

Chapter Meeting

JROTC 2023 Scholarship Recipients



Lyle Metzler Ema Rivas Jorgia Hollebeke Jim Bass

Jose Aguilera Magdaleno

Information about the MOAA Scholarship Recipients this year. Three of our six recipients were present to hear a wonderful speaker, T.D. Smyers, the former commander of JRB Fort Worth at Carswell Field, give some sage advice for them, but for the rest of us, as well.

Cadet Jorgia Hollebeke was the first recipient of the **LtCol Chuck Kelley Scholarship**. She is a graduating senior at Richardson High School and will be attending Drake University in Des Moines, IA studying criminal justice.

Cadet Ema Rivas is a graduating senior from Nimitz High School in Irving. She will be attending University of Texas at Arlington this fall. She will be preparing herself to serve as an officer in the Marine Corps.

Our third attendee was **Cadet Jose Aguilera Magdaleno**, graduating from Hillcrest High School,. He will attend Norwich University in Vermont. He plans to study criminal justice and be commissioned in the Army.

We had two winners from San Angelo who were unable to attend. Veronica Ross, Central High School and Janessa Rocha, Lake View High School are both graduating from Air Force JROTC Both of these graduating seniors are planning to pursue additional education.



Our sixth scholarship recipient is **Cadet Iris Nota Javier** from West Mesquite High School. She plans on joining the Army as a behavioral health specialist. She is presented the scholarship by Rear Admiral David Frost USN (RET)



President= Jim Bass

One of the things that I most enjoy is the chapter's interaction with the Junior Reserve Officer Training

(JROTC) cadets at area high schools. In addition to awarding scholarships to deserving cadets, we also present a medal and certificate to those young men and women who have distinguished themselves in their respective JROTC units.

For many of these young men and women, their JROTC units are an extended family and when one of their own is recognized, the sense of pride and accomplishment extends to the whole unit. It is very gratifying to be able to present the awards on behalf of the chapter and to see the response.

We award medals to over fifty high schools in the greater Dallas and North Texas communities. If any members are interested in presenting the awards, I'd welcome the opportunity to include you. I'll include an updated list of the high schools in the next newsletter. If one is in your area and you'd be interested in participating, we'd welcome you.

New members added in 2023

2/1/2023	CAPT Roger Alexander USN (RET) of Dallas
1/1/2023	LTC Paul Andreasen USA (RET) of Allen
2/1/2023	1IT Nick Brincka ARNG (ACT) of Dallas
5/1/2023	LT Ben Clede USN (RET) and Mrs. Lisa Clede of The Colony
5/1/2023	LTC Patrick Dullano USAR (ACT) of Rowlett
3/24/2023	1LT Anne Jordan ARNG (FOR) of Waxahache
1/1/2023	CAPT James Liming USNR (RET) and Mrs. Sandra Liming of Prosper
4/1/2023	Col Jim Parker USMC (RET) and Mrs. Roberta Parker of Plano
4/1/2023	LTC Vic Rucker USAR (RET) and Mrs. Epsie Rucker of Carrollton
2/1/2023	LCDR Wesley Simon USN (RET) and Mrs. Susan Simon of Midlothian
2/24/2023	CPT Liz Woolfolk USA (FOR) and Mr. Sean McEneany of Anna





Kay Ogden

lkmo@sbcglobal.net

972-523-3742

Please contact me if you need assistance or more information.

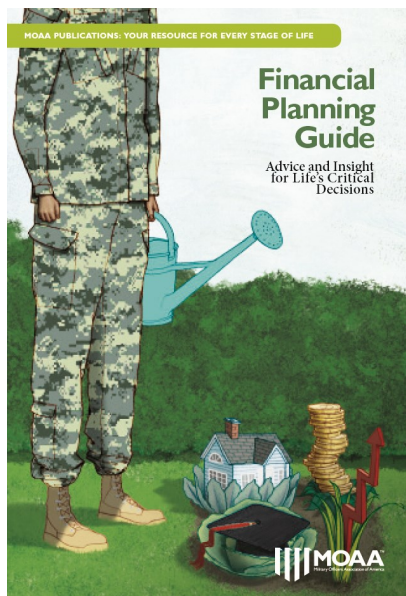
Surviving Spouse Information

Surviving Spouse Corner: 9 Ways to Get Through Hard Times
 By [Suzanne Walker](#), *Surviving Spouse Advisory Council adviser*

From celebrating joyous occasions like Mother’s Day and graduations and welcoming warmer weather and spring flowers to enduring the sometimes melancholy days of spring showers and the remembrances of the fallen at Memorial Day, the month of May can sometimes feel like an emotional roller coaster. It might help to have some strategies for handling lows. Consider these tips:

- Seek out the friendship and companionship of others. Do something you enjoy with a friend or family member.
- Take a walk, and enjoy being outside on a nice day.
- Give your time to a worthy cause. Support those less fortunate, or visit someone who is lonely.
- Learn something new. Try a new craft or hobby.
- Listen to music. Maybe try a genre or artist you have not listened to before.
- Label and organize your photos. Relive the happy memories by documenting the stories behind your photos.
- Write a letter. A handwritten note or card is always welcomed.
- Attend a patriotic event. Watch a Memorial Day parade, or help place flags at a local cemetery.

Make new friends by participating in your [local MOAA chapter](#) or the [Surviving Spouse Virtual Chapter](#).



Financial Planning Guide

Did you know that MOAA has very useful publications that may be downloaded from our Chapter website at moaant.org One of the publications is to the left. Just click on the picture of the Publication and/or at <https://www.moaant.org/helpful-guides> and it will open up for your viewing as a PDF document ([Adobe Acrobat Reader](#)). The reader can be downloaded at <https://get.adobe.com/reader/> if you do not have a pdf reader. This guide has information for new military to retired. Enjoy and share.



GDNTX Chapter Meeting

17 June 2023 @ [Maggianos Willow Bend](#)

Speaker



Virginia "Gail" Joyce, Surviving Spouse (MOAA Board of Directors)

Council & Chapter Affairs Committee, Membership Committee, Scholarship Fund Board of Directors, MOAA Foundation Board of Directors

Joyce, who grew up in Abilene, Texas, married Larry Joyce in 1960, beginning a life-long adventure. Shortly after they married, Larry was commissioned a second lieutenant in the Army. They moved to Fort Hood, Texas - the first of more than 20 moves over the next 20 years. In that time, Larry served two tours in Vietnam. Joyce's diverse career, from which she retired in 2005, has seen her work as an administrative assistant, a military youth activities director, a Military Family Center director, a Realtor, a program director, a high school and college English/literature teacher, a national program director for youth tobacco issues, and a bed and breakfast owner.

In 1983, she completed her Bachelor of Arts in English (cum laude). In 1986, she earned a Master of Arts in humanities. Her volunteer efforts include serving as volunteer chair and VIP event co-chair for the Granbury Wine Walk, as surviving spouse liaison and a founding member of MOAA Greater Granbury (Texas) Chapter, and as a Veterans' Council member.

She has served on the MOAA President's Surviving Spouse Advisory Council for six years and will serve as its chair beginning in October 2020. She's also co-chair of the MOAA [Surviving Spouse Virtual Chapter](#).

She also conceived and produced the Memorial Day Field of Flags from 2012 to 2020, helped organize Veterans Day ceremonies, and has spoken on behalf of local, state, and national organizations about life in the military and her son and husband's service to their country.

She is a Gold Star Mother. Her youngest son, Sgt. James Casey Joyce, an Army Ranger, died Oct. 3, 1993, in Mogadishu, Somalia; the story of the mission is told in *Black Hawk Down*.



Survivor Planning

The speaker at our June 17th Membership Luncheon is Gail Joyce, the MOAA Surviving Spouse Liaison. Gail will talk about her personal experiences dealing with the death of a military spouse. She will also highlight the consequences of not being prepared for the death of a spouse. For example, something as simple as putting wills in a safety deposit box that only one spouse has access to can cause serious delays.

The key to avoiding problems is advanced planning! MOAA has many excellent resources to help the planning process. I started to put together a Survivor Workbook about a month ago. I used the MOAA *Personal Affairs Guide* publication (available on the Chapter website <https://www.moaant.org/helpful-guides>) as the starting point for my Survivor Workbook. The Guide is an excellent resource; it is very comprehensive and covers almost any situation a family may face. Not all the provisions in the Guide applied to my family, but it definitely helped me think about all of the information my family will need to know to handle the legal and financial issues that will arise. Simply putting the Workbook together identified potential problems. For example, I found a savings account that did not have my spouse as a joint owner and uncovered the fact that my spouse no longer will have access to dental insurance from my former employer. The exercise also made me think about the many tasks I perform routinely that require information my family is not familiar with. Some of the things I felt were important to document were: How to access my email account and mobile phone, the password for the secure password app on my mobile phone, where two-factor authentications are sent, and which bills are paid automatically versus manually. The list goes on.

My Workbook is not yet complete. We still need to visit a funeral director, review wills and other legal documents, and gather together all of our important documents. We have an excellent start and should be able to complete it in the near future. I also plan to review and update it annually to keep it current. This has been a daunting task but knowing that my family has the information to deal with matters after my death is providing peace of mind.

Tricare for Life

Tricare For Life (TFL) is Medicare wraparound coverage for Tricare beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence. With TFL, you have the freedom to seek care from any Medicare-participating or nonparticipating provider, or at a military hospital or clinic on a space-available basis. Enrollment is not required, but you must pay Medicare Part B premiums. TFL is available worldwide, in the U.S. and its territories. Those living outside the US can use [Tricare Select Overseas](#) as an alternative.

How Tricare For Life Works

You may visit any authorized provider. Your provider files your claims with Medicare.

Medicare pays its portion and sends the claim to the Tricare For Life claims processor. Tricare For Life then pays the provider directly for Tricare-covered services. You can get care at military hospitals and clinics, but only on a space-available basis.



Major Veteran Benefit Programs



The VA operates a number of programs providing financial, medical and other assistance to veterans. For veterans who received an honorable or general discharge:

[Disability compensation](#)
[Veteran's pension programs](#)

[Free or low-cost medical care through VA hospitals and medical facilities](#)

[Education programs](#)

[Housing and Home Loan Guarantees](#)

[Job Training](#)

[Small Businesses and business loans \(Through Small Business Administration\)](#)

[Counseling](#)

[Burials and Memorials](#)

[PTSD Support \(National Center for PTSD Website\)](#)

How To Apply For Benefits

The best and fastest way to get your VA benefits is through the [VA's website](#). There you can apply for most benefits, or be directed to the proper location for application.



How to Protect Yourself and Your Family From Medical Identity Theft

All fraud can put your wealth in danger. Medical identity theft, in extreme cases, can do worse.

When scammers use a victim's insurance information, Social Security number, or other details to file false claims, secure prescription drugs, or receive medical care themselves, their actions not only could sap a bank account or weaken a credit score, they could also corrupt medical records. This puts the victim's health directly at risk – medical professionals may prescribe treatment based on inaccurate information, or insurance companies may deny needed care for similar reasons.

A recent fraud alert from the VA's Office of Inspector General and the FBI describes what this fraud could look like to a VA beneficiary: They may receive an appointment reminder for a visit they didn't request, or paperwork for a service not received. Other tip-offs to identity theft extend beyond the VA system – victims may notice inaccuracies in their medical records or insurance explanation of benefits; or they may find out about these inaccuracies when they're denied insurance or receive unexpected bills or medical products.

So, how do you stay safe? Here are seven tips from the VA and FBI, as well as other federal sources:

Lock Down Your Docs. Keep medical and insurance documentation, including prescription bottles, in a secure place.

'Free' Care Can Cost You. Scammers may promise no-cost care or materials, but only if the intended victim provides insurance or Medicare information. Hang up the phone or delete the email.

Read, Read, Read. Check every explanation of benefits carefully to ensure it reflects the right care from the right doctor on the right date.

Check Your Balance. Monitor credit card statements for medical billing mistakes or unexpected charges, and regularly review credit reports for medical debt collection notices.

Know Your Contacts. Don't provide insurance information or other personal details to unknown individuals, even if they claim to represent Medicare or the VA or a similar institution.

Think Before You Click. Avoid accessing your online medical information via links in emails, which can direct users to fake sites used to steal information. Instead, bookmark the insurance company's login page or provider's homepage and reach the account via a trusted entrance.

Report It. VA-related identity theft claims can be reported [via this link](#) or by calling (800) 488-8244. Other complaints can be reported [via the FBI's electronic tip form](#).

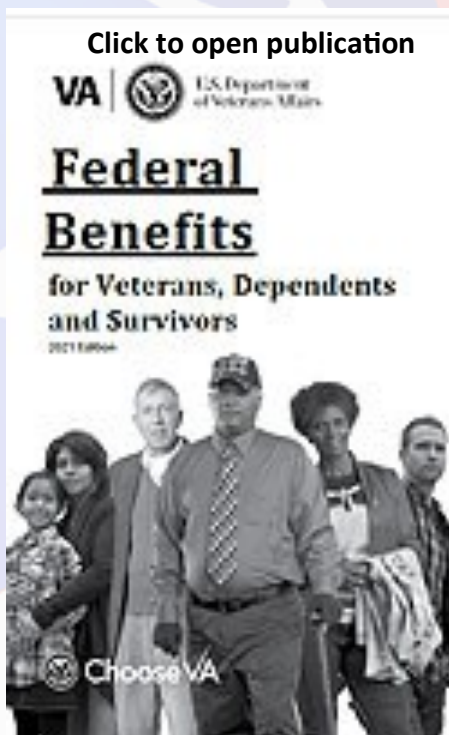
MOAA Can Help

Want more? Check out the following MOAA.org resources for facing down frauds of all types:

From our financial and benefits expert: [Protect Yourself From These 5 Common Fraud Schemes](#)

Three-part series: [Don't Be Scammed](#)

Recorded webinars (available to Premium and Life members): [An Overview of Scams and Frauds](#) | [Outsmart the Scammers: How to Spot and Avoid Financial Fraud](#) | [Protecting Yourself From Cybercrime and Scams](#)



Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the U.S. Department of Veterans Affairs (VA). These benefits are codified in Title 38 of the United States Code. This booklet contains a brief overview of the most commonly sought information concerning Veterans benefits and services. For the most accurate information, Veterans and family members should visit the websites provided within this publication as regulations, payments, and eligibility requirements are subject to change. For additional information, please visit www.va.gov. To find the nearest VA facility, go to www.va.gov/find-locations.

Click on the publication on the left to open the document.

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