without her. A million Thanks Gerry.

I encourage you to attend the Nov. 2, Dining Out. (I am going) This event is a social gathering and a wonderful evening to get acquainted with your Local Chapter MOAA Members. Please invite your family and friends if you wish and I am sure they will be impressed. THOSE THAT NEED A RIDE (Like me, yes I do) we will make sure someone will be available to drive you. A plus for us Ladies is we get to dress up for the evening. I will be happy to answer any questions you may have, call Diane at 513-560-0540.

The Surviving Spouse Virtual Chapter is having a meeting on Tuesday October 22, 2019 at 1 PM  
The agenda sounds interesting. Topics include: Legal Issues 501(c)(19) and 501(c)(3) for Surviving Spouse; SBP-DIC Offset update; Regional Training for Surviving Spouse Liaisons; 2020 Cruise opportunity update; Virtual Chapter Update. A note: There are no dues to join this group. They have four meeting a year. Call in numbers are of no cost to you. Current membership stands at 87 with 23 states, the American Virgin Islands and an APO represented. They usually send out the call in Number a week in advance of the meeting.

To join the group and receive further information please get in touch with, Micki Costello, co-chair of the Surviving Spouse Virtual Chapter, at 214-770-4140 or e-mail her at [mssvc02@gmail.com](mailto:mssvc02@gmail.com). You may call me also Diane 513-560-0540

Let us all enjoy some Fall Weather.

Diane Lochocki,  
Surviving Spouse/ Spouse Liaison  
513-560-0540

## Happy Birthday, U.S. Navy

Forged by the Sea  
**244 Years Strong**

MOAA wishes a happy 244<sup>th</sup> birthday to the United States Navy. We appreciate your service and dedication to our country. MOAA is honored to have more than 56,000 currently serving, retired, and former Navy officers as members.

## TRICARE Moves Toward Chiropractic Coverage

*This article by Amy Bushatz first appeared on [Military.com](#), the premier resource for the military and veteran community.*

Chiropractic and acupuncture services could be covered by [Tricare](#) under a new policy set to be proposed in the next several months.

Currently, Tricare does not cover any chiropractic or acupuncture services for military family members.

The proposal will be issued in an official regulation change notice no later than early next year, according to a document distributed to military support organizations this week and obtained by Military.com.

Following a mandatory public comment period, the proposal will be returned to the Defense Health Agency (DHA), where a final policy will be developed. Coverage would likely not be available to Tricare users until 2021 or early 2022, the document states.

Click [here](#) for full article.

## TRICARE Pharmacy Fees Set to Increase in 2020

(By: Kathy Beasley)

MOAA makes it a priority to prepare our membership well ahead of changes that will impact their earned benefits. In that regard, please consider this an advance notice for your planning purposes.

The cost shares for your medications, if you do not receive them at a DoD military treatment facility, will increase on Jan. 1. Recall back in the 2017 NDAA, TRICARE's pharmacy cost shares changed across all medication tiers, and a new fee table was introduced. Beneficiaries saw their prescription fees start to rise in 2018 and 2019. As we published at the time, these fees will accumulate and continue to rise annually until 2027.

Click [here](#) for full article.

## BRS Basics: It's Never Too Late to Be Smart About Retirement

(by Kevin Lilley)

When does a retirement plan stop being "new"?

There's no clear dividing line, but at least one major media outlet still considers the Blended Retirement System (BRS), which took effect Jan. 1, 2018, across the Defense Department, a "[new retirement option](#)," even though servicemembers [no longer have much of an option](#).

But just because you've made your selection doesn't mean you've done all the prep work you'll need to maximize your earnings under the BRS. MOAA Premium and Life members can [reach out to financial experts](#) and receive an assist on their personal financial path; learn more about joining MOAA [here](#).

Click [here](#) for full article.

## Enjoy these safety road signs

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

My wife and I just returned from a military reunion in Branson, Missouri. It was a long drive and there were a number of state safety advisory signs along the way to entertain us. But in my opinion, the state of Missouri may do the best job of supplying its drivers with safety advice. Here are some that we saw:

One good turn signal deserves another.

This one is especially relevant:

Put down the phone and nobody gets hurt.

And my favorite:

Did you run out of blinker fluid?

Good advice for us tristate drivers.

## FEDVIP Open Season

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

Open season for FEDVIP, the Federal Employees Dental and Vision Insurance Benefits Program (the replacement for the Tricare Retiree Dental Program) runs from November 11 to December 9 this year. If you signed up for the FEDVIP program last fall, you may want to check the new premium rates for next year. According to "Military Times", the rates will be going up 5.6% on average for dental coverage and 1.5% for vision coverage, but will vary, depending on your provider and the particular plan you selected. If you are satisfied with your plan, you need to do nothing and it will renew automatically, albeit at the higher rate next calendar year. For a plan comparison tool, go to [benefeds.com](#)

## Legislative Affairs

(by BG Tom O'Brien, Legislative Officer)

Please contact your member of congress and urge them to support the "widows tax" bill and urge them to prevent unfair increases in Tricare Pharmacy benefits.

# Never Stop Serving



**MILITARY OFFICERS ASSOCIATION OF AMERICA  
GREATER CINCINNATI CHAPTER  
DINING OUT  
SATURDAY, NOVEMBER 2, 2019  
1800 – No Host Social  
1850 – Mess Call  
Highland Country Club  
931 Alexandria Pike  
Ft. Thomas, KY 41075**

The Greater Cincinnati Chapter's 4<sup>th</sup> Annual Dining Out will take place at the Highland Country Club on 2 November, 2019. This is a traditional military function which many of us will remember. Different from a Dining In which is officers only, the Dining Out includes spouses and other guests. The dress is appropriate service Class A or civilian business attire. Our guest of honor and keynote speaker is Rear Admiral Gene F. Price, Commander, Naval Information Force Reserve. He has served in Kosovo, Operation Iraqi Freedom and Afghanistan. Rear Admiral Price recently received his second star.

Send in your reservation below to attend this traditional military function. We will be inviting ROTC cadets and midshipmen so please consider sponsoring one.

-----  
DINING OUT RESERVATION: Saturday, 2 November 2019, Highland Country Club, 931 Alexandria Pike, Ft. Thomas, KY.

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

MENU: Please indicate your choice and the number of each  
\_\_\_\_\_ Prime Rib of Beef, whipped Yukon Gold Potatoes, green beans  
\_\_\_\_\_ Vegetarian Meal, pasta with vegetables

All meals come with a glass of Port for toasting, a garden salad and a glass of wine with dinner.

Cost: \$37.00 per person                      Total Reservations: \_\_\_\_\_ times \$37 = \$ \_\_\_\_\_

Optional: Sponsor a Cadet or Midshipmen (Suggested amount \$37.00)                      \$ \_\_\_\_\_

TOTAL ENCLOSED \$ \_\_\_\_\_

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: [shrb1r@bellsouth.net](mailto:shrb1r@bellsouth.net). Please make reservations NLT than 26 October. No cancellations after that date. Go to our [Calendar](#) page on our website and look for the event to pay by paypal.

**Rear Admiral Gene F. Price**  
**Commander, Naval Information Force Reserve**



Rear Admiral Gene Price was commissioned as an Intelligence Officer in 1986. As a junior officer he served as an targeteer/analyst during the War in Kosovo, as a watchstander on United States European Command's Crisis Action Team, and as Political Advisor for NATO's Ambassador to Macedonia.

Price was mobilized to U.S. Naval Forces Central Command (NAVCENT) N2 in 2003, where he supported Operation Iraqi Freedom as Chief of Iraqi Maritime Analysis, and later led a maritime-focused analysis team in southern Iraq.

Price commanded Navy Reserve Naval Forces Central Command 0267, nationally recognized as the Navy Reserve's Intelligence Command Unit of the Year. He then commanded United States Pacific Command's (USPACOM) Joint Detachment Minneapolis, recognized as USPACOM's reserve detachment of the year both years of his assignment. He also served in major command as Commander, Navy Intelligence Reserve Region Southeast in Jacksonville, Florida.

Price again mobilized to Afghanistan in 2011, where he served as senior U.S. intelligence officer at Region North in Mazar-e Sharif. He also led its Multinational Fusion Center in conjunction with U.S. Coalition partners. After redeployment, he was assigned as a senior staff officer at Information Dominance Corps Reserve Command in Fort Worth, Texas.

Price promoted to flag officer and was recalled to active duty as Fleet Cyber Command/U.S. Tenth Fleet Deputy Commander from 2015-2017. He assumed command of Naval Information Force Reserve in 2017. From January to June 2019, he was re-assigned to fill a gap between active duty assignments as Commander, Office of Naval Intelligence, and as Director, National Maritime Intelligence-Integration Office, the first Reservist to lead ONI. He returned as Commander, Naval Information Forces Reserve, in July 2019.

Price was selected as the U.S. Navy's senior representative at the 58th Presidential Inauguration in January 2017. He has received numerous awards and campaign medals. As a civilian, he is an attorney and Member of Frost Brown Todd LLC, a nationally-ranked law firm. He specializes in insurance litigation, cyber security, and maritime law. He has also been selected by his peers as a member of "Best Lawyers in America."

## 2019 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 (2018) 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 <http://www.moaa.org/Content/Chapters-and-Councils/Chapters-and-Councils.aspx#Chapter-Dues>. 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 Feller, 5493 Delhi Rd., Cincinnati, OH 45238-5139

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## WELCOME TO OUR NEWEST MEMBERS

Col Ray E. Fellows, USAF, Ret

### Post-9/11 GI Bill Proposal Would Significantly Expand Family Transfer Benefit

*This article by Amy Bushatz originally appeared on [Military.com](#), the premier resource for the military and veteran community.*

A proposed change to the [post-9/11 GI Bill](#) could pave the way for thousands of veterans and active-duty troops to pass the benefit to a family member instead of using it themselves.

The proposed bill, introduced Monday by Sens. Jon Tester, D-Montana, Sherrod Brown, D-Ohio, and Richard Blumenthal, D-Connecticut, would change the Defense Department's current transfer policy and block an upcoming plan to further reduce the number of troops who can transfer the benefit.

Rather than limit transfers to troops meeting specific career timeline requirements, the proposal would expand the benefit to anyone who has served at least 10 years on active duty, according to a news release. It would also add a provision allowing veterans to make the transfer after leaving service.

"The law should make it easier, not harder, for service members to use the benefits they've earned in a way that makes the most sense for them and their families," Tester, ranking member of the Senate Veterans' Affairs Committee, said in the release.

Click [here](#) for full article.

### Veterans Benefits Will See a Cost of Living Bump This Year, But How Much?

*This article by Leo Shane III originally appeared on [Military Times](#), the nation's largest independent newsroom dedicated to covering the military and veteran community.*

Veterans will see a cost of living increase in their benefits payouts later this year, but it likely won't be as big as [the last one they received](#).

Last week, President Donald Trump signed into law the annual [Veterans' Compensation Cost-of-Living Adjustment Act](#), which guarantees that a host of veterans benefits will see the same annual boost as Social Security recipients.

Veterans benefits covered include disability compensation, compensation for dependents, clothing allowances, and dependency and indemnity compensation checks.

The measure is typically just a formality — it passed Congress again this year with no opposition — but is required annual work for lawmakers because federal statute does not link annual COLA increases for the two separate payouts. [Legislative efforts](#) in recent years to make the increases automatic for veterans have proven unsuccessful.

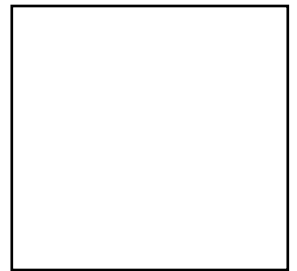
Navy veteran Elaine Luria, D-Va., sponsored the measure and called it an important way for lawmakers to honor their commitment to individuals who served honorably in the armed forces.

Click [here](#) for full article.



Greater Cincinnati Chapter  
MILITARY OFFICERS ASSOCIATION OF  
AMERICA  
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West Chester, OH 45069-2842

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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*