MILITARY OFFICERS ASSOCIATION OF AMERICA ALAMO CHAPTER



THE



LARIAT

Volume 40, Number 2

"Five Star ★★★★ Chapter"

February 2020



President's Message

I received an email from MOAA congratulating us on our newsletter the *Lariat* and all of the things that we are doing for the "military community".

As the saying goes, it takes a village. We are involved in so many activities, both outreach and for our Chapter members. It's amazing at what we can do.

And yet, we have untapped opportunities and potential. David Patrick has arranged for Juan Ayala, MajGen USMC (Retired) and Director of Military Affairs for the City of San Antonio as the guest speaker for our February meeting. This will be a mixer at the Petroleum Club on Wednesday, February 19 at 4pm. Juan will clue us in on the latest details for this November's Warrior Games. The Marine Corps' Wounded Warrior Regiment is hosting the games where wounded, ill and injured service members and veterans from all military services will compete in adaptive events for teams and individuals.

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Our March meeting will feature Maj Gen David Garza, also a retired Marine, who will speak to our scholarship winners.

Your collective efforts are allowing us to present 20 scholarships this year. Four will go to deserving JROTC cadets and 16 to ROTC cadets who were recognized for excellence by their commanders. These represent cadets from Army, Navy and Air Force units from UT Austin to UT Rio Grande. It is such a thrill to present these scholarships.

You have accomplished so much so (Continued on Page 6)



Save The Date

February 19

Happy Hour 4-6pm Petroleum Club Speaker: MajGen Juan Ayala USMC (Ret)

March 26

The Big Give - South Texas

March 26

Scholarship Awards Luncheon
Ft Sam Golf Club
Speaker:
MajGen David Garza
USMC (Ret)

June 26

Summer Celebration
Dinner Dance
Petroleum Club

October 16

13th Annual Golf Tournament River Crossing Golf Club 1pm

December 17

Christmas Luncheon Ft Sam Golf Club

Chapter President, Kitty Meyers thanking January luncheon speaker, Marc Lawson from City Education Partners for another interesting and informative presentation



News & Notices

Blue Skies Satellite Chapter Meeting Feb 10



Gail Joyce will be the speaker at the Blue Skies Satellite Chapter meeting on 10 Feb 2020.



It will be an dinner event with meet n greet starting at 5pm in the Road Runner Room of Blue Skies West.

All Blue Skies Residents and Alamo Chapter members are welcome to attend (sign up early—space is limited!)

Cost per person \$24

To register please visit the Alamo Chapter website at www.AlamoMoaa.org.

Contact Jim Connor for more info (239) 542-5627

The Retired Military **Spouses Club Luncheon**

Monday, Feb 24th

Ft. Sam Houston Golf Club With guest speaker

Becky Crouch Patterson



Daughter of Hondo Crouch, self proclaimed mayor of Luckenbach, and author of the book Luckenbach Texas -Center of the Universe

RSVP to: 210-822-6559

Or

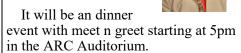
Lbraswell2@satx.rr.com

by noon Feb 19, 2020

ARC Satellite Chapter Meeting Feb 11



Gail Joyce will be the speaker at the Army Residence Community Satellite Chapter meeting on 11 Feb 2020.



All ARC residents and Alamo Chapter members are welcome to attend (sign up early—space is limited!)

Cost per person \$23

To register please register in the ARC sign up book or visit the Alamo Chapter website at www.AlamoMoaa.org.

Contact Joe Morgan for more info (410) 991-5900

TAPS

We have received information that the following members have passed away. We wish to convey our sincere condolences and best wishes to their family and loved ones:

> Maxine Morrow 07/15/17

COL George Windrow USA (Ret) 03/19/19

MAJ Michael Burkett USA (Ret) 1/19/20

Maj Ralph Flanigan, Jr USAF (Ret) 1/20/20



Thank You!

to each of our members listed below who have donated a little (or a lot!) to either the Scholarship Fund, Chapter Operations, or both!

We really appreciate it—and every dollar helps!

Col Edd Barnes USAF (Ret) LTC Robert Blake USA (Ret) Col Joseph Brozena, Jr USAF (Ret) LtCol George Carruthers USAF (Ret) COL Vaughn Caudill USA (Ret) COL Janice Edgerson USA (Ret) Juanita Felder Maj John Franklin III, USAF (Ret) LtCol Carolyn Friedle USAF (Ret) Linda Gayer Lyn Henderson LtCol Raymond Isaia USAF (Ret) LTC Bret Kinman USA (Ret) Col Thomas Klimas USAF (Ret)

MG Mike Lyle USA (Ret) Joan Lyman

LTC Javier Martinez USA (Ret) LtCol Edward Marvin USAF (Ret) Sue McCarthy

Col Bob McConnell USAF (Ret) Col Stuart Myers USAF (Ret) LTC Jerry Nicks USA (Ret) Lolly Orlowski

LtCol William Pollock USAF (Ret) COL Nelson Ringmacher USA (Ret) Maj Carlos Rodriguez USAF (Ret) Col Sherrell Russell USAF (Ret)

LtCol Diego Sanchez USAF (Ret)

Col Steve Senia USAF (Ret) LtCol Randy Smith USAF (Ret)

Paulette Thompson

MAJ Scott Tighe USAR Col Thomas Tredici USAF (Ret)

Col Bernardo Villacis USAF (Ret) Col Robert Wickman USAF (Ret)

COL Mark Widmer USA (Ret)

LTC Machielle Wood USA (Ret)

LtCol Sharon Zimpher USAF (Ret)

NDAA Explained - What's Changing for You and Your Benefits

President Donald Trump signed the FY 2020 National Defense Authorization Act into law on Dec. 20, 2019.

The \$738 billion piece of legislation authorizes funding and provides authority for the military and other federal agencies. The law contained a number of important changes to military benefits, but not all of them took effect immediately.

Here are a few of the changes already in place, and a few dates that should be on your radar.

Changes Already in Effect

1. Pay raise. Active duty, Guard and Reserve members saw a 3.1% military pay raise effective Jan. 1. Military retirees and survivors received a 1.6% increase in their cost-of-living adjustment.

2. TRICARE fee increases. There were no TRICARE For Life enrollment fees or deductibles in 2020. While Congress enacted no new programmed TRICARE fee increases in the FY 2020 defense bill, several previously scheduled fee increases took effect Jan. 1:

Enrollment fees for retirees who entered service prior to Jan. 1, 2018. TRICARE Prime: \$300 (single)/ \$600 (family), up from \$297/\$594; TRICARE Select: No fee.

Enrollment fees for retirees who entered service after Jan. 1, 2018.

TRICARE Prime: \$366 (single)/
\$732 (family), up from \$360/\$720;
TRICARE Select: \$471 (single)/
\$942 (family), up from \$462/\$924.

Retail pharmacy fees. \$13 for 30-day supply of generic, \$33 for brand name, \$60 for non-formulary (up from \$11, \$28, and \$53, respectively).

Mail-order pharmacy fees: \$10 for a 90-day supply of generic, \$29 for brand name, \$60 for non-formulary (up from \$7, \$24 and \$53, respectively).

Note: No fees for 30-day supplies for generic and brand-name drugs from military treatment facilities (MTFs). Non-formulary prescriptions are gener-

ally not available at MTFs.

Getting prescriptions filled via mailorder continues to provide significant cost savings to both the beneficiary and the government. MOAA understands some beneficiaries have concerns about the mail-order program. Some beneficiaries prefer interacting with their pharmacist at the retailer; others have concerns about receiving medications in the mail. MOAA encourages beneficiaries to use the health delivery system that best fits their needs.

As a reminder, active duty families pay no enrollment fees for TRICARE Prime or Select. Military survivors and medically retired beneficiaries will not see an increase in their TRICARE fees.

Feb 1, 2020

Contracts for privatized military housing. The secretary of defense will seek agreement from all landlords of private military housing units contracts which include increased flexibility in contract renegotiation; increased landlord responsibility for health and safety hazards (including relocation/health costs incurred by hazards); and maintaining an up-to-date work order system. Contracts will apply retroactively.

Mar 1, 2020

Submittal of list of privatized military housing landlords to Congress. The secretary of defense will submit to the congressional defense committees the list of any landlords who do not agree to the contracts in the previous month.

May 1, 2020

Food scarcity in the military. DoD will provide a report to Congress on food insecurity in the military. The report will also look at the use of food assistance programs, the use of free or reduced school lunch programs, and the use of food banks. The report will also look at the number of military families on food stamps.

Jun 1, 2020

Commissary and exchange consolidation. DoD will provide a report to

Congress on plans to consolidate the commissary and exchange systems.

Jun 17, 2020

Mental health improvements. The services will provide a report to Congress on a strategy to recruit and retain mental health providers. The report will describe the shortage of mental health providers in DoD, explain why a shortage exists, and show the effects of the shortage on the military.

Dispute resolution process for privatized military housing. The secretary of defense will establish a landlord -tenant dispute resolution process, including requests to withhold payments. The provision also ensures tenants entering into the process have access and assistance from a military housing advocate or military legal assistance attorney.

Sep 30, 2020

Records of service for reserves. The secretary of defense will establish and implement a standard record of service for members of the reserve component of the armed forces, similar to a DD-214. The record will summarize the member's service and include dates of active duty service.

Jan 1, 2021

Widows tax. A three-year phase-out of the Survivor Benefit Plan-Dependency and Indemnity Compensation (SBP-DIC) offset, commonly known as the "widows tax," begins. The offset will be reduced by one third over 2021 and another third over 2022, with full elimination starting Jan. 1, 2023.

Phase out of use of burn pits. The secretary of defense will provide the congressional defense committees a plan to phase out the use of burn pits identified in the DoD Open Burn Pit Report dated April 2019.

Jan 1, 2030

TRICARE Reserve Select (TRS) modification. Federal employees who also serve in the reserve component will be allowed to purchase TRS, removing the current restriction.

James Naughton and Caitlin Hamon MOAA Government Relations



Membership Memos

THANK YOU Renewing Members:

MajGen Gary Alkire USAF (Ret) MajGen Lewis Curtis USAF (Ret) MG Mike Lyle USA (Ret) BG James Doty USA (Ret) BrigGen David Young III USAF (Ret) COL Douglas Ashby USA (Ret) CAPT Cora Bayle Cox USN (ret) Col Joseph Brozena, Jr USAF (Ret) Col Claudi Carrizales USA Col Jeffrey Carter USAF COL Vaughn Caudill USA (Ret) COL Benjamin Chacko USA (Ret) COL Christopher Chun USA CAPT Don Crumbley USN (Ret) COL James Dodson USA (Ret) Col Clyde Downey USAF (Ret) COL Janice Edgerson USA (Ret) Col Harry Edwards USAF (Ret) Col George Gagnon USAF (Ret) Col Paul Irwin USAF (Ret) Col Dana Jacobson USAF (Ret) Col Thomas Klimas USAF (Ret) COL Charles Lalli USA (Ret) COL Edward Lefeber, Jr USA (Ret) Col Hannah Margolis USAF (Ret) Col Bob McConnell USAF (Ret) COL Mark Mueller USA (Ret) Col Stuart Myers USAF (Ret) Col David Padden USAF (Ret) Col James Payne USAF (Ret) Col Kenneth Ratcliff USAF (Ret) Col Richard Reusch USAF (Ret) COL Nelson Ringmacher USA (Ret) Col Frank Rohrbough USAF (Ret) Col Steve Senia USAF (Ret) Col David Shacklett USAF (Ret) Col Dennis Shumaker USAF (Ret) COL Edward Taylor USA (Ret) Col Bernardo Villacis USAF (Ret)

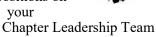
Col Robert Wickman USAF (Ret) COL Mark Widmer USA (Ret) CAPT John Woody USN (Ret) LtCol Thomas Atkinson USAF (Ret) LTC Ronald Bilski USA (Ret) LTC Robert Blake USA (Ret) LtCol Mervin Buss USAF (Ret) LtCol Michael Cermele USAF (Ret) LtCol Joseph Cook USAF (Ret) LTC John Corby USA (Ret) LtCol Eugene Culp USAF (Ret) LTC Richard Femrite USA (Ret) LtCol Michael Fox USAF (Ret) LtCol John French USA (Ret) LtCol Carolyn Friedle USAF (Ret) LTC Vernon Gray USA (Ret) LtCol Raymond Isaia USAF (Ret) LTC Bret Kinman USA (Ret) CDR Robert LeJeune USN (Ret) LtCol Roy Mackrell USAF (ret) LTC Javier Martinez USA (Ret) LTC Marc Matier USA (Ret) LtCol Keith Mirrer USAF (Ret) LTC Ron Rickard USA (Ret) LtCol Randy Smith USAF (Ret) LTC William Smith USA (Ret) LtCol Sharon Zimpher USAF (Ret) Maj John Franklin III USAF (Ret) Maj Gerald Frazier USAF (Ret) Maj Carlos Rodriguez USAF (Ret) MAJ David Williams USA (Ret) Capt George Sacerich USAF (Ret) CPT Veronica Waites-Moore USA CW4 Douglas Carlberg USA (Ret) Idolina Davis Jacqueline DePonte Eleanor Egger

NEVER STOP SERVING!

WE NEED YOU

TO VOLUNTEER

for positions on



(Member spouses welcome!)

Current Needs:

- 1) Secretary (No minute taking required)
- 2) Surviving Spouse Coordinator
- 3) Membership Cmte Members
- 4) Advertising Cmte Members
- 5) Community Outreach Members
- 6) Historian
- 7) Active Duty Liaison
- 8) Editor

Current Membership Stats

Active Duty 286
Surviving Spouse 167
Former Military 25

Retired 684

Total 1162

Barbara Horvath
Joan Lyman
Sue McCarthy
Seiko Munger
Lu Nix
Constance Oliver
Lolly Orlowski
Paulette Thompson

Dolores Eubanks

Ann Furlow

VA Mental Health Care

7 Stress Resources Vets Can Use Right Now

As a Veteran, you might experience difficult life events or challenges after leaving the military. VA is here to help no matter how big or small the problem may be. VA's resources address the unique stressors and experiences that Veterans face — and they are just a click, call, text, or chat away. Following are seven mental health resources Veterans can use right now:

- 1. Just show up to any VA Medical Center. Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? VA Secretary Robert Wilkie has made SameDay 24/7 access to emergency mental health care the top clinical priority for VA staff. "It's important that all Veterans, their family and friends know that help is easily available." Now, all 172 VA Medical Centers (VAMCs) provide Same Day Mental Health Care services. If a Veteran is in crisis or has need for immediate mental health care, he or she will receive immediate attention from a health care professional. To find VA locations near you, explore the facility locator tool.
- 2. Make the Connection is an online resource designed to connect Veterans, their family members, friends and other supporters with information and solutions to issues affecting their lives. On the website, visitors can watch hundreds of Veterans share their stories of strength and recovery, read about a variety of life events and mental health topics, and locate nearby resources.
- 3. The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring VA responders through a confidential toll-free hotline, online chat, and text messaging service. Veterans and their loved ones can call 1-800-273-8255 and Press 1, chat online, or send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year.
- 4. Vet Centers provide community-based counseling for a wide range of social and psychological services, including confidential readjustment counseling, outreach and referral to eligible Veterans, active duty service members, including National Guard and Reserve components and their families. It offers individual, group, marriage and family counseling. And you can get a referral and connection to other VA or community benefits and services at no cost. Vet Center counselors and outreach staff, many of whom are Veterans themselves, are experienced and prepared to discuss the tragedies of war, loss, grief and transition after trauma.
- 5. Coaching Into Care provides guidance to Veterans' family members and friends on encouraging a Veteran they care about to reach out for mental health support. Free,

- confidential assistance is available by calling 1-888-823-7458, 8 a.m. 8 p.m. ET, Monday through Friday, or by emailing CoachingIntoCare@va.gov.
- 6. The Veteran Training online self-help portal provides tools for overcoming everyday challenges. The portal has tools to help Veterans work on problem-solving skills, manage anger, develop parenting skills, and more. All tools are free. Its use is entirely anonymous, and they are based on mental health practices that have proven successful with Veterans and their families.
- 7. AboutFace features stories of Veterans who have experienced PTSD, their family members, and VA clinicians. There, you can learn about PTSD, explore treatment options, and get advice from others who have been there.

For more information about VA's mental health resources and behavioral health services, visit VA's Mental Health Services website at MentalHealth.va.gov, or the Vet Center website (for combat Veterans) at www.vetcenter.va.gov. For a more detailed view of VA mental health service offerings, explore the VA Office of Mental Health and Suicide Prevention Guidebook. To find VA locations near you, explore the facility locator tool.

Source: Vantage Point | January 2020



Every Purchase. Every Time.



No Annual Fee Unlimited Cash Back \$0 Balance Transfer Fee \$0 Cash Advance Fee



Membership eligibility required. Subject to credit approval. Rates and terms subject to change; other restrictions may apply.

President's Message

(Continued from Page 1)

that we are able to fund these scholarships and for the support for the Warrior and Family Support Center at Ft. Sam Houston.

The work is not done. We are continually in need of your support for these efforts and for the support of the Chapter. Financial support is fantastic. Volunteer support keeps the wheels in

motion. Besides the delivery of the scholarships, volunteers also attend JROTC year-end events and present the MOAA medals. We are also exploring ways that we can participate in the Warrior Games or another "cause" that supports the military community.

If you are interested in participating in staff, board or any of the other opportunities, please contact Pete Schaub, Col USAF (Retired). Pete will assist in coordinating the volunteers.

Your continued support has kept us as a "5-Star" Chapter. Thank you.



Kathryn "Kitty" Meyers LtCol USAF (Ret) SPHR, SHRM-SCP Chapter President

Why Marines Are Part of the Navy

Did you ever wonder why the Marine Corps is part of the Department of the Navy?

Historically, marines serve as a navy's ground troops. In fact, the word "marine" is the French word for sea, which may be why the French military historically called English troops who all had to arrive by sea — "marines." Back in the day, there wasn't much difference between a sailor and a soldier on a ship. After all, most sea battles ended with the ships tangled together and the crews fighting each other hand to hand. So, if you were on a ship, you had to be able to fight. But you also had to be able to fight once your ship got where it was going.

Italy was the first country to use specially trained sailors as naval infantry. Back in the 1200s, the chief magistrate of Venice put 10 companies of specialized troops on a bunch of ships and sent them off to conquer Byzantium in present-day Greece. That went well for the Italians, so they decided that having marines was a good idea

and kept them around, later calling them "sea infantry."

The idea of marines eventually caught on with other naval powers. The Spanish marine corps was founded in 1537 and is the oldest still-active marine corps in the world, while the Netherlands marine corps, founded in 1665, is the second-oldest. But, even today, marines in most countries are specially trained sailors who are part of the navy.

The British Royal Marines, which is what the U.S. Marine Corps was modeled on, were probably the first naval infantry to not actually be sailors. During the 1600-1700s, marine regiments would be formed by taking soldiers from the British Army, and disbanded when they weren't needed. This practice continued until 1755, when England's parliament made the Corps of Royal Marines permanent.

When the Continental Marines were founded in 1775, the Continental Congress recognized the importance "that particular care be taken, that no persons be appointed to office, or enlisted into

(Continued on Page 11)



Would you like to help shape and move the chapter forward??

If so, please feel free to join us at our next regular monthly Chapter Leadership Meeting on the first Thursday of each month at 10am at the chapter office on JBSA Ft Sam Houston.



The MOAA Alamo Chapter Educational Foundation is registered as a tax deductible 501 (c) 3 non-profit organization and will be participating in this year's "Big Give in SA" on March 26, 2020.

This event is South Central Texas community's philanthropic event of the year for non-profit organizations.

All money raised by MOAA's participation goes to supporting scholarships for JROTC and ROTC cadets throughout the greater San Antonio area and South Texas. We also provide funding assistance to the Ft Sam Houston Warrior and Family Support Center.

So how do you donate to such a worthwhile event? Easy, just go to "thebiggivesa.org", go the bottom of the page and click on "view all participating" and find Alamo Chapter MOAA. Then donate the amount you can give to our worthy causes. Thank you in advance for your support.

Medical Minute



Solitaires



Blood Thinners

Not all clots are bad; clots slow bleeding if you are injured. The goal is to prevent unnecessary clots inside blood vessels while allowing the blood to clot normally.

Anti-clotting coagulants discourage clots by interfering with one of the key components in clot formation - fibrin and platelets. As such they are known as anti-clotting drugs. They are also prescribed to people with atrial fibrillation. The rapid irregular heart rhythm can also cause blood to pool in the heart's upper chambers raising the risk of clots.

Some common anti-clotting drugs include Coumadin, Eloquis, Bevxya, Pradxa, Savaysa, and Xarelto.

Anti-platelet drugs include aspirin, Plavix, Effient, and Brilinta

Some symptoms to look for are tea colored or red urine, black or tarry stools, or sudden bad headaches.

You should also get medical attention if you fall or get hit hard even if there are no immediate signs of bleeding. Also be aware that some over the counter pain relievers can interact with anti-clotting drugs.

Source: Harvard Health Letter January 2020.

Irene Collier (Ret)

George Washington



Most of us are familiar with George Washington of his leadership during the Revolutionary War, his role in the creation of our country and his presidency. What do you know about his youth and childhood?

George's great, great grandfather, Lawrence, was an Oxford University academic and Anglican priest. He disagreed with the Puritanical views of Oliver Cromwell and died penniless.

His eldest son John sailed for America in 1856 where he met and married Anne Pope, the daughter of a rich Virginia plantation owner. John became a rich politician, successful planter and a colonel in the militia.

John's eldest son, Lawrence, was sent to England to become a lawyer. Although Lawrence inherited Mount Vernon, he was not a farmer. He married Mildred Warner, from an affluent farming family. His eldest son, Augustine, would become George's father.

When Augustine died, he left his younger children with wife Mary who

had two other children. The eldest stepsons were sent to schools for gentry, leaving no money for George's education. George and his mother never did get along. He grew by modeling himself after successful ways, behaviors and beliefs that inspired him and made them his own.

As a young man, George impressed the power brokers in then British Virginia. He was appointed surveyor of the western lands at the young age of 22. He became an officer with the British army during the French and Indian War. The British and French both had Indian allies. The Indians were impressed by his calm and courage under fire. Although he personally wasn't shot, he did have two horses shot from under him. His behavior was reported favorably to London and written up well in the London Gazette.

He resigned his commission in the British army following the war because he was tired of their politics and their disdain for American colonists. He returned to Mount Vernon which had been left to him when Lawrence's widow died. He married a young widow, Mary Custis, and raised her two small children as his own.

In 1775, he was appointed commander-in-chief of the Continental Army, starting his career in the service of his country.

Source: National Geographic History, January 2020

Irene Collier (Ret)





MILITARY & VETERANS
EXPO

BENEFITS ★ SERVICES ★ RESOURCES



Thursday, February 27, 2020 · 9am – 2pm · Wonderland of Americas Mall · San Antonio, TX

Speaker Bio - MajGen Juan Ayala USMC (Ret)



Mr. Ayala retired as a Major General in the United States Marine Corps after 36 years of service in 2015. He is currently the Director, Office of Military and Veteran Affairs for the City of San Antonio where he serves the community as a liaison between the Mayor's Office, City Council and the military. He comes to the City of San Antonio with a proven record of success leading people and commanding large, complex organizations.

Prior to his retirement, Major General Ayala commanded all 24 Marine Corps installations worldwide and was selected to lead the Department of Defense's 2015 Warrior Games assisting the nation's wounded, ill and injured warriors in their recuperative efforts. He is the former Inspector General of the Marine Corps, and his service includes 4 combat tours in support of Operation Iraqi Freedom/ Enduring Freedom, to include a year as the Senior Advisor leading a Military Transition Team, embedded with the 1st Iraqi Army Division.

Past assignments include: Coordinating humanitarian assistance programs in 50 countries throughout Africa, Eastern Europe, the Balkans, the Baltic's, and the former Soviet Union, Chief of Staff, United States Southern Command leading a staff in the implementation of U.S. national security objectives in 31 countries throughout the Western Hemisphere, to include coordinating detainee operations in Guantanamo Bay, Cuba, Commanding a Marine Logistics Group that supported combat operations throughout Iraq and humanitarian relief operations during the Haiti Earthquake of 2010, supporting Haitian/Cuban refugee operations in Cuba, and coordinating law enforcement's counterdrug efforts along the U.S. Southwest Border.

Mr. Ayala received an MBA from Campbell University, a Master's Degree in National Security and Strategic Studies from the Naval War College and a Bachelor's Degree in Business Administration from the University of Texas at El Paso.

A native of El Paso, Texas, Major General Ayala's military awards include the Distinguished Service Medal, Defense Superior Service Medal, Legion of Merit with "V" Combat Distinguishing Device, the Bronze Star Medal, Defense Meritorious Service Medal, Meritorious Service Medal, Joint Service Commendation Medal, Joint Service Achievement Medal, Navy and Marine Corps Achievement Medal, Iraq Campaign Medal (4 stars), and the Combat Action Ribbon. He received the 2007 Excellence in Military Service Award from the League of Latin American Citizens (LULAC).

Mr. Ayala serves on the Governor of Texas' Council on Cultural Affairs, is the President, Texas Mayors of Military Communities, and is a board member on the American GI Forum National Veterans Outreach, and Visit San Antonio. He is an Ambassador on the Armed Services Arts Partnership Board.

An avid cyclist, runner and reader, Mr. Ayala is married to the former Diane K. Reyes of El Paso, Texas. They have 3 daughters, a son and three grandchildren.

Come meet General Ayala at our February social eventa Happy Hour at The Petroleum Club on Feb 19th. To RSVP see back page.



Growing up in a Military family, moving from place to place, time goes by and things inevitably change.

It's our Mission to help you have a good plan in place. Call us for a free consult to review your JAG prepared Estate Plan.

210-695-5110



Yard Sale Options

When the community yard sale rolls around, do you struggle to muster excitement for it?

Yes, it is a way to get rid of stuff. But who has the heart to haul discards outside at 6 a.m. only to haggle with shoppers over a buck or two?

Fortunately, there are alternatives for getting rid of things that are no longer useful. As a bonus, you might also make some money or nab a tax deduction.

Here are some hard-to-get-rid-of things and places to go when saddled with them:

Large household goods and appliances. Some options for getting rid of these bulky items include:

Craigslist.com: The free online classified ad service is ideal for selling large furniture and appliances you don't want to move yourself. I sold my refrigerator and electric stove through the site.

Habitat ReStore: These retail outlets generate funds for Habitat for Humanity. The array of things they sell include appliances, chandeliers, desk lamps, building materials (like doors and stone), towel racks and more.

Freecycle: When stuff doesn't sell or isn't handy to donate, Freecycle is your friend. Post your item on the site —add the disclaimer that you won't deliver it if you won't— and you'll often find someone will gratefully adopt your item.

Mattresses, electronics and toxic waste: Items like mattresses and older appliances just won't sell and are tough to donate. That's where Earth911 (earth911.com) is a lifesaver. Type in your ZIP code and the materials you want to recycle — electronics, motor oil, leaded paint, batteries, a mattress — and you'll find a recycling location. You can also consult the Steel Recycling Institute (recyclesteel.org) regarding appliances and similar items.

Professional clothes and shoes:

You may consider giving your more professional clothes such as dresses and suits to Dress for Success, an organization that helps low-income women get a leg up in their career by providing clothes and other types of support. Career Gear is another option for donating men's and women's clothing. Want to offer your shoes to who really need Soles4Souls will make sure they make a difference. If you have a lot of random stuff to donate, bring it to the Salvation Army or Goodwill, which have collection points and stores in most communities.

Pet supplies: Pet supplies are often difficult to donate. Look at the Humane Society, Animal Care Services or Animal Defense League websites to find out all about pet supply donations and recycling.

Books, CDs and DVDs: Used books, CDs and DVDs can go to good homes at your local library. You can also donate books to worthy nonprofit organizations that distribute books to different populations. They include:

Books For Soldiers

(booksforsoldiers.com)

Books For Africa (booksforafrica.org)

If you prefer to sell your books, check out sites such as Cash4Books and Blue Rocket Books. Wonder how to get the most cash for your books? BookScouter will let you compare what your book will bring at various sites. Or, check the Amazon Trade-In program to see how much they will credit you for items you've bought from them, including books.

Tired of your CDs? Sell them at Amazon or **SecondSpin.com**.

Cellphones

Cellphones should not go into regular trash, because they contain toxins that harm the environment and put landfill workers at risk. But you can sell your old cellphones. Several resale dealers like **Gazelle** buy old handsets, providing an easy way to unload your unneeded phone for cash. Some retailers'

programs pay with gift cards, including:

Amazon Trade-in; Best Buy Trade-In; and Walmart Gadgets to Gift Cards.

Another option: Donate your phone instead. You've probably seen collection boxes for organizations that donate phones to crime victims. You might consider **Cell Phones For Soldiers** for your donation.

Source: MoneyTalksNews | Nancy Dunham

Great Truths

- ◆ In my many years I have come to a conclusion that one useless man is a shame, two is a law firm, and three or more is a congress. -- John Adams
- ◆I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle. -- Winston Churchill
- ◆ A government which robs Peter to pay Paul can always depend on the support of Paul. -- George Bernard Shaw
- ◆ Giving money and power to government is like giving whiskey and car keys to teenage boys. -- P.J. O'Rourke, Civil Libertarian
- ◆Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it. -- Ronald Reagan (1986)

Health, Welfare & Benefits

How to Safely Buy Medicine Online: Avoid Counterfeit Drugs. Shopping at legal online pharmacies may make sense for some consumers. To help you stay safe only use legitimate websites when purchasing your medicine online.

If you are buying your medication online, use these tips to protect yourself from counterfeits.

Verify the online pharmacy -

 If you are buying your medication online, check out this website www.safe.pharmacy —to verify whether a site is safe or not recommended.

Check the website - Legal online pharmacies have websites that clearly list:

- A physical business address with a street and city in the U.S.
- Contact information including a phone number
- State license information

Legitimate pharmacies will always require you to submit a prescription from a health care provider before they sell any medicine that requires a prescription.

Know the red flags To stay safe, avoid websites that:

- Allow consumers to buy prescription medications by simply completing an online questionnaire
- Offer drastically discounted prices
- Offer drugs that make exaggerated claims of providing a cure for chronic or life-threatening illnesses
- Offer to ship prescriptions from other countries to the United States.

It's unlikely to be a legitimate online pharmacy, if it does not:

- Require a valid prescription to place an order
- Have a licensed pharmacist available for consultation
- Offer contact information, including a physical street address

For more information: The Food and Drug Administration (FDA) is the U.S.

agency that regulates the sale of medicine. It offers additional resources on how to avoid purchasing counterfeit medication here.

Source: Fraud!Org | January 2020

Homeowners Insurance - Things You Probably Didn't Know Were Covered

Most people understand that their homeowners insurance will pay if a tree lands on the roof or the garage goes up in flames. However, many policies cover a number of other losses that you may not expect. Of course, it goes without saying that every insurer is different, and you should check your policy to determine what coverage you have specifically. When you do, you may find you have coverage for the following things:

- 1. Terrorist attack As long as the U.S. isn't at war, your insurance company should pay for any damages caused by a terrorist attack.
- 2. Dorm room contents When your son or daughter moves to college, your home insurance may protect their possessions as well.
- 3. Your lawn and landscaping If someone drives over your yard and tears up the grass, your insurer may pay to fix the damage.
- 4. Belongings stolen far from home anywhere
- 5. Falling objects from satellites to asteroids are covered under most standard homeowners policies.
- 6. If your drone drops from the sky and hits someone.
- 7. Items in storage
- 8. Spoiled food if your power goes out and all the food in your freezer goes bad.
- 9. Unauthorized credit card purchases up to \$500.

Source: MoneyTalksNews | Maryalene LaPonsie | December 23, 2019

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Links to these companies' websites can be found on our webpage

www.alamomoaa.org

Please remember their support and bear these companies in mind when choosing your service provider.

Transitioning Tips

The Value of Certifications

I retired in 2014 after 25 years as a director of Human Resources. During all of those years, one of the most important qualifications I expected of applicants was the college or university degree. In the hospitality industry, the type of degree didn't necessarily matter unless the position was in accounting or human resources. Otherwise, the backgrounds included the gamut of degree programs. The most important was that the applicant had the stick-to-it-ness to complete the degree.

Times have changed. I've talked to transitioning military who have multiple degrees, including masters and PhDs, who are told that they are not qualified because they don't have the required certification. I can't emphasize the impact that the certification has on the marketability of a candidate. Note that this is a business decision by the prospective employer. The certifications provide a specific depth of knowledge that the employer

needs for the success of the business.

Whether through the Career Skills Program or the Career Bridge or Onward to Opportunity or any of the other certification programs offered, the transitioning member has many choices. It is up to you to find the one that best assists you. Review your transition strategic plan and direct your path to the correct certification program that will provide you with the expertise needed to make you competitive. Remember that you are competing with internal and external candidates for the desired job. It's up to you to take the initiative.

Best of luck in your career search.



Kathryn "Kitty" Meyers LtCol USAF (Ret) SPHR, SHRM-SCP Chapter Transition Liaison Officer

Marines

(Continued from Page 6)

said Battalions, but such as are good seamen, or so acquainted with maritime affairs as to be able to serve to advantage by sea when required."

So, maritime knowledge has always been a critical part of being a marine, but the U.S. Marine Corps hasn't always been part of the U.S. Navy. Until 1834, the Marines were an independent service.

President Andrew Jackson wanted to make the Corps part of the Army. However, the Marine Corps commandant at the time, Archibald Henderson, had proven that Marines were important in landing party operations, not just shipto-ship battles, so Congress decided to put the Navy and Marine Corps into one department, forever linking these two "sister services."

Source: https://www.defense.gov | Claudette Roulo

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moaa-ac@sbcglobal.net; or signup **online** at <u>www.alamomoaa.org</u>.

WANTED!

Active Duty or Retired Job Seekers

If you would like to be added to the regular email blast that lists job opportunities in **San Antonio and Texas** please contact David Patrick, the Career Transition Coordinator - Texas dwpatrick01@gmail.com

If you are an area **employer** who is interested in hiring career transitioning officers or their spouses or if you are a MOAA member interested in helping a career transitioning officer or spouse as a **San Antonio Networker**,

or if you are a MOAA-AC member Job Seeker, please contact

Kitty Meyers LtCol USAF (Ret)

Chapter Transition Liaison Officer at

kamconsulthr@gmail.com

Alamo Chapter

Vision:

To be the primary advocate for the military community.

Mission:

- Provide information, support and social engagement to members;
- Offer programs and services for the common good of our military community; and,
- Support MOAA at the national, state and local levels with a powerful voice.

Visit our website at www.alamomoaa.org for more info



WELCOME THE ARC.

RETIREMENT LIVING FOR ALL BRANCHES OF THE ARMED FORCES.

Whatever your branch of service, if you are a retired officer, the Army Residence Community welcomes you to the freedom and excitement of life in one of America's most unique and military-friendly cities. Here is a total retirement community that surrounds you with patriots like yourself and – if assisted living, memory care, or long-term care is ever needed – with caregivers who understand and honor what you've given your country.

While the ARC independent living community is designed specifically for retired officers and spouses, the ARC Health Care Center welcomes all veterans through private pay for assisted living/memory care/long-term care.

So call **800-890-2305** or go to **armyresidence.com** for more information. **Army Residence Community | 7400 Crestway | San Antonio, Texas 78239**

Great residences | Great food | Great neighbors | Great activities | Great community



3 2

Events Calendar

FEBRUARY

- 4 Solitaire's Luncheon 11am
- 6 Staff Meeting 10am Chapter Office
- 10 Blue Skies Satellite Dinner Mtg
- 11 ARC Satellite Dinner Mtg
- 12 Lincoln's Birthday
- 17 President's Day
- 16 Solitaire's Sunday Brunch 11 am Randolph Parr O Club
- 19 Happy Hour 4-6pm Petroleum Club with speaker MajGen Juan Ayala USMC (Ret)
- 25 VGSAA Mtg 1:30pm
- 27 Bexar County Military & Veterans Expo 9am-2pm Wonderland of Americas Mall

MARCH

- 3 Solitaire's Luncheon 11am Ft Sam Golf Club
- 5 Staff Meeting 10am Chapter Office
- 8 Daylight Savings Time begins
- 12 Board Meeting 10am
- 15 Solitaire's Sunday Brunch 11 am Randolph Parr O Club
- 26 Scholarship Awards Luncheon 11am Ft Sam Golf Club with speaker MajGen David Garza USMC (Ret)
- 26 The Big Give South Texas On Line Donations
- 29 National Vietnam War Veterans Day
- 31 VGSAA Mtg 1:30pm

MAY

- 1 Deadline Levels of Excellence Award submission
- 5 Solitaire's Luncheon 11am
- 7 Staff Meeting 10am Chapter Office
- 8 Victory Day in Europe
- 8 Military Spouse Appreciation Day
- 9 VAC Mtg 9am
- 10 Mother's Day
- 16 Armed Forces Day
- 17 Solitaire's Sunday Brunch 11 am Randolph Parr Club
- 25 Memorial Day
- 26 VGSAA Mtg 1:30pm
- 28 Chapter Luncheon 11am Army Residence Community

JUNE

- 2 Solitaire's Luncheon 11am
- 4 Staff Meeting 10am Chapter Office
- 6 D Day
- 12 Women Veterans' Day
- 11 Board Meeting 10am
- 14 Flag Day & US Army Birthday
- 21 Father's Day
- 21 Solitaire's Sunday Brunch 11 am Randolph Parr Club
- 25 Summer Celebration 6:30pm Petroleum Club
- 30 VGSAA Mtg 1:30pm

APRIL

- 2 Staff Meeting 10am Chapter Office
- 7 Solitaire's Luncheon
- 10 Good Friday
- 12 Easter Sunday
- 15 JBSA Volunteer of The Year Award Ceremony 1-3pm Bldg 2797
- 19 Solitaire's Sunday Brunch 11 am Randolph Parr Club
- 23 Chapter Luncheon 11am Ft Sam Golf Club
- 28 VGSAA Mtg 1:30pm





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Military Humor

When I spotted a Navy captain on the street, I saluted and bellowed, "LST 395," which was the designation and number of the ship I served on during World War II. The captain returned my salute and responded, "LMD 67."

"What's an LMD?" I asked. "Large mahogany desk."

A military base commander called to complain that the weather-forecasting software our company created for them kept reporting unexplainable wind shifts. "Do you know where the sensor is located?" my coworker asked.

"Of course," he responded. "It's where we park the helicopters."

My husband is infantry, and he said the most wonderful things to convince me to marry him:

- The closets could all be mine since he wears the same thing every day.
- I could have as many babies as I want because giving birth is free.
- He would never get on my nerves, because he would always be gone.

Humankind has a perfect record in aviation; we never left one up there.

We were an Air Force family, but our son could not grasp that fact. Anytime someone asked what his father did, he'd say, "He's in the Army." I told him umpteen times, "Stop telling people I'm in the Army!"

It finally seemed to hit home because on the admittance form for kindergarten, under "father's profession," the teacher wrote, "He doesn't know what his father does, but he's not in the Army."

"Never fly in the same cockpit with someone braver than you."

I just got back from a pleasure trip. I took my mother-in-law to the airport.

Someone stole all my credit cards, but I won't be reporting it.

The thief spends less than my wife

We always hold hands.

If I let go, she shops.

Who Is Going to Afghanistan First?

Boudreaux, the smoothest-talking
Cajun in the Louisiana National
Guard, got called up to active duty.
Boudreaux's first assignment was in a
military induction center. Because he
was a good talker, they assigned him
the duty of advising new recruits
about government benefits, especially
the GI insurance to which they were
entitled.

The officer in charge soon noticed that Boudreaux was getting a 99% sign-up rate for the more expensive supplemental form of GI insurance. This was remarkable, because it cost these low-income recruits \$30.00 per month for the higher coverage, compared to what the government was already providing at no charge. The officer decided he'd sit in the back of the room at the next briefing and observe Boudreaux's sales pitch.

Boudreaux stood up before the latest group of inductees and said, "If you has da normal GI insurance an' you goes to Afghanistan an' gets youself killed, da government pays you beneficiary \$20,000. If you takes out da supplemental insurans, which cost you only t'irty dollars a mons, den da governmen' gots ta pay you beneficiary \$200,000!"

"Now," Boudreaux concluded, "which bunch you tink dey gonna send ta Afghanistan first?"



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The Lariat is the newsletter of the Military Officers Association of America—Alamo Chapter. It is published once each month to inform the membership of issues and activities of interest to all.

MOAA-AC is a non-profit organization 501c 4 within the state of Texas organized to represent the membership and to support the activities of the Texas Council of Chapters and MOAA National.

MOAA and its affiliated chapters and councils are non partisan.

Advertising contained in the newsletter is not endorsed by MOAA or its affiliate the Alamo Chapter and does not represent any recommendation to the membership. Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to the Editor at the Chapter office.

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MILITARY OFFICERS ASSOCIATION OF AMERICA ALAMO CHAPTER

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Wednesday February 19, 2020

Happy Hour 4-6pm

Come meet MajGen Juan Ayala USMC (Ret)

Director of Military & Veteran Affairs, City Of SA

Petroleum Club

8620 N. New Braunfels #700, San Antonio TX 78217

One complimentary drink ticket (beer, wine, soda, coffee or iced tea) and plentiful Happy Hour snack food buffet. Pay-as-you-go bar available.

Cost per person: \$13 pre-registration or \$15 at the door Enclosed: \$

RSVP by 4pm Monday 17 Feb Reservations not cancelled by noon Tuesday 18th will be forfeited/billed Friends & Family (over 21) are welcome!

Name		
Guest(s):		

Call (210) 228-9955 to make your reservation or send check made payable to MOAA-AC to P.O. Box 340497, Ft Sam Houston, TX 78234 Or contact us by email moaa-ac@sbcglobal.net to hold a reservation or reserve and pay on-line at www.alamomoaa.org.



Thursday March 26, 2020

Scholarship Awards Luncheon Speaker:

MajGen David Garza USMC (Ret)

Ft Sam Golf Club 1050 Harry Wurzbach, San Antonio TX

Meet & Greet begins 11am - Lunch served 11:30am

Menu

A) Meatloaf with Mushroom Sauce B) Baked Chicken Fresh Mixed Greens, Twice Baked Potato, Long Green Beans & Carrots, Dinner Rolls

Carrot Cake, Iced tea, coffee, water

Cost per person: \$22 pre-registration or \$24 at the door Enclosed: \$

RSVP by 4pm Monday 23 Mar

Reservations not cancelled by noon Tuesday 24th will be forfeited/billed Non member Officers & guests are welcome with paid reservations

Name		
Guest(s):		

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