



OFFICERS CALL



MOAA Excellent Chapter Award:

2001 / 2004 / 2005 / 2006 / 2007 / 2008 / 2009 / 2010 / 2011 / 2012 / 2013 / 2014 /
2015 / 2016 / 2017 / 2018 / 2019 / 2020

MOAA Newsletter Award: 2001/2003/2009/2013

MOAA Recruiting Award: 2001/2002

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NORTH DFW MILITARY OFFICERS ASSOCIATION
P.O. Box 294685, Lewisville, TX 75029-4685

MOAA and the North DFW Chapter are nonpartisan organizations



COME CELEBRATE CHRISTMAS AND THE HOLIDAYS AT
BISTECCA STEAKHOUSE WEDNESDAY, 8TH DECEMBER 2021 @ 1800 hrs.

Bistecca Steakhouse 2300 Highland Village Road
Highland Village, TX. 75077

Please see Reservation Form for details.

1800 Camaraderie/Social Hour with Cash Bar and Steak Salerno & Sausage Puff Pastry.

1900 Invocation & Pledge of Allegiance.

Program Music by Andy Guarino for your listening and dancing pleasure.

Dress: Mess Dress or Dress Uniform, TUX, or Coat & Tie.

Choice of Entrée: Please see Page 12.

What's Inside this *Officers Call* —

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PRESIDENT
COL Si Simonson
USA Retired



CHAPTER PRESIDENT REMARKS

It was so good to see many of you at our Dinner Meeting on November 10. Our guest speakers from the Therapeutic Recreation Group explained the great things that they are doing to help veterans and first responders. A link to their website is listed in this newsletter, along the link to their donation page if you wish to donate to this great organization.

In other news this month, Congressman Burgess recognized two of our chapter members with the Congressional Veterans Commendation at the annual Veterans Day Luncheon: Dick Cook (awardee in 2020), and Rich Crossley. Georgette, Rich, Ginger and I sat with Congressman Burgess during the luncheon. Several other chapter members attended the luncheon as well. It was a great event, as usual.

I wish to thank you all for the donations to the Scholarship Fund in memory of Dick Cook. Approximately \$4,500.00 was donated to the Scholarship Fund in honor of him. Thank you all for the generous contributions.

We elected officers at the Dinner Meeting, re-electing the current officers. Consider volunteering for a position next year, as several of us will have met the limits stated in our by-laws, and others have been in position for 12 years and desire to move on. The few hours a month that you can volunteer can continue to make the chapter viable and fun for all.

We will have our annual Christmas Gala this year on December 8. Space is limited, so get your Reservations in early. Details are listed in this newsletter.

Have a happy Thanksgiving, and I hope to see you in December.



Dec 8, 2021
Formal Dinner
Bistecca Steak House



NTMOA MEETING
12 JAN 2022



1st Vice President Programs and Support

LtCol Bob Little USAF (RET)

We all missed **Bistecca** last year (Covid) but now we're back! Bistecca has **limited** seating (40) so **get your reservations in ASAP for Wednesday, Dec. 8**. There will be no guest speaker this month, just really good food and camaraderie. **Andy Guarino** will entertain us.

We are planning **in-person meetings** for 2022. We welcome your suggestions for guest speakers and meeting venues.

Bob

Happy Thanksgiving!



Like us on Facebook: North DFW Military Officers Association
<https://www.facebook.com/North-DFW-Military-Officers-Association>

And

Visit our Website at:

<https://www.northdfwmoaa.com>



2nd VP-MEMBERSHIP
Maj Gary Howe

TRICARE Pharmacy Network Walmart Out, CVS In

After three years, Walmart is leaving Tricare's pharmacy network -- a departure that pharmacy benefit manager Express Scripts says is a result of the retail giant's reluctance to offer "more highly competitive discounts" to military health beneficiaries. At the same time CVS Pharmacy will return to the Tricare network after a five year hiatus, a change Express Scripts spokeswoman Jennifer Luddy said would expand choice within the network.

Effective Dec. 15, 2021, Walmart and Sam's Club will no longer be a part of the Tricare pharmacy network, and CVS will be included among the list of network retail pharmacies where Tricare users can fill their prescriptions. "This change provides more competitive rates for the Tricare pharmacy benefit and expands quality and convenient pharmacy choices nationwide," Luddy said in a statement to Military.com. Walmart and Sam's Club have more than 5,300 locations nationwide, according to Walmart's website.

Walmart joined the Express Scripts network in 2018, signing a three-year contract to provide prescription services to the pharmacy benefit management company's clients, including Tricare and the Defense Health Agency. The contract expires in December and Walmart and Sam's Club will be removed from the network, Luddy said. Walmart did not return a request for comment by publication. Meanwhile, CVS, a company that left the Tricare network in 2016 after negotiations failed, will return to the network, giving beneficiaries access to its nearly 10,000 pharmacy locations, including inside many Target stores.

Under the agreement, as of 15 Dec, all prescriptions filled at a Walmart will be considered non-network. Beneficiaries will have to pay the full cost of their medication up front and file a claim with Tricare for partial reimbursement. Having access to Walmart pharmacies has been especially convenient to military families who live in rural or remote areas that may lack a chain pharmacy. But Luddy said Walmart "declined several opportunities to offer more highly competitive discounts to continue to serve Tricare beneficiaries."

As a pharmacy benefit manager, Express Scripts serves as somewhat of a middleman, overseeing the Defense Health Agency's pharmacy program, determining the reimbursement rates to retail pharmacies that fill patient prescriptions, and billing the government in turn. It also is responsible for transactions involving the government purchase of medicines for military installations and provides the Tricare mail-order pharmacy program. In the past decade, the Defense Health Agency has increasingly encouraged -- and in some cases, required -- beneficiaries to fill their prescriptions at no cost at military pharmacies or use the mail-order system to fill long-term prescriptions at lower cost.

Pharmacy copays have risen substantially over the past 10 years, in large part due to cost but also as required by Congress as part of a cost-cutting measure to the defense medical budget. In 2011, 30-day prescriptions of generic medications and brand-name drugs could be purchased at a network pharmacy for \$3 and \$9 copayments, respectively, while medications not in Tricare's formulary cost \$22. The mail-order system offered generic medications at no cost

and brand name formulary drugs for a \$9 copayment for 90-day prescriptions. This year, Tricare beneficiaries pay \$11 for a 30-day supply for a generic drug and \$33 for a brand-name medication at retail pharmacies. Non-formulary drugs not listed in Tricare's list of covered medications cost \$60. Copayments for the mail-order pharmacy run \$10 for a generic prescription and \$29 a brand name drug for a 90-day script. The rates are expected to rise next year. Luddy said that Express Scripts will be reaching out to patients who take specialty medications to help them transfer their prescriptions without a gap in coverage. According to Express Scripts, the Tricare pharmacy network covers 56,000 stores, including chains such as Walgreens and Rite Aid and supermarkets like Kroger and Publix. Tricare provides coverage to 9.6 million beneficiaries worldwide.



The Therapeutic Recreation Group (TRG) of Flower Mound provided 3 speakers to our November Dinner. They are Rob Horn, Founder, PJ Kratochvil, Co-founder, and Ford Jacobs/Treasurer. All 3 are seasoned, Marine Corp veterans who have served our country in many nations and on many battlegrounds. TRG is a 501(C)3 organization, and it's stated purpose is to "bring back the power of hope to help one another by building a community of veterans, first responders, and their families". Their programs are built on the belief that a strong community blended with outdoor activity will help bring down the scourge of so many suicides afflicting our veterans today. Their planned activities help individuals decompress and perhaps re-engage in activities they had enjoyed in a previous life. The follow-up program they've developed for their brothers/sisters in arms helps keep them in touch, track progress, and continue to support them as needed. They presented a personal and compelling story of their beginnings and their compassion for serving veterans and first-responders

Upcoming events for the TRG include an Arkansas Duck Hunt, South Texas Deer/Hog Hunt,



a Couples Retreat in Corpus Christi, and a Mount Elbert Summit climb.

The TRG relies 100% on donations and volunteers to provide it's services to our country's best and is a very worthy organization.



Surviving Spouse Liaison Debby Allbach

Many surviving spouses are not aware on how to become a member of MOAA.

If a deceased spouse was a life-time member of MOAA, that life-time membership rolls over to the surviving spouse. If the deceased spouse was a prime member, and died during the three year term of their membership, the remaining time rolls over to the surviving spouse.

Surviving Spouses virtual chapter is a no cost MOAA chapter whose purposes include:

- *Providing information and exchanging ideas.
- *Finding solutions to problems or issues affecting surviving spouses.
- *Being a resource for surviving spouses.
- *Reaching out to younger surviving spouses and to those living where MOAA chapters are not available.
- *Being an enhancement to regular chapters—the virtual chapter does not take the place of a regular MOAA chapter.

The Chapter meets every month on the 3rd Tuesday, alternating between the traditional business meeting at 1200 noon central time on “odd” months (i.e., November, January etc) and a social gathering/open forum at 4 pm central time on “even months (i.e. December, February, etc).

The recent MOAA webinar, Survivor Planning and Benefit Issues, is available in Power Point on the MOAA website. Not only can it be viewed on the website, it is available for download.



Members socializing before dinner



Si, Rich, and Doug getting ready for the meeting.



Treasurer
Maj Dave Nelson, USAF Retired



Treasurer's Report

Greetings from the finance department,

Here's hoping you are feeling well and looking forward to turkey, mashed potatoes, all the fixins and maybe some pumpkin or pecan pie later this month. It was fun seeing many of you at our meeting and dinner at Salt Grass in Lewisville. I think the meal and the program was enjoyed by all. We contributed \$240 cash to the scholarship fund during the meeting along with several very generous donations to the Dick Cook Memorial Scholarship Fund bringing that total to about \$5000. Thank you to all who donated.

The financial state of our chapter is sound. There are still some who haven't sent in their membership dues for 2021. If you have neglected bring your membership current, please consider reaching for your checkbook while it is on your mind and writing that \$25 check. Feel free to add \$22 for the year 2022 dues and you will be entered into a drawing for free 2023 membership. I'll wait..... Ok? You know our chapter is managed by volunteers but there are costs involved to keep it legal, insured, and afloat. I appreciate your being a member and continuing to serve in this way. Remember, we also have chapter coins which make great stocking stuffers for your grandkids and appropriate gifts to your veteran friends at church, work, or your neighborhood.

I thought I might mention something I discovered which may only affect our ARMY retirees. This is proposed legislation right now.

Reduction in Federal Estate and Gift Tax Exemption amounts: As of 01JAN21 an individual may give up to \$11,700,000 during his/her life or at death without incurring any federal gift or estate tax. Married couples may give up to \$23,400,000. Like I said, probably only applies to ARMY retirees... The House Ways and Means proposal to begin next year lowers this exemption to \$6,020,000. Yes, this may not apply directly to many of us, but the scope of the change is eye-popping.

Increase in Capital Gains Taxes: The proposal includes an increase in the highest capital gains tax rate from 20% to 25%. In general, capital gains are the increase in value of investments or assets. We are taxed on those gains based on how long the asset is held. Thankfully the plan **does not** include our President's proposal to impose income tax on unrealized gains held at death. If it did, you would be taxed on the current value of all your assets while you or your estate still owns them... I know...

Prohibition of Roth IRA Conversions: The proposal would prohibit individual taxpayers with taxable income over \$400,000 and married taxpayers with taxable income over \$450,000 (again, sorry ARMY) from converting a traditional IRA (tax-deferred) to a Roth IRA (called tax exempt though you are using after tax money to contribute). Additionally, the proposal goes further. Effective 01JAN22, **all taxpayers**, regardless of income level, would be prohibited from converting after tax contributions to their standard IRA to a Roth IRA.

These descriptions are the CliffsNotes version of very complicated proposals, but you get the idea...

Happy Thanksgiving to you all and hopefully see you at our Christmas Dinner next month.

That is all.

Dave



Paul Vickery scored some fine jams.



Kennon won some sort of mystery bag.



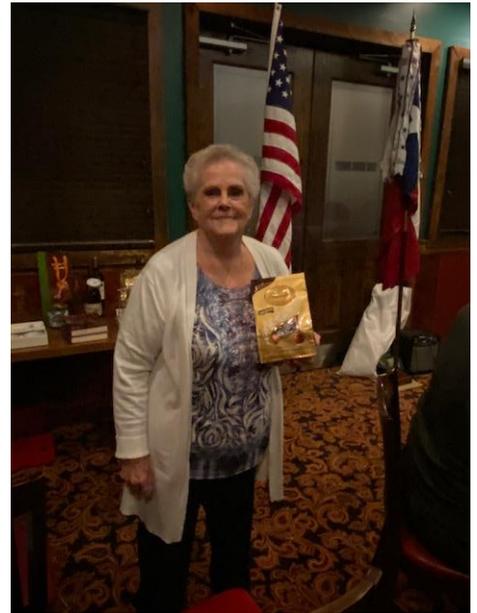
David K. scored a bottle of hooch.



Guest Kathy Ange scored a bottle of wine.



Fine Texas art was displayed everywhere.



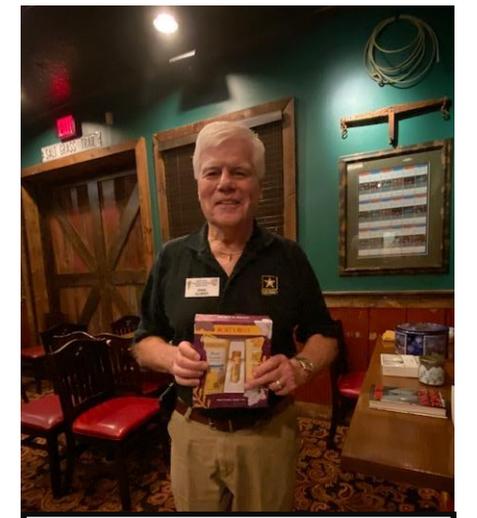
Miss Claire won a bag of candies.



Sharon B. picked up a bottle of wine.



Bob Little also won a bottle of wine.



Doug Allbach won some goodies.



Anita Nelson with tin of chocolates.



Charley made off with some fine wine.



Dave N. made off with a great book.



Rob giving his presentation.



Our members/guest enjoying the good food.



TRG Founder Rob Horne with his booty.



TRG Co-founder PJ K. scored a nice read.



Rob talking on TRG's mission and goals.



TRG Treasurer Mike U. won a tin of cookies.

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 With—*Premium Bottles of Wine*
GOODY GOODY WINE & SPIRITS
Any wine—Any Beer—Any Spirit
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NOTICE

PERMANENT NAME BADGES ARE AVAILABLE



NORTH DFW
 MILITARY OFFICERS
 ASSOCIATION
**BILL
 JONES**





**MARY
 JONES**



FIRST NAME _____

LAST NAME _____

VERSION (CIRCLE ONE)
 MEMBER
 SPOUSE/GUEST
 ATTACHMENT (CIRCLE ONE)
 CLUTCH (\$10)
 PIN (\$10)
 MAGNETIC (\$13)

FIRST NAME _____

T NAME _____

VERSION (CIRCLE ONE)
 MEMBER
 SPOUSE/GUEST
 ATTACHMENT (CIRCLE ONE)
 CLUTCH (\$10)
 PIN (\$10)
 MAGNETIC (\$13)

RESERVATION FORM -- By Friday 3 Dec 2021

MAIL TO: North DFW Military Officers Association,
P.O. Box 294685 Lewisville, TX 75029-4685

FOR EMERGENCIES & LAST MINUTE :

E-MAIL TO: davenelson@tx.rr.com

CALL: Dave Nelson, Maj, USAF (Ret), 972-740-8449

Wednesday 8th December 2021 at Bistecca Steakhouse
2300 Highland Village RD. Highland Village, TX. 75077

NAME: _____ PHONE: _____

NOTE:

Orders for your salad, entrée, and dessert will be taken after you arrive at Bistecca's...see Menu below. All we need is a head count, so please note the number in your party and make the check accordingly. There will be a **CASH BAR** and waiter/waitress service.

MENU:

Appetizers: Steak Salerno & Sausage Puff Pastry

Salads: Bistecca Salad of tossed baby greens with Gorgonzola dressing, topped with pears, Gorgonzola cheese, walnuts and bacon **OR** Caesar Salad with homemade Caesar dressing

OR Chicken and Asparagus Soup, a House specialty.

ENTRÉES:

Chicken Piccata: boneless chicken breast sautéed/finished with lemon butter and white wine, served over angel hair pasta.

Salmon: Blackened, with spicy fried rice and fresh baby veggies.

Peppered Tenderloin: Peppercorn crusted and pan sautéed, brandy cream sauce, mashed potatoes, and fresh asparagus.

Iced Tea, Coffee on request, and Water

Dessert: Flourless Chocolate Cake **OR** White Chocolate Cheesecake with berries.

TOTAL in PARTY _____ **Times \$50** **TOTAL \$** _____.

RESERVATION With Payment by Friday 3 December 2021.

CANCELLATION With Refund by 1700 Sunday 5 December 2021.

Reservations may be made by Email; however, if you make a reservation and fail to cancel by

Sunday, 5 December 2021

Prior to the meeting, you will be charged the full amount.

NO SCHOLARSHIP FUND RAFFLE DONATION



North DFW Military Officers Association
Elected Officers and
Committee/Project Leaders



ELECTED OFFICERS

PRESIDENT — COL Si Simonson USAR (Ret), 817-683-2874, si.simonson@verizon.net

1st VICE PRESIDENT, PROGRAMS & SUPPORT — LtCol Bob Little USAFR (Ret), 972-355-8355,
heedlock@gmail.com

2nd VICE PRESIDENT, MEMBERSHIP — MAJ Gary Howe, USAF (Ret), 210-473-5961,
gphowe64@mac.com

3rd VICE PRESIDENT, LEGISLATIVE ACTIVITIES — LTC Ginger Simonson USA (Ret), 817-683-2870
vgws56@gmail.com

SECRETARY — LTC Doug Allbach, USA (Ret), 817-788-2652, dallbach@sbcglobal.net

TREASURER — MAJ Dave Nelson, USAF (Ret), 972-740-8449, davenelson@tx.rr.com

PAST PRESIDENT — CW2 Doug Brown USAR (Ret), 214-755-1153, douglasabrown@verizon.net

APPOINTED COMMITTEE/PROJECT LEADERS

AWARDS & SCHOLARSHIP — LTC Rich Crossley Jr., USA (Ret), & Gail Crossley, 972-355-7015,
Richard.Crossley@FWISD.org

USO DFW SUPPORT — MAJ Norma Cabanas, USAR, 214-916-8528, norma3j@yahoo.com

COMMUNITY MILITARY ADVISOR/COORDINATOR — CW2 Doug Brown, USAR (Ret), 214-755-1153,
douglasabrown@verizon.net

SURVIVING SPOUSE LIASION — Debby Allbach, 817-788-2652, dallbach@sbcglobal.net

NEWSLETTER EDITOR/PUBLISHER — CW4 David Kerbow, USA (Ret), 214-435-4952
david.kerbow@gmail.com

PERSONAL AFFAIRS — LTC Ginger Simonson, USA (Ret), 817-683-2870 vgws56@gmail.com

CHAPLAIN — COL Paul Vicalvi, USA(Ret), 803-414-3718, pvicalvi@aol.com

HISTORIAN— CW2 Doug Brown, USAR (Ret), 214-755-1153, douglasbrown@verizon.net

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 Senior Residential Specialist

Georgette G. Cook
 ABR, CRS, GRI, SRES
 REALTOR®



North DFW Military Officers Association

2021 Membership Application/Renewal

Mail application to:

North DFW Military Officers Association
 P. O. Box 294685, Lewisville, Texas 75029-4685

Treasurer—davenelson@tx.rr.com



| |
|----------------------------|
| Bill To: |
| Name: |
| Address: |
| |
| Phone:- _____ Cell or Home |
| E-Mail |

| Description | Amount |
|---|-------------------------------------|
| <p>2021 North DFW MOAA Chapter Membership Dues North DFW MOAA Chapter Membership dues are separate from and in addition to National MOAA Dues. Pay 2021 Dues: \$25</p> | |
| <p>Chapter Coins: How Many _____ @\$10/ea</p> | |
| <p>Voluntary Scholarship Contribution Contributions go toward our annual scholarships awarded each May. Contributions to the scholarship fund are tax deductible. Please make a copy of this invoice and retain it as proof of payment for your records.</p> | |
| <p>Check #</p> | <p>Total Amount Enclosed</p> |

Make Checks Payable to: North DFW MOAA

“An Association of Military Officers(& their surviving spouses) of the Eight Uniformed Services of the United States”
 Affiliated with the Military Officers Association of America (MOAA) 350,000 Members — **“One Powerful Voice”**
 MOAA is a nonpartisan information services association and advocate for active and retired families .