

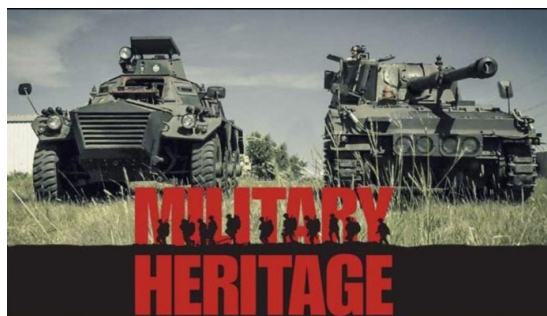
Christmas Chapter Meeting



The Greater Dallas—North Texas MOAA Chapter had our Christmas luncheon at Maggiano's at Willow Bend in Plano. Brad provided great entertainment and Maggiano's provided tasty appetizers, entrees and desserts. These quarterly get togethers provide the opportunity for the attendees to talk to old and new friends. Paul Hendricks provided information from the Legislative meeting that he attended. President Jim Bass started off the meeting with the Pledge of Allegiance and Chapter information and comments.



Entertainment- Brad Ackland



Save the Date – The Chapter is planning a trip to the Military Heritage Museum of North Texas in Nevada, TX on Saturday, 25 February 2023. We will tour the museum from 1000 to 1200 Address 20798 Co Rd 500, Nevada, TX 75173 The museum contains an amazing collection of military items and weaponry from the Revolutionary War through modern times. Bring your grandkids – they will be able to see, touch, and learn the history of military equipment from many different countries.



President= Jim Bass

Jan 27, 2023 was the 50th anniversary of the signing of the Paris Peace Accords, which led to the cessation of US involvement in the Vietnam War and paved the way for the return of US POWs in the spring of 1973.

Many of us wore the uniform in those days.

In recognition of this anniversary, the Department of Defense has established a Vietnam War Commemoration Office to coordinate various events around the country as we reflect on the war and honor those who served.

Likewise the Air & Space Forces Association is encouraging their chapters to hold events commemorating the end of the war and honoring our Vietnam Veterans.

Recently, Legislative VP Paul Hendricks participated in a ceremony honoring Air Force Sgt. John O'Neal Rucker. Sgt. Rucker was killed in action just 11 hours before the cease fire went into effect. He rests in honored memory in Linden, Texas.

Another event will be on Mar 21 at 10:00 at the Frontiers of Flight Museum at Love Field. The MC will be Scott Murray and expected speakers include Dallas Mayor Eric Johnson, Congressman Keith Self, CPT Alan Clark, and Natan Ton-That.

As we reflect on this chapter in our nation's history, let's endeavor to honor those who served and especially those men and women who made the ultimate sacrifice.



New members added during 2022

CPT Robert Bollinger ARNG (RET) and Mrs. Debbie Bollinger of Allen
Mrs. Mary Ann Compton Surviving Spouse of Denison
Mrs. Lila Davis Surviving Spouse of Gainesville
LCDR Jeffrey Dreiwitz USN (RET) and Mrs. Linda Dreiwitz of Dallas
Lt Col Jake Earle ANG (ACT) and Mrs. Amy Earle of McKinney
COL James Faust USA (RET) and Mrs. Carla Eudy Faust of Royse City
Mrs. Sarah Hale Surviving Spouse of Denton
LT William Jackson USN (RET) and Mrs. Pamela Jackson of Irving
Mrs. Jean Kelley Surviving Spouse of Fairview
Capt Thomas Maloney USAF (RET) and Mrs. Steffanie Maloney of Lancaster
CAPT John Markley USN (RET) and Mrs. Beth Markley of Plano
Mrs. Kay Ogden Surviving Spouse of Dallas
Brig Gen John Roark USAF (RET) of Dallas
Lt Col Neil Smith USAF (RET) and Mrs. Karen Smith of Midlothian
Mrs. Ephthalia Tanner Surviving Spouse of Cedar Hill
CAPT Horace Taylor USN (RET) of Plano





Kay Ogden

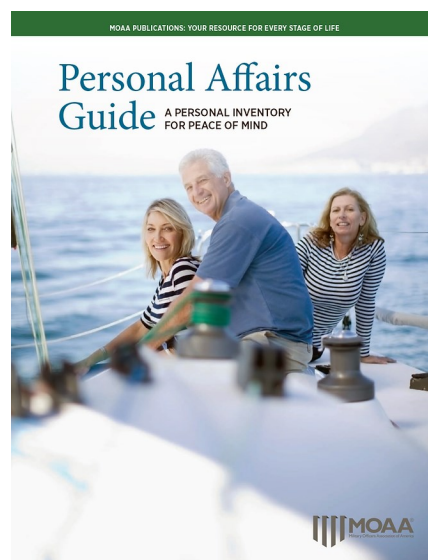
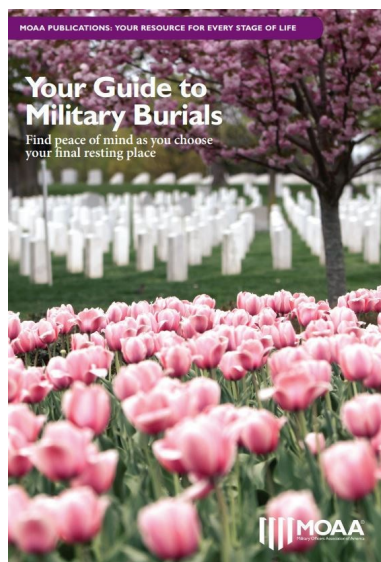
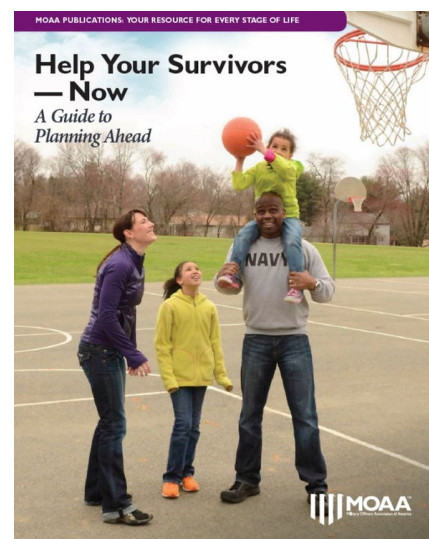
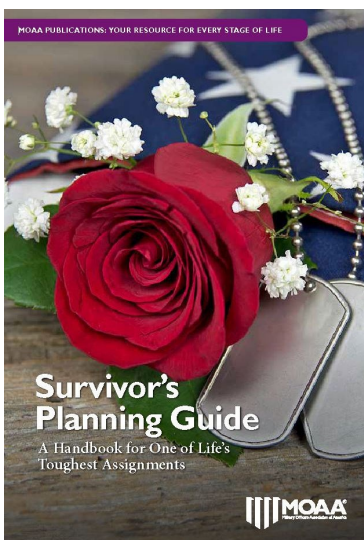
lkmo@sbcglobal.net

972-523-3742

Please contact me if you need assistance or more information.

Surviving Spouse Information

Did you know that MOAA has very useful publications that may be downloaded from our Chapter website at moaant.org The publications are below, just click on the picture of the Publication at <https://www.moaant.org/helpful-guides> and it will open up for your viewing as a PDF document ([Adobe Acrobat Reader](https://get.adobe.com/reader/)). The reader can be downloaded at <https://get.adobe.com/reader/> if you do not have a pdf reader.





Levels of Excellence Award – Drive for Ten

Our chapter has received a 5 star Level of Excellence from MOAA National nine times in our history. We need your help to make it ten. Recently MOAA National changed the award criteria for LOE awards which has made it more challenging to earn the 5 star award and therefore that much more prestigious to be named a 5 Star Chapter. Greater Dallas North Texas Chapter is a 5 Star chapter in all of our eyes so let's make it official.

As part of the criteria we need to demonstrate how involved our chapter is in the community, how well we are doing with Recruiting and Retention, how well we do with Advocacy both local and national and a host of other criteria. If you want to see the whole set of criteria you can go here: [MOAA - MOAA Levels of Excellence Awards](#)

We know that our great members are out and about doing all sorts of incredible things that we may or may not know about. So now is your time to do some humble bragging and let us know what you have been up to. What are your passion projects that you support and commit to. Perhaps you are dedicated to ending homelessness among our fellow Veterans or you put out and picked up 1000 Wreaths Across America or led a volunteer effort to clean up a forgotten Veteran's cemetery somewhere or you truly are bold and went to Austin to lobby our legislators to pass sensible Veteran's support legislation. Whatever it is we need to know about it.

If you want to share your efforts please send a short write up to moaabassja@tx.rr.com

for inclusion in the Chapter's submission packet. If you want we can feature your cause in an upcoming newsletter to help generate additional volunteers.

Part of the criteria is also an objective score based on statistics. One of those is how many local members are also Nation MOAA members...so if you have not paid your current dues or even signed up to be a Life Member please do so the numbers guys are happy as well.

If you have any questions feel free to reach out at moaanorthtexas@gmail.com and we will answer your questions.

Thanks in advance for your help in earning this prestigious award for your Chapter



Free Lifetime National Parks Passes Now Available for Vets

All U.S. veterans and Gold Star family members will be able to get a free lifetime entrance pass for federal parks and recreation sites nationwide starting Nov. 11.

The pass, an expansion on the annual free pass for currently serving troops and their families, grants free access to about 2,000 parks and lands managed by the National Park Service; U.S. Fish and Wildlife Service; U.S. Forest Service; Bureau of Land Management; Bureau of Reclamation; and the U.S. Army Corps of Engineers, according to an announcement on the park service website. It also gives discounted amenity fees in some locations.

While not every park or visitor area requires an entrance fee, many do. For example, Yosemite National Park in California charges a \$35 entrance fee per vehicle, while Craters of the Moon National Monument charges \$20. Other locations charge for entering museum or curation areas in the visitor center. For instance, the Begich, Boggs Visitor Center in the Chugach National Forest, Alaska, charges \$5 per adult to access a film and exhibits.

Those fees are waived for holders of the new lifetime pass, as well as those with the free active-duty America the Beautiful military pass or other passes sold or awarded by the agencies. The new pass covers the holder and any accompanying passengers in a private vehicle at sites that charge per car, or the pass owners and up to three adults age 16 and over at sites that charge per person.

To receive a pass visit a National Parks or parks and land agency store or staffed fee kiosk, or order via the [U.S. Geological Survey store](https://store.usgs.gov/MilitaryPass). (<https://store.usgs.gov/MilitaryPass>) Passes ordered online carry a \$10 processing and shipping fee. Passes received in-person are free.

PACT ACT EXPANDS VETERANS' MEDICAL AND DISABILITY BENEFITS

Veterans from many eras who suffer from chronic illnesses related to their military service are eligible for free health care and disability benefits from the Department of Veterans Affairs.

In perhaps the largest health-care and benefits expansion in VA history, the Honoring our Promise to Address Comprehensive Toxics (PACT) Act extended VA benefits to millions of veterans who were exposed to radiation and hazardous chemicals as part of their military service since the 1960s.

This law expanded eligibility and added several medical conditions to VA's list of "presumptive conditions" that automatically qualify a veteran for free medical care and possibly a monthly disability payment from the VA.

When a medical condition is presumptive, the VA presumes it was caused by military service. If a veteran is suffering from a presumptive illness, they do not need to prove their illness was caused by military service. They only need to have served during a specific time period in a specific location. Further information can be found on our website at :

<https://www.moaant.org/pact-information>



What is IRMAA, and What Does It Mean for My Medicare Premium?

By: Lila Quintiliani
JANUARY 25, 2023
ATU Images/Getty Images



Members often reach out to MOAA with questions about Medicare premiums. Many of these members don't realize the standard Medicare Part B monthly premium (\$164.90 in 2023) may not be the limit of their Medicare costs – those with income over a certain threshold also pay an Income Related Monthly Adjusted Amount (IRMAA).

New Medicare filers typically are charged the standard base premium for Part B without IRMAA until Medicare receives income data from the IRS. The notice with an initial IRMAA determination can come from Social Security at any time – and may surprise some who aren't aware of the impending additional cost.

Here are some facts you should know about the adjustment, including how to appeal and/or reduce your overall Medicare costs.

What Is IRMAA?

IRMAA was created in 2003 as part of the Medicare Modernization Act to help increase the financial stability of the Medicare program. It is a surcharge for high earners added to Medicare Part B and D premiums (uniformed service retirees typically do not have Part D premiums, as they are eligible for TRICARE pharmacy benefits). The current Medicare costs and IRMAA brackets can be found [at this link](#).

IRMAA brackets are different from tax brackets. Because we have a marginal income tax rate, if you are bumped into the next higher tax bracket, only your extra dollars of income over the limit are taxed at the higher rate. But Medicare's IRMAA brackets are what's known as a "cliff" – if you make one dollar over the bracket threshold, you and your spouse (if you are married filing jointly and are both enrolled in Medicare) will pay that bracket's IRMAA amount.

How Is IRMAA Calculated?

This trips many people up. IRMAA is based on your Modified Adjusted Gross Income (MAGI) from two years ago. So, where you fall in the 2023 IRMAA brackets depends on your 2021 tax return.

To further confuse things, MAGI for IRMAA is not simply a line item on your income tax return. It is a *Medicare-specific* form of MAGI that takes your Adjusted Gross Income (AGI) and then adds back in tax-exempt interest that has been earned or accrued (for example, from municipal bonds) and interest from U.S. Savings Bonds used to pay for higher education. It also adds back in earned income from U.S. citizens living abroad.

It's important to note that your AGI is your total income that's subject to income tax and is calculated *before* you take standard or itemized deductions. (Continued on the next page)



How Can I Avoid IRMAA?

The best way to avoid IRMAA is, of course, to keep your MAGI down. And the best way to do that is through careful tax planning and an intentional retirement withdrawal strategy. Some actions to consider:

Save smart. If you are still working and can make tax-deductible contributions to a Traditional IRA or Traditional 401(k), TSP, 403 (b), or 457 plan, you can reduce your taxable income and reduce or avoid IRMAA.

Consider Charity ... Some charitable contributions can reduce your taxable income, but not all contributions will reduce your MAGI. If you make a cash contribution and itemize your taxes, for instance, your total taxable income will be reduced in the year your contribution is made ... but your MAGI won't change because the line for charitable deductions falls below the line for AGI on your tax return.

... But Know Your Donation Options. If you are age 70½ or older, you can donate your Required Minimum Distributions (RMDs) to a qualified nonprofit organization in a process known as a [Qualified Charitable Distribution](#) (QCD). This would reduce your MAGI for IRMAA purposes. If you're charitably-minded, a [Donor-Advised Fund](#) (DAF) can be another way to reduce your taxable income/MAGI for IRMAA.

Make a plan. Know what taking withdrawals from retirement accounts, selling real estate, or carrying out transactions that will net a large capital gain will mean for your taxable income. Structure these actions properly and you may avoid triggering the IRMAA penalty.

A Note About Roth Accounts

Ideally, your retirement “paycheck” should be funded by a mix of taxable and nontaxable sources of income. While your salary, retired pay, and even Social Security can all be counted as taxable income, distributions from a Roth account won't add to your taxable income at all.

Note that converting your traditional accounts to Roth accounts can leave you with taxable income and a sizeable tax bill, so you will want to complete conversions before you are 63, since IRMAA brackets are based on income from two years prior.

Can I Appeal the IRMAA Determination?

If you have received notification that you will be subject to IRMAA, then under certain circumstances you can [appeal to have your Part B premium lowered](#). If you feel the IRMAA calculation is incorrect because there was an error in your tax return, you filed an amended return, or you had a major life-changing event that significantly affected your MAGI, you can request a reconsideration of the initial determination from the Social Security Administration.

This can be done by calling Social Security (1-800-772-1213) or by submitting Form [SSA-44](#).





PROTECT YOURSELF FROM THESE 5 COMMON FRAUD SCHEMES

Four out of five consumers say they are “above average” at spotting fraud, according to the Financial Industry Regulatory Authority (FINRA), but that figure contrasts sharply with the millions who’ve been scammed in just the past few months.

The Federal Trade Commission (FTC) received 2.8 million fraud reports in 2021, a 70% increase over the prior year. The FBI received almost 850,000 complaints of suspected cybercrime last year. And veterans make tempting targets.

Speakers from the FINRA Investor Education Foundation took part in a recent MOAA webinar on financial fraud, offering details on five common fraud schemes ... and how to fight them. Watch the webinar for full details, and check below for a summary of each scam type.

1. Online Purchase Scams

These ever-present swindles became more popular during the pandemic with the increase of internet purchases. Pets and vehicles are common products offered by scammers. Avoid deals that seem too good to be true and transactions requiring you to purchase something sight-unseen.

2. Imposter Scams

These can happen via phone, text, or a variety of other ways. Fraudsters often impersonate genuine businesses, like financial institutions or utilities, and notify you that your account is blocked or that your payment has been declined. This is a form of phishing attempt, where individuals are trying to get you to reveal personal information, such as passwords or credit card numbers.

3. Romance Scams

While romance scams have been around for many decades, they are now mostly perpetrated online. They often start out as a friend request on a social media platform, then escalate to a request for money. The twist today is that there is now often a request to invest in either cryptocurrency or stock. Many times, these schemes employ photos of real servicemembers.

4. Unexpected or Misdirected Chat

You may receive what seems like an innocuous “misdirected” message, very similar to a “wrong number” type phone call. The scammer then sends a follow-up message as an attempt to engage you.

5. Stock Manipulation Scams

There has been a sharp upswing in scams that entice the unwary to put their money in fake online investments, according to Christine Kieffer, senior director of the FINRA Investor Education Foundation and one of the guest speakers at the webinar. This type of fraud can originate from various sources, including the above seemingly misdirected chat. The target is enticed to invest small amounts at first, often transferring money from their bank to a crypto wallet and then a fake brokerage account, believing that they are making money. This type of scheme is sometimes called “pig butchering,” alluding to the practice of fattening a hog before slaughter. (CONTINUED ON THE NEXT PAGE)



Scam Similarities

While some scams are seasonal and correspond to the holidays or income tax filing deadlines, there are some common characteristics of all these schemes: Fraudsters impersonate a credible source, they come out of the blue and are difficult to verify, they use high-pressure tactics to get you to act quickly yet claim there's little or no risk, they demand secrecy, and ask for payment in crypto or gift cards.

Kieffer and Shay Cook, financial readiness manager for the FINRA Investor Education Foundation, also shared some tips for combatting these types of scams.

Knowledge is power. Even if you don't know the specifics of a scam, knowing about methods of scammers in general can help keep you safe.

Practice cyber-hygiene. Use strong passwords on your accounts and enable multi-factor authentication. Don't access financial accounts on public Wi-Fi. Check your security and privacy settings to make sure you aren't sharing more information than you intend to, and never click on an unsolicited link.

Slow down and verify. Though you may be encouraged to "act immediately," always take the time to find and use official phone numbers and websites. Even if the message seems like it could be from a friend or relative, always check to make sure.

If you think you've been the victim of fraud, you can report it to the [FTC](#), the [FBI](#), and the Better Business Bureau's [Scam Tracker](#). You can report concerns and suspicions of securities fraud to FINRA at 844-57-HELPS (844-574-3577).

When Do I Need a New ID Card?

DoD officials have yet to set a specific date for the complete changeover to a new, more secure type of ID card in the coming years, but retirees with "indefinite" cards of the old variety can have them replaced at their convenience. The transition to the Next Generation Uniformed Services Identification Card began in July 2020, replacing paper-based cards with plastic ones boasting updated security features. It's set for completion in 2026. Those with indefinite ("INDEF") expiration dates on their older cards were asked to wait until 2021 to begin the changeover, and office closures and other COVID-related protocols made a sometimes-challenging process even worse.

Unsure which card you have, or need? Samples and guidance are available [at this DoD website](#). [Military.com first reported on the 2026 deadline in mid-2022](#). No further details beyond that year have been set, such as whether the deadline would come at the beginning or end of the calendar, according to the Defense Manpower and Data Center's response to MOAA's queries.

DoD provided the following guidance for those considering a renewal:

- ID card holders can visit any ID card site to exchange their older, paper-based card for the new ID.
- [This website](#) allows visitors to find nearby locations and make appointments, and find out whether a facility provides walk-in services.
- The site also allows visitors to see how far in advance they'll need to plan. DoD officials warn some locations will have significant backlogs.



Veterans and transitioning military get a free year of LinkedIn Premium



LinkedIn offers [Veterans](#), VA caregivers, and Fry Scholars a free 1-year premium career subscription, including one year of access to LinkedIn Learning.

[Get LinkedIn Premium](#)

The one year free upgrade to premium includes an incredibly valuable resource – a library of over 16,000 business, technical, and creative courses on LinkedIn Learning. This means that courses on software development, graphic design, leadership, data science, photography, and more are all available to eligible Veterans. Almost every professional skill has a course on LinkedIn Learning.

Veterans can use LinkedIn Learning to take more than 16,000 courses

LinkedIn Premium also includes features such as InMail, seeing more profiles when you search, access to premium search filters, ability to view expanded profiles, and more. These are great for finding new career opportunities or developing new business leads.

Specifically for the Veteran community, LinkedIn has created two learning paths.

[Transition from Military to Civilian Employment](#): This learning path will help you navigate your job search, helping you build your professional identity, prepare for interviews, negotiate salary, and even get promoted once you’ve been hired.

[Transition from Military to Student Life](#): Covering everything from ACT/SAT/GRE test prep to essay writing, study skills, time management tips, and how to land an internship, this learning path should set you on a course to success – graduation and beyond.

To make the most of LinkedIn, use these resources:

[LinkedIn for Veterans](#): This course provides a “LinkedIn 101” tutorial for everything from selecting and uploading the right picture to searching and applying for jobs.

[Translating Your Military Skills to Civilian Employment](#): This course will help you understand the civilian hiring process and empower you to demonstrate your best self to potential employers.

[Finding Your Purpose After Active Duty](#): This course is all about the intangibles of transition – understanding your value to civilian employers, dealing with the uncertainty of transition, and wrestling with some of the challenges inherent in this process.

New members added in January and February 2023



CAPT Roger Alexander USN (RET) of Dallas
LTC Paul Andreasen USA (RET) of Allen
1IT Nicklaus Brincka ARNG (ACT) of Dallas
CAPT James Liming USNR (RET) and Mrs. Sandra Liming of Prosper
LCDR Wesley Simon USN (RET) and Mrs. Susan Simon of Midlothian



Chapter Meeting

15 April 2023

11:30 to 2:00PM

Maggiano, North Park

2023 JROTC SCHOLARSHIP RECIPIENTS PRESENTATION



2022 JROTC Scholarship Recipients

Speaker

TD Smyers

Message to Scholarship Recipients

TD is a retired Navy Captain and an executive leadership coach. His website at <https://aboldleader.com/about> provides more information on TD



Links to Social Media

Left click with Mouse

Scan





[MOAA Mission](#)

[MOAA Legislative Action Center](#)



[Texas Legislative Information](#)



[Greater Dallas - North Texas Chapter Mission Statement](#)

[Join National MOAA](#)

[Join GDNTX Chapter](#)

Contact Chapter President

moaabassja@tx.rr.com

Contact Chapter VP Membership

moaschafer@att.net