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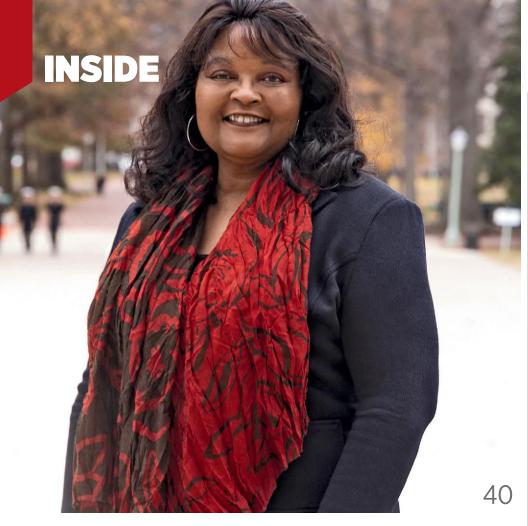
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HIGHLIGHTS

32 2022 TRICARE Prices. Learn what this year's TRICARE costs mean for you and vour family.

Charting a Path. Former Lt. Janie Mines, USN, reflects on her time at the U.S. Naval Academy. She was the school's first Black female graduate.

Tax Time. We offer an expert's notes on what's new and what may change so you'll be ready for filing.

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Advertising Offices

MOAA, 201 N. Washington St., Alexandria, VA 22314, (800) 234-6622, ext. 145; fax: (703) 838-8179

Publisher's Advertising Representatives

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CHAPTER BENEFIT Community **Outreach Grants**

Want to make a difference for the servicemembers, veterans, and their families in your community? Apply for a community outreach grant through The MOAA Foundation on behalf of your chapter. Applications are due by Feb. 28. For more information, visit www .moaa.org/communitygrant.



The Military Officers Association of America (MOAA) is a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, National Oceanic and Atmospheric Administration, or Space Force and their surviving spouses.

JEW

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FROM THE PRESIDENT

No Good Defense Budget Shortcuts

Military personnel shouldn't be targeted to reduce defense dollars.

ilitary think tanks and beltway insiders are saying the men and women who serve our nation cost too much, creating skepticism in a Congress in which less than 15% of members have served in uniform. This could result in less-than-fair pay raises for servicemembers and erode military retirees' earned benefits.

There are no good shortcuts for paying for the all-volunteer force. Short-term savings through cuts, deferred maintenance, or privatization have led to inadequate conditions. Recent headlines describe contaminated water sickening families at Pearl Harbor, the need for food banks on some installations, and substandard housing.

"Thank you for your service and sacrifice, but we need to cut your pay and benefits to modernize." This message will not resonate well as we try to maintain the all-volunteer force, especially as we see major shifts in the economy and employment.

In the last decade, there have been years where military pay raises fell below the Employment Cost Index as mandated in law. Additionally, TRICARE fees and pharmacy copays have increased at rates exceeding retiree COLAs, diminishing the overall value of military retirement benefits.

In a recent report, the Center for Strategic and International Studies, a policy think tank, suggests personnel costs are spiraling out of control while agreeing those costs are approximately one-third of the budget. This portion has been unchanged and steady since 2001. But costs are rising in every sector. These studies do not balance with other aspects of DoD's budget such as acquisition reform identified for significant savings (still not implemented), or divesting service-recommended legacy weapon systems like the A-10.



Military spouse Lynne Otis shelves items at a food pantry on Dover AFB, Del., in January 2021. Some servicemembers have had to rely on food pantries to stay financially afloat. For more information, turn to page 14.

The report portrays personnel and benefits as a detriment to the defense budget and an impediment to funding next-generation hardware.

Congress must resist the urge to fund readiness by reducing the benefits of those who have already fulfilled the obligations of a full military career. The military retirement system overhaul to the Blended Retirement System is a major cost cutter and a considerable decrease in benefits to those who will serve a full career. In fact, it may incentivize mid-career professionals to leave the service early, creating a retention cliff. Likely, the initial cost savings from the BRS will disappear as costs soar on retention bonuses and recruitment in the future.

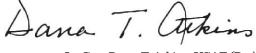
Our economy may fluctuate, but our resolve on behalf of servicemembers cannot. We must support the greatest weapon system in America: our uniformed servicemembers and their families. must resist the temptation to fund readiness by reducing the benefits of those who have already fulfilled

the obligations

of a full military

career.'

'Congress



Lt. Gen. Dana T. Atkins, USAF (Ret)



Our New Neighbors Quickly Became Friends

While food and fitness are on the list of perks at Patriots Colony, friendships mean the most for Boyd and Sharon Nix

Boyd Nix, MOAA's Virginia state chapter president, and his wife Sharon can easily rattle off a list of what they love about living in Patriots Colony At Williamsburg. While fabulous food and fitness are on the list of perks, friendships mean the most.

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LETTERS TO THE EDITOR

Some Dispatches from the Mailbag

THE IRONIC END OF PEARL HARBOR'S USS WARD

Your article about Pearl Harbor, "The First American Shots of WWII" ("Eye on History," December), left out the ironic ending of the USS *Ward* (DD-139).

In 1944, off of Leyte, the *Ward* was hit by a kamikaze. As it was burning, the USS *O'Brien* (DD-725) was ordered to sink it. The captain of the *O'Brien* was Lt. William Outerbridge. The date was Dec. 7, 1944, three years after the *Ward* sunk the Japanese mini sub.

- Lt. Col. Chris Clarke, USA (Ret) Austin

A STORY ABOUT STORIES

The magazine [staff] did it again with a fine and timely issue (November)! The cover article about storytelling is not only interesting. It could be very helpful, maybe even lifesaving, for many of our transitioning veterans. ... The advice, resources, and perspectives in the article are very valuable.

— Capt. Edward Ferriter, USN (Ret) Locust Grove, Va.

DRESS BLUE TROUSERS FACT NEEDS RESEARCH

The June 2021 "Eye On History" quiz regarding the color of the Army's dress blue uniform trousers is "fake news." This myth has unfortunately been propagated by the official U.S. Army spokesman as true. It has no substantive basis in fact.

The piece states that the Army blue uniform trousers are a lighter shade than the coat because the "cavalry troops would take off and stow their jackets while riding, so the pants (sic, "trousers") faded faster." Total baloney.

The fact is that the trousers were designed intentionally as a different color and numerous period regulations state so explicitly.

– Lt. Col. Edwin L. Kennedy Jr.

USA (Ret)

New Market. Ala.

Editor's note: Persisting supply chain issues may have delayed the delivery of this magazine. We apologize for any inconvenience.



WRITE US

Email editor@ moaa.org or mail it to MOAA, 201 N. Washington St., Alexandria, VA 22314. Include your member number, if applicable. Items are subject to editing for style, clarity, accuracy, length, and propriety.

January 2022 corrections:

- In "Virginia Council Hosts
 Lawmakers," Cmdr. Linc Smith,
 USNR (Ret), was incorrectly
 identified as the Virginia Council of Chapters (VCOC) president. At the time of the event, he
 was the president-elect, and Col.
 William Boyd Nix, USAF (Ret),
 was the VCOC president. The
 photo accompanying the story
 shows Smith on Rep. Elaine
 Luria's right side and Nix on her
 left.
- Former Maj. Carl S. Savino, USAR, is not retired from military service as noted in "Changemakers" (January). The listing has been corrected in the online version at www.moaa.org/ changemakers.

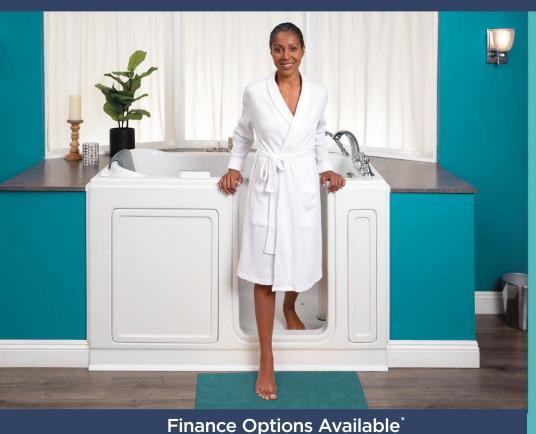


YOUR MUST-DO LIST

What are some things you feel you absolutely must experience while you're in uniform or when you retire? Send sights, activities, and destinations on your list to **editor@moaa.org** with the subject "Military Must-Dos."

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ARMY Brazil

Gen. William Thigpen, commander of U.S. Army South, greets a Brazilian soldier at the start of Southern Vanguard 22 in Lorena in December. The 10-day air assault exercise included soldiers from Army South, 101st Airborne Division (Air Assault), and Brazil's 12th Infantry Brigade. It is a rotating exercise that Army South conducts with nations in Central and South America.

MARINE CORPS

Okinawa, Japan Infantry 2nd Lt. Nickolas Black, 2nd Battalion, 8th Marines, sets security during the Marines' Contested Island Exercise late last year, a scenario to hone a range of mission skills in the Indo-Pacific. With foraging, water purification, and other skills, Marines worked on ways to "sustain ourselves for an indefinite period of time," said Capt. Adam Kohler, USMC.

NAVY New Zealand The USS

Howard (DDG-83), an Arleigh Burke-class guided-missile destroyer, made a port visit to Wellington, the first time a U.S. warship has visited New Zealand since 2016, when USS Sampson (DDG-102) arrived after the Kaikoura earthquake. Howard visited at the end of November to work with the New Zealand Defence Force on training and interoperability exercises.

AIR FORCE Turkey

Airmen visited Acıbadem University in Istanbul for sessions in realistic training and technology at Acıbadem's Center of Advanced Simulation and Education. The airmen from 39th Operational Medical Readiness Squadron used the center's virtual reality capabilities to work on skills such as basic life saving, clinical patient care, and tactical combat casualty care.



SPACE FORCE Florida

Guardians and airmen of Space Launch Delta 45 supported the Starlink 4-3 launch at Cape Canaveral Space Force Station in early December, with four more launches set to go by the end of 2021. Those included the United Launch Alliance Atlas V rocket that lifted off Dec. 7 at Space Launch Complex 4, carrying two DoD Space Test Program satellites.

COAST GUARD Caribbean Sea Chief Petty Offi-

cer Andrew Gibson examines a mounted machine gun on USCGC *Thetis* (WMEC-910) off the northern coast of the Dominican Republic late in 2021. Crew members were training on operating the weapons safely and checking to see they were functioning

properly. The crew also con-

ducted helicopter operations

during their deployment.

PUBLIC HEALTH SERVICE

Montana

A team from USPHS deployed to a hospital in Billings to assist staff with a surge in COVID-19 cases late last year, according to news reports. At the hospital, USPHS nurses gave patients COVID-19 vaccinations, assisted with testing for the virus, and provided treatments. USPHS personnel have been deploying in response to the pandemic since it began.



Kentucky, Missouri, and Tennessee

NOAA Corps drone pilots with NOAA's Uncrewed Systems Operations Center supported aerial damage assessment and tornado research operations in Kentucky, Missouri, and Tennessee following the tornado outbreak on Dec. 10-11.





MISSION ADVOCACY

Looking Ahead to Spring 2022

At the time of printing, Congress faced an overwhelming agenda before the close of the first session of the 117th Congress: passage of the FY

2022 NDAA, addressing the debt ceiling, confirmation hearings, and many other legislative priorities.

On top of all this, Congress elected to pass yet another continuing resolution extending last fiscal year's spending levels into February. Congress's increasingly unpredictable behavior and lack of order jeopardizes the earned pay and benefits of the uniformed services and veteran communities.

Our upcoming 2022 spring advocacy campaign is one way MOAA members can get involved with advocacy. The event is scheduled to take place in April. For more details, visit our website, www.moaa.org.



MOAA Named Top L

'It wouldn't be possible without member involvement, especially those at the chapter level, who have provided such remarkable support.'

— Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA president

and CEO

Award reflects dedication of members.

OAA's efforts on behalf of its members and the uniformed services community on Capitol Hill continue to show results and be recognized alongside other leading advocates.

For the 15th consecutive year, The Hill named MOAA to its list of top lobbyists — those "who stand out for delivering results for their clients in the halls of Congress and the administration," according to the news outlet.

"While this has become a regular honor for MOAA, it's a reflection of hard work and a recognition we don't take lightly," said Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA's president and CEO. "And it wouldn't be possible without member involvement, especially those at the chapter level, who have provided such remarkable support for our efforts to preserve earned benefits for servicemembers.

INSIDE

14 Experts Propose Cutting Personnel Costs | 16 Congress to Consider Appeals Process for Tier 4/Non-Covered Drugs





obbyist

veterans, retirees, families, and survivors."

HEALTH CARE AND MORE

MOAA's legislative efforts have covered a range of programs, not the least of which has been an ongoing focus on the protection of earned health care benefits. MOAA has seen success in ongoing work to prevent disproportionate TRICARE fee increases and to demand transparency and complete analyses by Defense Health Agency (DHA) officials to ensure any proposed restructur-



ing of military treatment facilities (MTFs) does not come at the expense of beneficiary access to high quality, timely health care.

MOAA also has worked to improve access to VA health care, especially as COVID-19 restrictions hampered in-person visits. A MOAA-supported bill to expand VA mental health care in rural areas took effect in June.

As in past years, MOAA's signature advocacy effort -Advocacy in Action - showed significant results. With the support of members nationwide, MOAA contacted all 535 congressional offices and sent more than 20,000 messages backing key benefits programs. And omnibus legislation in both the House and Senate remains in play to provide comprehensive toxic exposure reform, which would benefit veterans across generations and continue work to simplify and speed up a challenging benefits process.

Toxic exposure reform was one of several legislative priorities presented to key congressional leaders during a joint Veterans Affairs Committee session in March 2021, MOAA's work on this issue and others was noted

by Secretary of Veterans Affairs Denis McDonough, who told attendees at MOAA's annual meeting in the fall that the group was "among those most responsible for keeping that promise" of caring for the nation's veterans.

MOAA's work on behalf of military families also continued in 2021, with further implementation of portions of the so-called tenant "Bill of Rights" - protections for those in privatized military housing from health-threatening maintenance issues that include a withholding of rent if a landlord doesn't meet specified deadlines.

"Our work on all of these issues and others is far, far from over," said Col. Dan Merry, USAF (Ret), MOAA's vice president of Government Relations. "That's why we continue fighting to preserve things like costof-living adjustments and pay increases that match the Employment Cost Index - ongoing concerns of critical importance to our members. Recognition like this from The Hill for 15 straight years shows we're staying in the fight."

- By Kevin Lilley, MOAA's senior digital content manager MOAA has been honored as a top lobbyist among those "who stand out for delivering results for their clients in the halls of Congress and the administration," made possible by the ongoing involvement of MOAA's members.

1.7%

COLA WATCH

The November 2021 Consumer Price Index is 273.042, 1.7% above the FY 2022 COLA baseline. For updates, see moaa.org/ colawatch.

16 Pilot Program to Change How VA Links Illnesses to Toxic Exposure | 17 Reboot for Electronic Health Record Rollout



MOAA RESOLUTIONS

Any member may propose a resolution, which should address a legislative or management issue related to MOAA's missions and goals. The Resolutions Committee will review all submissions. Email vour proposal by March 16 to msc@moaa .org, or mail it to: Committee on Resolutions. MOAA, 201 N. Washington St., Alexandria, VA 22314.

AS SOME FAMILIES FIGHT **HUNGER, EXPERTS PROPOSE CUTTING PERSONNEL COSTS**

As some servicemembers and their families face crippling food insecurity, and as pandemic-related economic shockwaves continue their profound effects on those in uniform, some advocates remain convinced the solution to a stronger, better force involves cuts to personnel costs.

This flawed approach to readiness isn't new - MOAA has battled similar proposals over the decades, especially during periods of flat budgets.

One proposal, highlighted by Military Times, focuses primarily on retiree costs but also includes plans to "reexamine" the commissary benefit, which seems exceptionally out of touch. Consider:

- About 160,000 active duty servicemembers face food insecurity, according to a highly publicized Feeding America estimate. A Thanksgiving piece on NPR put this issue in front of a national audience.
- A Veterans Day piece by *Roll* Call offered even starker terms, describing the direct correlation between food insecurity and

suicide. While DoD continues its suicide prevention efforts, 580 servicemembers died by suicide in 2020.

• Systemic quality-of-life concerns continue to worsen due to economic struggles. Soaring housing costs, a lack of available housing, higher out-of-pocket costs during PCS moves, continued high spousal unemployment rate, and a lack of installation child care capacity have only made these ever-present challenges worse for military families. Conditions are no better for those in the barracks.

Finding a fix

There is help on the horizon in many of these areas. And a recent DoD memorandum will provide much-needed immediate relief via housing allowance adjustments and extended temporary lodging reimbursement periods, as well as a change in personnel policy to reduce PCS disruptions by allowing some servicemembers to stay at their current station longer.

While Congress and DoD seek to provide this relief, and while servicemembers and their families struggle in the

face of economic hardship and stigma, experts use narrow data to advocate for personnel cuts or to reject calls for improved benefits.

One example: Experts from the last Quadrennial Review of Military Compensation recommended no change to compensation due to a lack of data on food insecurity — data that's hard to come by as servicemembers resist reporting their dilemmas on the assumption such a report would threaten a security clearance, or a career.

Reforms and readiness

While senior leaders have encouraged reform of the wasteful acquisition process for decades, targeting personnel costs will have negative effects on retention and talent management. Yet pundits and some former **Armed Services Committee** members made the case that personnel cost cuts must occur to preserve the size of the fighting force.

MOAA will continue to inform Congress of the importance of protecting and expanding benefits for those in service, of avoiding incomplete data when rushing to cut costs, and of preserving earned benefits such as COLA increases for retirees and survivors and the commissary benefit that frequently become targets for cost cutting.

- By Lt. Col. Mark Belinsky, USA (Ret), director of Currently Serving and Retired Affairs, Government Relations

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MISSION ADVOCACY

CONGRESS TO CONSIDER APPEALS PROCESS FOR TIER 4/NON-COVERED DRUGS UNDER TRICARE

An appeals process for TRICARE Tier 4/non-covered drugs is in the works thanks to report language in the FY 2022 National Defense Authorization Act (NDAA).

The Senate Armed Services Committee (SASC) report for their version of the FY 2022 NDAA includes language directing DoD to establish an appeals process for TRICARE coverage of Tier 4/non-covered drugs.

In the TRICARE pharmacy program, any prescription drug found to provide little or no clinical effectiveness over other covered drugs may be excluded from the program. These drugs are known as Tier 4 (non-covered). The FY 2018 NDAA authorized DoD to exclude such drugs.

We greatly appreciate the SASC's response to MOAA's call for an appeals process. Although directive report language is not legally binding, agency officials generally regard it as a congressional mandate and respond accordingly.

The SASC language directed the Defense Health Agency (DHA) to establish a medical necessity and prior authorization process to allow a beneficiary to request coverage of a Tier 4 drug at the same copay or cost-share as a non-formulary drug and requested a briefing to the Senate and House Armed



Services Committees on the appeals process by Feb. 1.

Since the establishment of Tier 4, MOAA has advocated for an appeals process based on medical necessity.

We have also worked to get a specific drug, Dexilant, reinstated to the TRICARE formulary. Even with the pending appeals process, our efforts on Dexilant will continue given beneficiary feedback and our research on Dexilant coverage policies, which indicate TRICARE is out of step with commercial plans and other government payers.

We will request an implementation update from DHA and will provide more information as soon as it is available. Thank you to the many MOAA members who shared their stories about the impact of Tier 4. Your contributions played a critical role in our advocacy efforts.

- By Karen Ruedisueli, director of Health Affairs, Government Relations

PILOT PROGRAM TO CHANGE HOW VA LINKS ILLNESSES TO TOXIC EXPOSURE

A new VA program will change how the agency determines presumptive conditions related to toxic exposure in service, with the goal of fast-tracking disability claims involving such

Instead of relying on reports every few years from the National Academies of Science, Engineering, and Medicine (NASEM), the VA has taken a more aggressive approach under Secretary Denis Mc-Donough, combining NASEM's material with other research and a review of VA claims data.

The VA will run the presumptive illness pilot program until April 1. Officials plan to review conditions related to burn pit exposures, such as rare cancers and other respiratory illnesses.

Presumptives in focus

A presumptive, according to NASEM, is "a procedural device



MOAA has advocated for an appeals process for **TRICARE** Tier 4/noncovered drugs on the basis of medical necessity since Tier 4 was established.



that dictates that once basic fact A is established, the existence of fact B must be assumed unless the presumed fact is rebutted."

This process allows the VA to fulfill a veteran's claim without the evidence normally required. For example, by virtue of serving in Afghanistan, the VA presumes a veteran was exposed to particulate matter.

The new process already has yielded some promising results for veterans. While not formally announced at the time, it was used by the VA in August to add sinusitis, rhinitis, and asthma to the list of presumptives for veterans exposed to burn pits.

However, using the process for more complex illnesses like rare cancers will be the true test of whether it will be faster for veterans. Evidence is not able

to support direct causation for many of these illnesses, a challenging concern for MOAA and many other veterans service organizations.

Most of the presumptive illnesses created over the past several years have been through association, not causation. The fog of war and scientific limitations make proving direct causation difficult, if not impossible. Amyotrophic lateral sclerosis (ALS), for example, is an illness positively associated with military service, yet there is no known cause. Switching to causation as the standard may risk many presumptive conditions like ALS from being established, a change that would harm many ill veterans.

While concerns remain about the process, we will continue to share with the VA and Congress that MOAA views VA's steps toward a new formal process to create presumptives as a good thing for veterans, and something that will help veterans with their claims as long as VA officials continue to collaborate with veterans' groups to hear the concerns of veterans and let the science drive the process.

- By Cory Titus, director of Veteran and Guard/Reserve Affairs, Government Relations

A REBOOT FOR VA'S **ELECTRONIC HEALTH RECORD ROLLOUT**

The VA publicly announced Dec. 1 the release of a comprehensive review and plans for moving forward with its electronic health record (EHR) program.

The move came just ahead of a Senate Veterans' Affairs

U.S. soldiers burn trash at a combat outpost in Afghanistan in 2012. In a pilot program, VA will review conditions related to burn pit exposure.



Committee hearing where VA Secretary Denis McDonough gave testimony on the current state of the VA.

Shortly after taking office earlier in 2021, McDonough ordered a strategic review of the EHR. The new governance and organizational structural changes outlined in the report reflect the rigorous approach the VA is taking to mitigate problems arising from its initial deployment of the EHR at Mann-Grandstaff VA Medical Center (VAMC) in Spokane, Wash., last year. The plan positions the department for future deployments through early 2024.

"Under my direction, VA is refining EHR governance and management structures to establish additional rigor and oversight. VA, in coordination with our partners, the Department of Defense and EHR vendor Cerner, will continue to update and refine the EHR implementation process to ensure it delivers the excellence veterans expect and deserve from VA," said VA Deputy Secretary Donald M. Remy.

New position, new council

The new management structure includes a program executive director (PED), a position reporting directly to Remy. Dr. Terry Adirim, who currently serves as the acting assistant secretary of defense for health affairs, will soon assume the duties of the new position. The position will provide effective management and program oversight to improve project integration, communications, and clarity of roles and responsibili-

Veterans Affairs Secretary Denis McDonough testifies during a Senate Veterans' Affairs Committee meeting in December 2021. He has ordered a review of VA's electronic health record program.

ties for all stakeholders engaged with the program.

The strategic review identified an urgent need for channeling data-driven decisions through a single governance body for incorporating stakeholder inputs and ensuring increased transparency and risk management in the program.

A new governance structure establishes an EHRM (electronic health record modernization) Integration Council led by the PED. The council includes representatives from across the VA. The PED also will work with the Federal Electronic Health Record Modernization office to ensure interoperability between DoD and the VA with the Cerner system.

Additionally, the VA has put in place mechanisms to mitigate problems like the ones experienced at VAMC Mann-Grandstaff. A site readiness checklist and operational metrics will help the VA evaluate access times, appointment information, prescription data, revenue collection, clinical productivity, care coordination, system and network performance, and veteran engagement to effectively evaluate risk, make decisions, and determine the success of future

'VA is refining EHR governance and management structures to establish additional rigor and oversight.'

VA Deputy Secretary Donald M.Remu NORTH AMERICA'S

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MISSION ADVOCACY

VA plans a new rollout of its electronic health record (EHR) program tentatively starting in March and running through 2023, officials say.





MOAA will publish updates on the EHRM project as the VA reboots it. Watch for more information in MOAA's weekly newsletter and at www.moaa .org.

deployments.

Congress and media reports have been critical of the \$16 billion project because of its hefty price tag and unknown life-cycle costs, calling for the department to implement more management, oversight, and metrics.

During the Dec. 1 hearing, McDonough reaffirmed his commitment to lawmakers in keeping them informed on EHRM progress and program milestones.

McDonough intends for the VA to use the momentum of the strategic review to shift toward a veteran-centered approach, continue to find opportunities, and make improvements at Mann-Grandstaff VAMC as well as future sites.

A 'game changer'

VA's modernization of its EHR system is one of the most complex and transformational undertakings in its history - an enormous project by any health care system standard.

In a briefing to veteran service organizations prior to the release of the report, MOAA asked Guy Kiyokawa, VA's new assistant secretary for enterprise integration and a former deputy director at the Defense Health Agency, what puts the VA on the right trajectory with this new EHRM approach based on his experience with DoD EHRM?

"Accountability was central," he said, adding that "the main game changer for DoD was establishing an EHRM Integration Council - something the VA did not have but has included in the new governance structure.

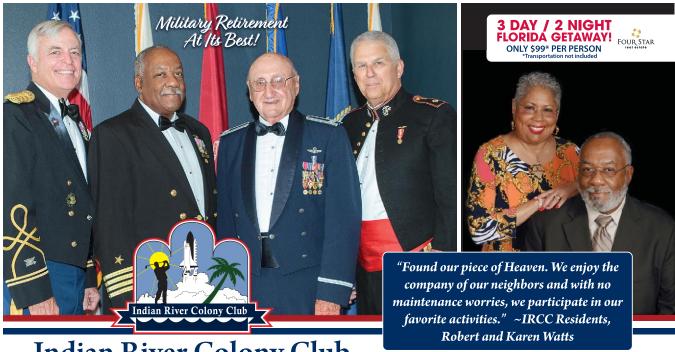
The council helps to improve communication and puts the right processes and mechanisms in place for holding stakeholders accountable."

Kiyokawa also made clear the VAMC Mann-Grandstaff problems are not that dissimilar to DoD's experience early in its EHR rollout.

VA's tentative EHR deployment schedule is an ambitious one, starting in March 2022 and running through all of 2023.

MOAA will provide periodic updates on the EHRM project as the VA restarts; stay tuned for more information in MOAA's weekly newsletter and at www.moaa.org.

> By Cmdr. René Campos, USN (Ret), senior director, Government Relations for Veterans-Wounded Warrior Care



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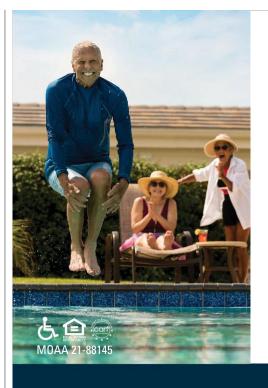
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Taking on Toxic Exposure Reform

The VA secretary shares initiatives to improve veterans' benefits.

working on Capitol Hill for over 20 years
— serving in roles with the House
Foreign Affairs Committee and the
National Security Council, as a foreign policy advisor, and as former
President Barack Obama's chief
of staff. Combining this experience with his personal and pro-

A Secretary Denis McDonough has been

of staff. Combining this experience with his personal and professional background with the military, he seeks to take on toxic exposure reform and make it easier for veterans to contact VA.

The following interview has been edited for length and clarity.

Where do toxic exposure reform efforts stand?

Obviously, MOAA has been at the front of making sure that we make good on our pledges and our promises to our veterans who are exposed to toxic exposure. Over the course of the last several months, we've seen a couple of important innovations. One is we're now implementing the three presumptives related to Agent Orange that Congress passed [in late 2020]. So, we are actively examining claims and adjudicating claims and making benefit payments now related to Parkinsonism and bladder cancer, for example.

We're also making significant strides on toxic exposure in Southwest Asia, Uzbekistan, and Afghanistan. For the first time since the first Gulf War, we're now paying claims for three diseases, which we've determined to be presumptively connected to service in those areas — rhinitis, sinus-

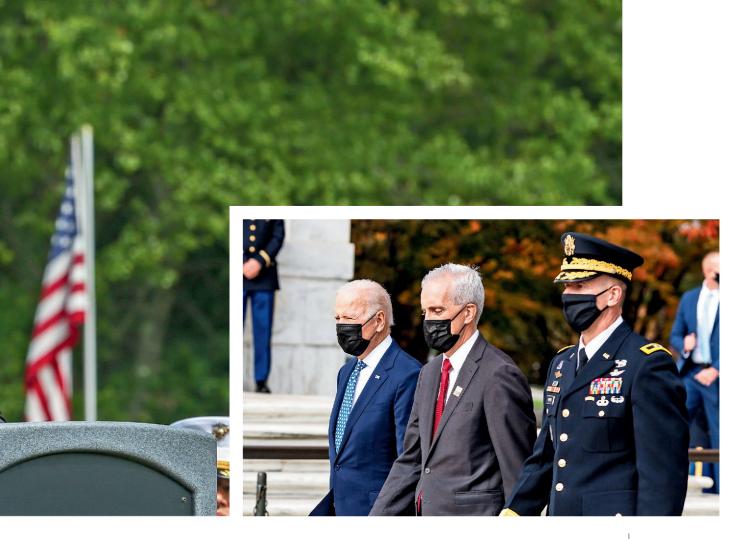


itis, and asthma. We expect as many as 300,000 claims. But importantly, we're also looking at how we can expand the number of diseases that are presumptively covered ... [and determined] by service in that region.

What do you see as the VA's role in continuing to battle the pandemic?

Well, I see three things. One is we have to continue to get veterans who are not vaccinated at all yet, vaccinated. We have vaccinated about half of the eligible veterans, well over 3 million now. About half of the veterans who get all of their care from us have been vaccinated by us. But that still leaves room to grow.

[The] second thing is we have to execute on boosters. ... And then the third is we have to be in a position to deal with the fallout from COVID. And that's in two ways. One is on things like long COVID, which is a series of conditions that many survivors of COVID end up wrestling. We're really leading the federal government's effort on understanding and treating long COVID. The



second thing we have to make sure that we're in position to respond to is people who deferred care during the pandemic because they wanted to not go to a hospital or a clinic. So, we're going to continue to be providing enhanced care for our veterans, who may have slightly more complicated or even significantly more complicated health situations because of deferred care.

What have you done to solicit feedback from veterans? How have you responded to their concerns?

We have a very active channel called V Signals where we're constantly in touch with our veterans to hear what's on their minds. We're in the process of implementing the electronic health record, so that any individual servicemember from the time he's enrolled to the time he becomes a veteran will have his medical record or her medical record travel along with that veteran.

We had a big question at the start of my tenure here at VA about deciding what portal we'll use for the electronic health record. ... I said, "I won't

decide that; our veterans will decide that." So, we've been out in the field with veteran focus groups across the country, many of whom already use My HealthEvet portal at VA, to get their sense of the best way for us to establish a portal for the new electronic health record. So that's a very concrete way that we're talking to veterans and using their feedback to design products that are designed to serve our veterans.

How can veterans service organizations like MOAA help VA achieve some of these priorities?

The main thing is to continue to be aggressive advocates for your members and for vets. It's amazing to see how even in the context of the pandemic, MOAA's advocacy work has not diminished at all. ... So, continue to advocate for our vets, continue to advocate on Capitol Hill, and then continue to have this candid relationship that you have with us where you're not only sharing good ideas, but holding us accountable. III

> - By Nyssa Thompson, MOAA member service representative

Denis McDonough,

the VA secretary, gives the keynote speech at Quantico National Cemetery in Triangle, Va., in May 2021 (left). McDonough, center, hosts a ceremony that President Joe Biden, left, attended, to commemorate the Tomb of the Unknown Soldier centennial at Arlington National Cemetery, Va., on Nov. 11, 2021.

MONEY TALK

3 Questions for Post-Deployment

For more financial tips, visit www .katehorrell.com

Purchases

Prevent financial mistakes and think about moderation.

military deployment brings many challenges and some opportunities. Plus, extra allowances and tax-free pay mean servicemembers sometimes come home from a deployment with a chunk of cash. And after months of hard work and hardship, it can be fun to splurge on something special. But to avoid making a financial mistake, consider these three questions before buying:

1. Is this something you would save for without a deployment? The best purchases are things that you would be willing to scrimp and save to make even without a deployment. You'll just get them a little faster with that deployment cash.

2. How will this purchase fit in your life in two, five, seven years? Purchases that don't provide long-term value can be the most disruptive to your financial plan. How long will you love those premium brand tennis shoes? Or will you even wear them?

3. What are the ongoing costs of ownership?

For example, an upscale sports car or a large truck will cost more to insure, more to maintain, and, sometimes, more to register. Will your monthly budget support these continuing expenses?

Spending some of that deployment money on a treat is a great idea, but think in moderation. Maybe buy a new Honda instead of a new Hummer, or a night in Las Vegas instead of a long weekend. Either way, enjoy

the benefit of your hard work and sacrifice.

afinance expert and military spouse

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SET YOUR COURSE

Is It Time to Leave?

What to consider if you're weighing a career move.

aybe you've struck gold with a new employer. Maybe you're just eager to stop working for the old one. Or maybe you're following the Great Resignation trend and seeking new opportunities. Regardless of the reason, you're on the way out the door.

Whether you're entering the job market or you've already landed a new position, much of your focus — rightly — will be on tackling new challenges. But there are some steps to take before you leave your current post. Here are five quick tips:

1. Respect the command chain. You'll find many online resources telling you how to break the news to your boss. Follow some basic guidelines: Be respectful and appreciative of your time with your employer, outline any transition and project-handoff requirements, and keep any official correspondence (like a letter of resignation) positive and to the point.

2. Consider the conversation. Your particular exit path will vary based on situation. Before you announce your departure,



have an idea of your response to one of many potential outcomes: Are you willing to stay on beyond the traditional two-week period to complete projects or assist with onboarding? How will you respond if you're offered more money or a more flexible schedule in return for staying put? If you are leaving on less-than-stellar terms, is there a chance you'll be asked to go immediately? If so, are you financially (and mentally) prepared?

3. Get your house in order. Are you going to transfer any company-based pension or 401(k) funds after you leave your job? Are there outstanding issues with benefits? Are you clear on policies regarding unused leave or sick time? Any questions on these topics will be easier to answer before you've left — set up any necessary human resources appointments and get copies of

needed documents while you're still on the payroll.

4. The whole house ... Even if you've accounted for the financial and benefit factors listed above, think about other documents you might want to have handy in the weeks, months, or years ahead. Do you have a full copy of your job description? What about a history of your pay raises? A glowing performance review?

5. Always network. After your departure is made public, your co-workers may reach out. Stay positive, stay connected on LinkedIn and other platforms, and avoid unnecessary details in explaining your decision. All of us have worked with individuals we'd be happy to work with again — leave an impression that puts you on that list.

- By Kevin Lilley, senior digital content manager



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3,000-Year-Old **Beauty Secret Revealed**

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Want to Be an Entrepreneur?

Here are resources for a work-life balance that works.

here's a dusty folder hanging in our file cabinet containing the remnants of my former career as a litigation attorney, before I married a Navy member, had three kids, and moved to states and countries that didn't recognize my license. Those yellowing documents, held with rusty staples, will never supplement an application for my employment again.

Like many military spouses challenged to maintain and develop careers through PCS moves and deployments, I needed a flexible career that would survive our mobile lifestyle, allow me to work remotely, and enable me to focus on family life during deployments and separations.

Ten years ago, I became a free-

lance writer, and two years ago, I co-founded a military scholarship nonprofit. I don't make a litigator's salary, but being my own boss has helped me strike a work-life balance that works for me. My home-based career was created by the seat of my pants, but today there are many resources for military spouses.

- The Association of Military Spouse Entrepreneurs (AMSE) helps create "PCS-proof" portable businesses, providing extensive online curricula, worksheets, master classes, and individual regional chapters at several locations such as Travis AFB, Calif.; Luke AFB, Ariz.; Fort Hood, Texas; and Joint Base McGuire-Dix-Lakehurst, N.J.
- Unsure about your idea? Submit your business plan to the Na-

tional Military Spouse Network for review.

- MOAA's website, www.moaa .org, has dozens of useful articles and other resources for budding entrepreneurs.
- Free or low-cost training programs abound, including Entrepreneur Boot Camp (EBC) and Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE), both through Syracuse University's Institute for Veterans and Military Families. Bunker Labs nonprofit offers virtual business courses and a startup incubator to mil spouses.
- The Small Business Administration's "Boots to Business" (B2B) entrepreneurial training program is open to military spouses, and the Military Spouse Chamber of Commerce certifies military spouse-owned



For info on MOAA's Military Spouse Employment Guide, career symposia, and more, see our career resource page for military spouses:

www.moaa .org/spouse



businesses.

- SCORE, a national network of entrepreneurship experts, collaborates with Blue Star Families to provide mentors to military spouse business owners.
- Spouse-ly is an online marketplace where military-connected families sell goods and services from crafts and foods, to photography and legal services. My law career might live yet!

According to surveys, 48% of the 12 million spouses of current servicemembers and veterans are self-employed, business owners, or aspire to be. And of those military spouses who've attained the goal of business ownership, half report earning six-figure incomes.

With those numbers and the abundance of entrepreneurship resources in your favor, your dreams of being your own boss can soon become your reality.

- By Lisa Smith Molinari, a
Navy spouse, columnist, and
author of The Meat and Potatoes
of Life: My True Lit Com

Bill Seeks Better License Portability for Counselors

new bill would provide much-needed support to a key program for military families.

The Military and Family Life Counseling (MFLC) program offers nonmedical counseling to servicemembers, their families, and survivors worldwide. Licensed social workers provide confidential, solution-focused counseling, both in-person and virtually, in areas including mental health and well-being, financial management, parenting, stress management, and grief or loss.

Because MFLCs are outside the chain of command, they help reduce the stigma associated with seeking help. Unfortunately, there is a nationwide shortage of behavioral health professionals, particularly in rural military communities.

The confidentiality and responsiveness MFLCs provide helps close the counselor and behavioral health gap for servicemembers and their families.

Recently, bicameral, bipartisan legislation was introduced by Sens. Kyrsten Sinema (D-Ariz.) and Roy Blunt (R-Mo.) along with Reps. Elissa Slotkin (D-Mich.) and Rob Wittman (R-Va.) to address this issue.

The Comforting our Military Families through On-base

or Remote Treatment (COM-FORT) Act (S. 3021/H.R. 5758) would allow MFLC counselors with an active state license to provide counseling service to servicemembers and their families anywhere in the nation. MOAA is pleased to support these efforts to improve license portability for MFLC providers.

Hiring MFLC counselors from a nationwide applicant pool would allow DoD to more easily meet the high demand for service providers. The COMFORT Act will help reduce the shortage of behavioral health providers and better equip DoD to meet the demand for counseling services.

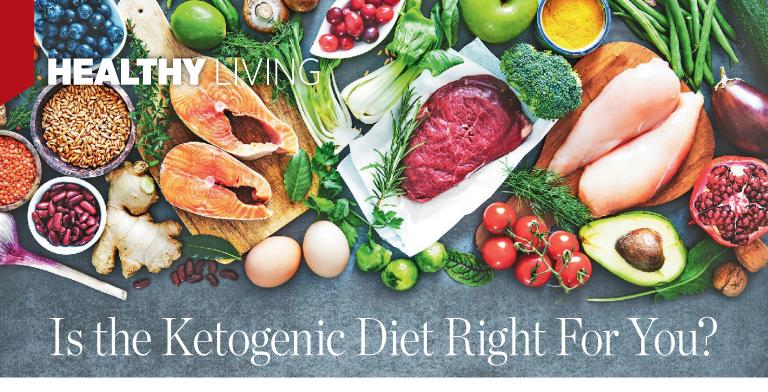
"License reciprocity across state lines for nonmedical mental and behavioral health counselors will help ease these challenges," said Liz Porter, president of Leidos Health, the company administering the MFLC program.

With increased license portability, MFLC counselors will also have increased flexibility to respond to local traumatic events, natural disasters, or redeployment of multiple units to one military base.

 By Jennifer Goodale, MOAA's director of Government Relations for Military Family Policy and Spouse Programs



Find us on Facebook: www.facebook .com/moaa spouse



In the early 19th century, a British undertaker named William Banting associated the premature death and obesity of his "clients" with cakes and sugary carbohydrates, and he decided to avoid these foods to lose weight. Banting's theory proved correct, so he shared his idea with the world in a booklet titled "Letter on Corpulence, Addressed to the Public."

Banting became one of the first leaders in the concept of low carbohydrate diets to lose weight. Since then, others have used extremely low carbohydrate diets, now more commonly referred to as ketogenic diets, to lose weight. But what does it mean to follow a ketogenic diet?

What is ketogenic?

Your body — and especially your brain — utilize glucose for energy produced from carbohydrates. When you severely restrict those carbohydrates, your body produces ketones from fat that fuel the brain, hence the name ketogenic.

Does the ketogenic diet work for weight loss?

The short answer is yes. Multiple studies have demonstrated that a ketogenic diet is an effective strategy to create a caloric deficit (when you expend more calories than you consume). One way ketogenic diets work for weight loss is the higher fat intake promotes satiety, so you feel fuller and are more likely to eat less.

What are the negative impacts of the ketogenic diet?

The diet drastically reduces carbohydrates, limiting the intake of nutrient-dense fruits and vegetables that are beneficial for health. It also reduces fiber intake, which can lead to constipation and bloating.

Is the ketogenic diet right for me?

It depends on you and your medical history. The ketogenic diet is effective and safe for individuals with Type 1 and Type 2 diabetes, especially to assist with weight

loss. However, there is nothing magical about the ketogenic diet compared to a low-fat diet with the same calories. Therefore, it is not superior.

Weight loss involves creating a caloric deficit. Given the ketogenic diet's limited fiber, vitamins, and minerals from fruits and vegetables, a more prudent strategy may be to opt for a less dietary restrictive approach of eating a balanced diet of fruits and vegetables to include lean proteins and healthy fats in moderation combined with regular activity to achieve your weight loss goals.

A tool you can use to help you create a healthy eating plan is www.myplate.gov, provided by the Department of Agriculture. Give it a try — and make sure to talk to your doctor before you take diet advice from a 19th-century undertaker.

By Lt. Col. Nick Barringer,
 USA, program director, U.S.
 Military-Baylor University
 Graduate Program in Nutrition

Following a ketogenic diet involves minimizing carbohydrate

intake.



EATING HEALTHY

For nutrition resources and recipes, visit www.myplate .gov.

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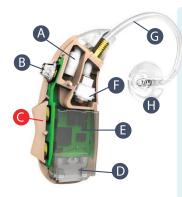
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2022 Retiree TRICARE Prices

ast October we got the news that the average Consumer Price Index (CPI-W), which impacts our military retired pay, Survivor Benefit Plan (SBP) annuity, Social Security benefit, and VA pay, for the last three months of the fiscal year came in at 5.9% - the highest cost of living allowance (COLA) increase since 2008.

The index and COLA adjustments are meant to protect pay and benefits against inflation. A large increase reflects the fact that we, as consumers, are paying more for goods and services.

Inflation for medical care has typically outpaced general inflation for the last 40-plus years,

increasing 4.11% in 2020 compared to our COLA increase of 1.3%. The three largest changes in medical pricing occurred in 1975 (12.06%), 1982 (11.60%), and 1980 (10.95%).

Unfortunately, in 2022 the opposite has occurred. Medical inflation through October 2021 was near an all-time low of 1.3% (according to the Consumer Price Index, U.S. Bureau of Labor Statistics). However, our TRICARE enrollment fees and copays are broadly tied to COLA - and the chart below reflects the increases for 2022. A complete listing of medical costs for each TRICARE plan can be found by using the cost comparison tool at www.tricare .mil/costs/compare.

TRICARE published the 2022 enrollment, copay, and catastrophic cap increases on Nov. 5, 2021, just prior to the 2022 open season. Disappointingly, most of the 2022 increases were slightly more than our 5.9% COLA. COLA increases applied to TRICARE costs are rounded down to the whole dollar. However, the excess amounts are accumulated and carried over to the next year, which may result in increases above that year's COLA.

- By Capt. Paul J. Frost, AFC $^{\otimes}$, USN (Ret), program director for finance & benefits at MOAA

TRICARE GROUPS A & B COSTS COMPARISON

	PRIME				SELECT			
	GROUP A entered service prior to 01/01/18		GROUP B entered service after 01/01/18		GROUP A entered service prior to 01/01/18		GROUP B entered service after 01/01/18	
	2021	2022	2021	2022	2021	2022	2021	2022
ANNUAL PREMIUM Individual Family	\$303 \$606	\$323 \$647	\$366 \$732	\$392 \$784	\$150 \$300	\$158 \$317	\$474 \$948	\$504 \$1,008
DEDUCTIBLES Individual Family	\$0	\$0	\$0	\$0	\$150 \$300	\$150 \$300	\$158 \$317	\$168 \$336
COPAYS Primary Specialist	\$21 \$31	\$22 \$33	\$21 \$31	\$22 \$33	\$30 \$46	\$32 \$50	\$26 \$42	\$28 \$44
CATASTROPHIC CAP	\$3,000	\$3,000	\$3,703	\$3,921	\$3,500	\$3,706	\$3,703	\$3,921



TRICARE COSTS

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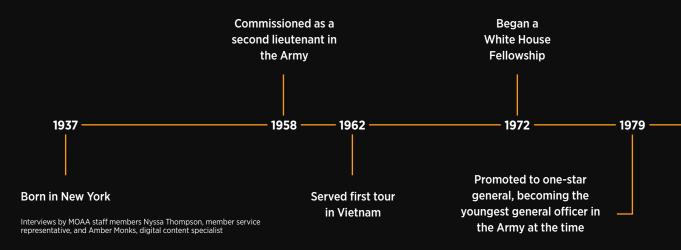
^{*}The initial premium will not change during the term period unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company, Minneapolis, MN. This is a paid endorsement. MOAA receives a fee from the insurance broker and/or insurer for its endorsement of this plan.

EYE ON HISTORY

Colin Powell

Leader. Public servant. Pathbreaker.





Brig. Gen. Terrence Adams, USAF

Military deputy director of Concepts and Strategy Air Force Futures, Headquarters Air Force

Adams said he felt connected to Powell and looked up to him as an inspiration to know he could "accomplish anything in the military and beyond." The two worked together on a few projects for The ROCKS, Inc., a mentoring organization for current and former officers. Powell was a "huge advocate for mentorship," Adams said.

If the next generation of officers could learn something from Powell, Adams said it would be to "listen to everyone in your organization. Everyone has something to offer, and it is our job as leaders to listen. Listen, lift them up, and love them."

'He inspired others throughout his life as an example to all of us in uniform — one of the greatest leaders who has ever worn the cloth of our nation.' — Gen. Mark A. Milley, chairman of the Joint Chiefs of Staff



Gen. Martin Dempsey, USA (Ret)

Former chairman of the Joint Chiefs of Staff

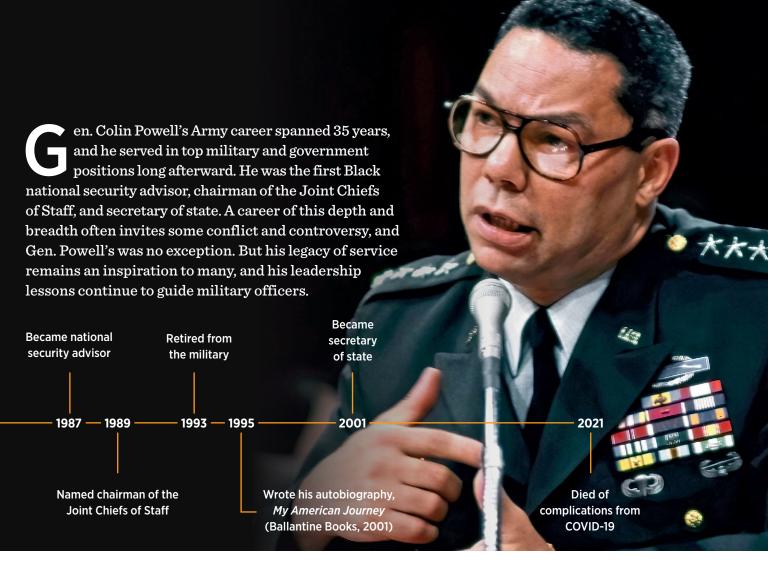
Dempsey first met Powell in 1981. "He encouraged us to think

about our strengths and weaknesses, to learn, and to adapt. He never gave us the answer; rather, he coached us to discover it," Dempsey said. "Years later, when I was the 18th chairman of the Joint Chiefs of Staff, he visited me about every 90 days and did exactly the same thing."

Powell was "poised, confident, and despite his well-earned reputation and near-celebrity status, he was humble," Dempsey said.

"I'd like future generations of military leaders to learn from his example that service, fairness, and integrity are lifelong endeavors."

POWELL'S RULES 1) IT AIN'T AS BAD AS YOU THINK! IT WILL LOOK BETTER IN THE MORNING. 2) GET MAD, THEN GET OVER IT. 3) AVOID HAVING YOUR EGO SO CLOSE TO YOUR STAND IN THE WAY OF A GOOD DECISION. 7) YOU CAN'T MAKE SOMEONE ELSE'S CHOICES. YOU SHOULDN'T LET SOMEONE ELSE MAKE YOURS. 8) CHECK SMALL THINGS. 9) SHARE





Brig. Gen. Clara Adams-Ender. USA (Ret)

Chief of the Army Nurse Corps from 1987-1991

Adams-Ender met Powell through The ROCKS, Inc., and she later

worked closely with him during Desert Shield and Desert Storm.

"Gen. Powell was an outstanding human being. gentleman, and officer," she said. She recalled him sharing "Powell's Rules" (below).

"One rule that he never voiced and always showed in his action was to take your work seriously, but never take yourself too seriously," she said.

All officers could learn from Powell, Adams-Ender said: "Give every assignment your very best, believe that you can do it and you will, and let go of anger as soon as it has been resolved."

'America lost a national treasure with the passing of retired Gen. Colin Powell. He was a true soldier. statesman, and leader of exceptional integrity.'

> - Gen. James McConville. Army chief of staff



Mai. Gen. Clifford Stanley. **USMC (Ret)**

Former under secretary of Defense for Personnel and Readiness

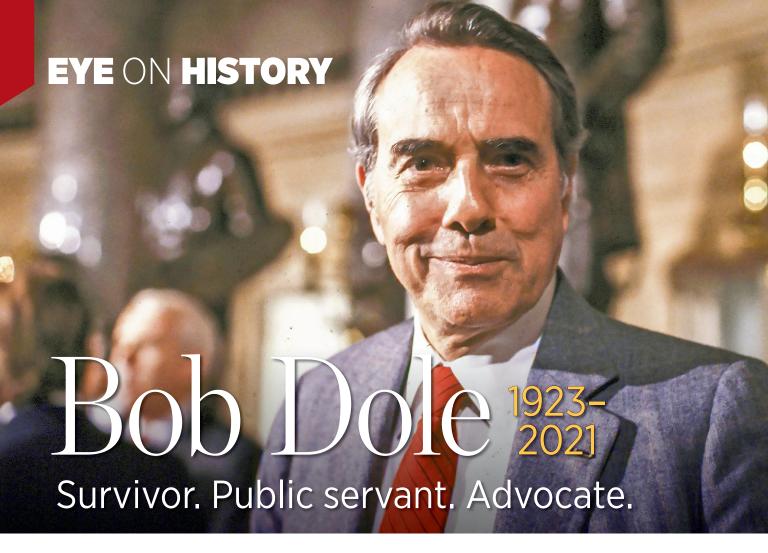
Stanley had the opportunity to en-

gage with Powell throughout his career and life. They first met when Powell taught one of Stanley's classes at National War College. Among the group of White House Fellows in 1988, they were able to converse more.

"I felt he was a friend, but I know he made everyone feel that way. That was just something special about him," Stanley said.

He observed Powell to be focused on service and being a servant. He also admired how Powell had the strength of character to acknowledge if he made a mistake. W

POSITION THAT WHEN YOUR POSITION FALLS, YOUR EGO GOES WITH IT. 4) IT CAN BE DONE. 5) BE CAREFUL WHAT YOU CHOOSE. YOU MAY GET IT. 6) DON'T LET ADVERSE FACTS CREDIT. 10) REMAIN CALM. BE KIND. 11) HAVE A VISION. BE DEMANDING. 12) DON'T TAKE COUNSEL OF YOUR FEARS OR NAYSAYERS. 13) PERPETUAL OPTIMISM IS A FORCE MULTIPLIER.





Bob Dole was instrumental in fundraising for the National World War II Memorial in Washington, D.C. Above, he is recognized during an honorary promotion ceremony at the memorial in 2019.



B ob Dole, a decorated World War II veteran, Republican presidential nominee, and public servant of more than four decades.

died Dec. 5 at age 98, less than a year after announcing he'd been diagnosed with stage 4 lung cancer.

Dole, an Army veteran and Bronze Star recipient who served six years as an officer, devoted his entire professional and retired life to serving the country.

He served in Congress for more than three decades, representing Kansas in the House of Representatives from 1960 until joining the Senate in 1969. Dole served there until 1996, resigning his seat and his majority leadership position







that year during an unsuccessful White House

"Senator Dole supported U.S. servicemembers and veterans during his political career, but also made it a mission later in life," MOAA President and CEO Lt. Gen. Dana T. Atkins said. "His regular appearances at the World War II Memorial, to greet his fellow comrades, were an inspiration. Senator Dole never stopped serving."

Dole served as the national chairman for the World War II Memorial Campaign, which raised funds for the National World War II Memorial in Washington, D.C. He was known for making appearances at the memorial, greeting veterans from around the country visiting the memorial through the nonprofit Honor Flight Network.

Dole's wife, Sen. Elizabeth Dole, joined him in a life of service. She established the Elizabeth Dole Foundation in 2012 to empower and support military caregivers and family members. The foundation formed a partnership with MOAA to produce a caregiver guide focused on

Bob Dole fought in World War II and never stopped serving.

After being severely injured by gunshot wounds during WWII, Bob Dole recovered and went on to serve in Congress for over 30 years.

the legal and financial needs of multiple generations of caregivers.

MILITARY SERVICE

Bob Dole had been taking classes and playing basketball, track, and football at the University of Kansas when he volunteered for the Army Enlisted Reserve Corps in 1942.

He went on to became a second lieutenant with the 10th Mountain Division. During an intense firefight against the Germans in Bologna, Italy, in April 1945, Dole suffered serious gunshot wounds from a German machine gun.

Dole was transported to the U.S. to recover. He overcame blood clots and a life-threatening infection. He underwent more than seven surgeries.

His injuries left him with limited mobility in his right arm and numbness in his left arm.

For his war service, Capt. Dole received two Purple Hearts. For his efforts to assist a downed radioman, he earned the Bronze Star with "V" Device.

He spent years undergoing rehabilitation at a military hospital.

In March 2019, Congress unanimously passed a bill to promote Dole from captain to colonel. President Trump signed the bill into law the next

In his political career, Dole was known as a strong partisan debater and tough negotiator, while also excelling at forging bipartisan alliances to enact legislation, according to his Senate biography.

He demonstrated his ability to work with Democrats when he joined then-Sen. George McGovern to reform the federal food stamp program in 1977.

He served as the chairman of the Senate Finance Committee from 1981 to 1985 and the Republican floor leader from 1985 to 1996.

> - By Amanda Dolasinski, a writer based in the Washington, D.C., area

EYE ON HISTORY

Global Journey, Submerged

ircumnavigating the globe has long been one of humankind's most tantalizing challenges. In 1960, the Navy authorized a special expedition, Operation Sandblast, to circle the world entirely underwater. Selected for the mission was the newly commissioned USS Triton (SSR(N)-586), one of a new class of fast nuclear-powered submarines.

Operation Sandblast had multiple components. One was to evaluate the endurance and capabilities of nuclear-powered subs, and the effects of long-term submersion on crew members. Other missions were to map the ocean floor with *Triton*'s fathometer and sonar, and release hydrographic bottles to study ocean currents.

Triton left New London, Conn., on Feb. 16 and largely followed the path taken by explorers Ferdinand Magellan and Juan Sebastián Elcano in the early 1500s: around the tip of South America, across the Pacific, through the Philippine and Indonesian archipelagos, across the Indian Ocean, and around the Cape of Good Hope, according to a Navy report. The sub left the starting point of its circumnavigation — St. Peter and St. Paul Rocks in the Atlantic Ocean — on Feb. 24 and arrived back at that point on April 25.

The sub routinely surfaced to periscope depth to get a fix on its location, and ventilate and replenish its air supply.

Under command of Capt. Edward L. Beach Jr., *Triton* took 60 days, 21 hours to circumnavigate the globe, a distance of 26,723 nautical miles. The sub traveled close to 36,000 nautical miles over 84 days, arriving back on the East Coast on May 10.

Life aboard *Triton* became fairly routine, with crew mem-

bers adapting well to their unique conditions. One radarman became ill with kidney stones and had to be transferred to a Navy ship in the area. To maintain *Triton*'s mission making its trip submerged, only the sub's sail was exposed during the transfer.

The submarine's mechanical problems included the fathometer and a malfunctioning reactor, which were fixed during the journey.

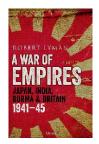
Operation Sandblast was considered a success, and the sub was awarded the Presidential Unit Citation. For all its accomplishments, the USS *Triton* was in service for only a decade. It was decommissioned in 1969.

The sub's sail is on display at the USS Triton Sail Park in Richland, Wash. III

 By Don Vaughan, who writes on culture and military history for Military Officer



OUR BOOKSHELF | A War of Empires: Japan, India, Burma and Britain, 1941-45



By Robert Lyman. Osprey, 2021.

ost military histories of World War II focus on the Pacific and European theaters, including North Africa and the Mediterranean, but few have covered the war in Burma and India as thoroughly as Robert Lyman's new book.

Lyman is a retired British Army officer and bestselling military historian. This comprehensive and well-crafted effort tells of Japan's crushing defeat of the British, Indian, and Burmese armies in 1941-1942, and their remarkable victory over the Japanese in 1944-45. He includes the complex political aspects of competing empires and the rise of Burmese and Indian independence movements.

Britain fought to protect its overseas empire and its colonies in India and Burma, while Japan fought to expand its empire, resulting in an imperial collision in Burma and on India's eastern frontier in what Lyman calls "the longest campaign fought by allied armies in the Second World War." Following the British routs in Malaya and Singa-



pore in 1941, Burma was ignored as a backwater. They considered the Japanese incapable of attacking over the mountains and through the steaming, malarial jungles. Consequently, defenses were weak with poorly trained and poorly equipped troops (no air support artillery, grenades, or barbed wire, but plenty of horseshoes and sun helmets).

Japanese speed, surprise, self-sufficiency, and rapid out-flanking movements drove the defenders out of Burma back into India, a humiliating defeat.

With new leadership from men like William Slim, Orde Wingate, Lord Louis Mountbatten, and "Vinegar Joe" Stilwell, the allied offensive defeated the Japanese in 1944-45. Jungle

ambushes and battles at Arakan, Imphal, and Kohima were bloody and decisive. Equally intriguing is the portrayal of Japan's use of propaganda and false promises of independence to raise Indian and Burmese armies to fight the British. III

- By Col. William D. Bushnell, USMC (Ret), a regular contributor to Military Officer



Life at the U.S. Naval Academy wasn't always easy for Janie Mines.

ormer Lt. Janie Mines, USN, began attending White schools in third grade in the segregated South. In junior high, she walked into

a mostly male Naval

Former Lt. Janie Mines, USN First Black female graduate of the U.S. Naval Academy

JROTC program. So when a call from Annapolis in the summer of 1976 informed her she'd be the only Black woman among the first 81 female midshipmen ever admitted into the U.S. Naval Academy,

"I'll be there," she responded. Mines, the daughter of a Baptist minister from Aiken, S.C., wanted to serve her country. She also believed God had prepared her for that moment.

"A lot of people have described it as my calling," she said. "From a very small child, I was often the first and the only."

Mines, a MOAA member, might have gone anywhere she'd been accepted to multiple Ivy League schools and was offered an ROTC scholarship. But "I felt that I was supposed to go do this."

On her first day at the academy, a "firstie," or senior, grabbed her by the chest, shoved her against the wall and said, "Black b--, you will never spend a night in my school." The next thing Mines remembers, she recalls in No Coincidences: Reflections of the First Black Female Graduate of the United States Naval Academy (Custom Messages, 2018), was looking down at him on the polished floor.

She hadn't expected a warm welcome. Nor had she expected the verbal and physical attacks, including from a professor who

Mines barely hesitated.

'As a nation, we need to be more empathetic with one another. We've become very judgmental and condemning of one another. That is not in alignment with our values as a nation. It will not sustain us. It is going to be critical as we move forward to chart a common path together for our mutual success.'

called her the n-word in class one day and an officer who slammed her into a sidewalk, knocking her kneecap out of place.

"From their perspective, we [women] were taking up spaces from combat officers, and we were not allowed by law to serve in combat," Mines said. "As a Black woman, I could only get White men killed, and they could not allow me to do that."

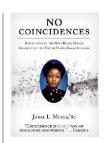
Instead of worrying about being called names, or allowing others to define her, she worked to prove herself.

"Once they realized that, they were my strongest allies," she said.

Mines graduated in 1980 with an engineering degree and spent five years as a naval officer; she went on to earn a master's at MIT and held management positions at major corporations. Today, she runs her own consulting firm. Fellow Naval Academy graduates remain among her closest and most enduring friends, she said.

"Just as I love America," she wrote in the closing chapter of No Coincidences, "I love my Academy. I continue to be amazed at the caliber of young men and women that are meticulously selected to lead the greatest military in the world."

> - By Kristin Davis, a writer based in Virginia



Janie Mines wrote a book about her experiences at the U.S. Naval Academy.



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Visitors to South Africa should consider independent tour operators for a greater chance at spotting many exotic animals.

isiting Africa for a wildlife viewing safari to see incredible animals up close is a dream trip for many travelers. South Africa's many national parks are popular destinations for these activities. But tourism activities related to the parks are not equal. Some tour operators are typical busload businesses operating on tight schedules with limited services. Smaller, independent operators can offer customized tours and services. While they are sometimes a little pricier than big tour operators, the payoff is generally worth it.

Photographing wildlife is



Lions are known as one of the "Big 5" African animals. This group also includes leopards, elephants, cape buffalo, and rhinos.

often a prime objective. Safaris where you can see some or all of Africa's "Big 5" (lion, leopard, elephant, cape buffalo, and rhino, either white or black) are particularly desirable.

Traditional, iconic African animals such as giraffes, kudu, zebra, wildebeest, and impala are common and sometimes found in small groups. Other species, such as small cats like

LEARN MORE

For more on safaris, visit https://phasa .co.za/hunting-services and www.sanparks .org.



Animals like giraffes, elephants, leopards, and monkeys can all be found on widlife-viewing safaris in Kruger National Park, South Africa.

servals or birds like rare ground hornbills, can be more difficult to spot. This is where a trained eve can help.

In Africa, nonresidents on hunting safaris must be accompanied by a "professional hunter," someone highly skilled in the outdoors. These "PHs" are usually employed by outfitters who handle the safari arrangements.

Many tour operators offer "game drives," typically half- or full-day trips in an array of vehicles around the many roads and trails in the parks. Some vehicles are small, such as a PH's "bakkie," a pickup converted for safari operations. In most parks, guests must stay in the vehicles, and riding in the open air has restrictions. Lodging and camp-

ing areas are in enclosed compounds. Guests must be off park roads and in those compounds by sundown. To handle lodging and dining logistics, large groups sometimes must abandon the search for wildlife just as late afternoon conditions are becoming prime for viewing. Independent tour guides, though, can offer complete flexibility and expertise right up until the time the compound gates close.

"A lot of professional hunters and guides are photographers themselves," said Phillip Bronkhorst, a safari outfitter who offers side trips to national parks and other interesting destinations. "They will take you to the best places. They know the light, the areas, and they can get the vehicles into position so that you

get the image you need, taking as much time as necessary."

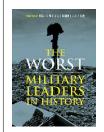
By touring in a private vehicle, tourists can choose what they want to see, deciding where and how long to stop, and generally spending more time doing and observing what they enjoy.

"We can get into places that bigger buses and trolleys can't get in," Bronkhorst said. "And personal guides have no need to rush people to get their photos because there is some fixed schedule."

If a trip to Africa is on your bucket list, and you are looking for a "Big 5" experience, think small.

- By Ken Perrotte, an Air Force veteran and outdoors writer who lives in Virginia

WHAT WE'RE READING



The Worst **Military Leaders** in History John M. **Jennings** (Editor), Chuck Steele (Editor), Jeremy Blackham (Foreword). Reaktion Books In this book, essentially a "how-notto" guide to leadership. 15 historians identify and explain their choice for the worst military leader in history. **REEL TALK**

Examining First Blood at 50

A look at how Rambo's source material inspired pop culture.

Rambo, and he was Rambo, and he was just some nothing kid for all anybody knew, standing by the pump of a gas station at the outskirts of Madison, Kentucky."

So begins First Blood, David Morrell's debut novel, which celebrates its 50th anniversary this year. The book introduced troubled Vietnam veteran John Rambo, a character whose literary and cinematic exploits

would eventually establish him as one of the most influential cultural icons of the latter 20th century.

Morrell was a graduate student at Penn State from 1966 to 1970, when the Vietnam War was at its height and emotions ran

hot. His goal with First Blood, he said, was to bring the war to the American people with antagonists who represented the establishment (Korean War veteran and Chief of Police Wilfred Teasle) and the disaffected (Green Beret and



former POW John Rambo). First Blood was published in 1972 to almost universal

acclaim. But it was the film adaptation, released a decade later, that brought John Rambo to the mainstream. The film was a huge hit and produced four sequels. Each movie entrenched Rambo's legacy further, but in so doing greatly polit-

icized the character.

"There were a few years, from about 1985 to 1990, when some bookstores would not carry my books because they were associated, to them, with what was an unpopular political figure," Morrell told *Military Officer*.

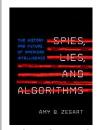
"Rambo had become so absorbed into the culture that after three films, he was there in a way that was difficult to ignore."

Antiwar advocates may have had issues with John Rambo as he was presented in the second and third films, but many others embraced the character for what he embodied: courage, honor, loyalty, and sacrifice.

Even President Ronald Reagan sometimes referenced the character and the films. Upon seeing the second film, which returns Rambo to Vietnam on a POW rescue mission, Reagan said it gave him an idea of how to handle a potential hostage crisis: "Boy, after seeing *Rambo* last night, I know what to do the next time this happens."

The Rambo films also influ-

WHAT WE'RE READING



Spies, Lies, and Algorithms: The History and Future of American Intelligence by Amy B. Zegart, Princeton University Press Drawing on decades of research and interviews with intelligence officials, Zegart provides a history of U.S. espionage. from George Washington's Revolutionary War spies to today's spy satellites.

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enced a generation of warfighters, Morrell said. In 2010, as part of the first-ever USO-sponsored authors' tour to a war zone, he spoke at length with severely wounded soldiers at military hospitals in Washington, D.C., and was told by almost all of them that they had joined the military because of John Rambo.

"One mother said to me of her legless son, bitterly, 'He wanted to be a hero,'" Morrell said. "I carry that with me."

Vietnam veterans also responded to Rambo and his tribulations. Morrell recalls a 1980s book signing where he talked to a man who had refused to discuss

his Vietnam experiences with his wife, to the detriment of their marriage. Then they watched *First Blood* together in a theater. Back home, weeping, the man opened up about everything he had seen and done.

"When that barrier went away, their communication and marriage became far better than it had been," Morrell said. "I suspect that may not be the only instance of that."

Rambo became so iconic that the character's influence extended internationally. During a 2001 book tour in Poland, Morrell learned that during the Solidarity movement, protesters would watch smuggled *Rambo* movies, tie a bandana around their heads *Rambo*-style, and then head out to protest the Russian occupation.

On a trip to Great Britain in 1986, Morrell was stunned to see the newspaper headline: "US Rambo Jets Bomb Libya."

The last *Rambo* movie was released in 2019 to mediocre, even hostile reviews. But it's difficult to keep an iconic character like John Rambo down. Fifty years after his debut, his cultural influence remains strong.

By Don Vaughan, who writes on culture and military history for Military Officer 'One mother said to me of her legless son, bitterly, "He wanted to be a hero." I carry that with me.'

> - David Morrell





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PHOTOS: CLOCKWISE FROM TOP LEFT, DRNADIG/GETTY IMAGES; CATHERINE FALLS COMMERCIAL/

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FINTHE ARCTIC

As the region opens up, will military competition heat up as well?

STORIES BY CHRISTOPHER P. CAVAS



he most lethal strike fighter fleet in the U.S. has been growing, bit by bit, at the rate of about two per month. Air Force F-35A Lightning II Joint Strike Fighters have been headed north since April 2020, often straight from the Lockheed Martin factory that built them in Fort Worth, Texas. Their destination: Eielson Air Force Base in Alaska,

In early 2022, a total of 54 Lightning IIs will call Alaska their home. Together with a similar number of F-22A Raptors, there will be more than 100 combat-coded fifth-generation fighters in the state, the most anywhere in the U.S.

home of the 354th Fighter Wing.

The arrival of the JSF in the far north is an ex-

ample of the increased level of attention being paid to the Arctic as the gradual warming of the region opens the area up to economic development and competition.

This means more

access to raw minerals like nickel, copper and platinum, oil, and natural gas. Longer ice-free periods of navigation in shipping routes through previously frozen waters mean more access to rich fishing waters and increased tourism, resulting in more countries and industries looking to exploit the region.

And as competition increases, the potential for conflict is an ever-present byproduct.

"Our adversaries are increasing their activity in the region in part through the enabling factor of their own climate changes," said Michael McEleney, senior advisor to the Department of Energy's Arctic Energy Office and a former Arctic analyst for the Navy. "Longer shipping seasons, greater investment in resource extraction to accelerate their resource extraction efforts. All of it is turning the Arctic into a much more dynamic region for the U.S. government to take into account."

Those are just some of the reasons there seems to be constant discussion about the Arctic. Barely a week goes by without a new strategy, study, or position paper being released. Defense groups, military services, academic organizations, environmental and economic entities hold streams of conferences focusing entirely or in part on the region.

"What are we doing in the Arctic?" is a routine question raised by senators and congressional representatives in multiple hearings in Washington, D.C. But the answers are rarely simple enough for a quick sound bite.

"It's a complex story at the top of the world today, made more complex by global media, because to them it's all about tension, resource wars, whether we go to war with the Russians or Chinese at

> the top of the world," said Capt. Lawson Brigham, USCG (Ret), distinguished professor of geography and Arctic policy at the University of Alaska Fairbanks and a former Coast Guard ice-



Aircraft of the

Air Force's 354th Fighter Wing and the Alaska Air National Guard's 168th Wing line up at Eielson AFB. Alaska. The 354th began building up its fleet of F-35A Lightning II Joint Strike Fighters in 2020 and is set to have a total of 54 JSFs in early 2022.

breaker captain.

"There isn't a single message," he said. "This place is peaceful. It's stable, and it's cooperative."

A recent example of that cooperation was the October 2020 adoption by the Arctic Council of an international agreement to prevent unregulated fishing in the high seas of the Central Arctic Ocean. The agreement pledges each signatory nation to not allow its vessels to engage in commercial fishing in the ocean, which is surrounded entirely by the economic exclusion zones (EEZs) of the council's member states.

The center of international relationships in the far north is the Arctic Council, an independent entity whose eight permanent members are those with sovereign territory within the Arctic Circle: Canada, Denmark (by virtue of Greenland), Fin-



land, Iceland, Norway, Russia, Sweden, and the U.S., along with Arctic indigenous peoples.

Thirteen nations take part as observer members, with no voting rights: Germany, the Netherlands, Poland, the United Kingdom, France, Spain, China, India, Italy, Japan, South Korea, Singapore, and Switzerland. Applications are pending for the European Union and Turkey.

Established in 1996, the council has been a key entity in managing the region as development and changes continue in the region.

'AN ENTIRELY NEW COAST'

At the forefront of development are the Russians — unsurprisingly, given their vast, 15,000-milelong Arctic coastline, by far the longest continuous coastline of any single country. Stretching from the border with Norway, the Russian Arctic coast continues to the northwest Pacific, where it meets North Korea and nears the Japanese home islands. More than 4 million people live above the Arctic Circle, and more than half of them live in Russia.

"From a Russian perspective, they're having an entirely new coast" due to Arctic warming, noted McEleney. "That is a dramatic change in their perceived security environment. Imagine adding a new coast in an area where their defenses have run down after the Cold War. Their rush to increase the surveillance and military coverage of their Arctic coast is driven in part by climate change. By effectively having a new ocean in their backyard, they feel the need to guard against other activity, whether merited or not."

Russian efforts to develop new infrastructure include construction of a deep-water port at Sabetta on the Yamal Peninsula in western Siberia. The multinationally funded work, which began in 2012, features a new liquified natural gas (LNG) production facility with deep-draft channels dredged by a Belgian firm. The port is being built with Chinese-made modules carried aboard Chinese-built heavy-lift ice-capable vessels operated by the Dutch company Red Box Energy Services.

Over the past several years, a large fleet of 15 80,000-deadweight-ton, ice-breaking LNG tankers has been built in South Korea designed by a Finnish



A Russian nuclearpowered icebreaker operates in the Arctic region.

firm. One of those ships is owned in Russia, but the other 14 are owned elsewhere, including Japan, China, and two multinational corporations. And while Russia has contributed 50.1% of the funding for the Sabetta project, the rest comes from France and China.

Russia is also developing and reactivating an entire security structure to protect Arctic coast investments. New icebreakers are being added to the existing fleet of about 50 ships, including some of the world's largest and most powerful icebreakers, six of them nuclear-powered. The Russian navy is building Project 23550-class icebreaking patrol ships, 8,500-ton ships of which the first, *Ivan Papanin*, is expected to enter service in 2023.

The Russian military has also reactivated and upgraded a number of facilities shut down after the end of the Cold War.

U.S. MILITARY STRATEGIES

By contrast, the U.S. has about 1,500 nautical miles of Arctic coastline, all in Alaska, and there is no deep draft port north of the Arctic Circle. Brigham has long supported development of Nome, Alaska, as a deep-water port, and some money is coming for the Army's Corps of Engineers to dredge the small harbor to a depth of 35 feet and construct an improved breakwater. But even then, the land infrastructure — roads and railroads — would need



to be developed to take advantage of the port. That would require much more money, and the concept faces stiff opposition from those opposed to such development.

"The question," Brigham said, "is if the regional Arctic deep-water port is a high priority item for the Defense Department in the mix of other issues."

While every U.S. military service has issued some sort of Arctic strategy, each service has different features. Here's a quick breakdown:

NAVY

In recent years, the Navy has made several forays above the Arctic Circle, the first such operational cruises by surface ships since the last century. The cruises have become more frequent as the Navy seeks to restore experience operating in rough, freezing northern waters.

The focus of the Navy's Arctic efforts, though, is not surface ships — it is submarines. Ever since the famous undersea voyage of the USS Nautilus to the North Pole in 1958, U.S. subs have routinely used the Arctic for a variety of purposes, not the least of which is that the voyage across the top of Canada is a shorter way for subs to transit between the Atlantic and Pacific theaters.

The public highlight of U.S. Arctic submarine operations is the Ice Exercise, or ICEX, held every other year. Usually featuring two subs that

tists set up a temporary ice camp — Camp Seadragon — and for three weeks conduct scientific experiments and surveys. The exercise also provides VIPs with the chance to venture to the far north and see the challenging conditions there, as well

surface through the ice cap, sailors and scien-

But ICEX also has an operational side.

as glimpse some of the changes.

"What we want to do is make sure, one, that we maintain access to the Arctic and sustain our readiness of the submarine forces to traverse underneath the ice," Rear Adm. Leonard "Butch" Dollaga, then commander of the Undersea Warfighting Development Center, said during ICEX in March 2020.

"We want to make sure we can continue to gain access to the Arctic as it becomes more of an imperative to operate in this arena," he added. "We want to make sure the Arctic remains a stable region where U.S. national interests are safeguarded, where the U.S. homeland is defended, and we can work together with our partner nations to maintain stability in this Arctic region."

Arctic expert Brigham also noted the value of the

ICEX exercises.

"We have a submarine force that is very capable," he said. "And every other year we pop up at the North Pole for good reason — and those pictures go around the world for good reason, to remind everybody in the world we can do this."

MARINE CORPS

The Marine Corps also maintains a continuous presence in the Arctic — but not in Alaska.

The Marine Rotational Force-Europe routinely deploys to northern Norway, where prepositioned equipment is stored in specially built caves packed with vehicles and gear.

The Marines ended their year-round presence in Norway in 2020 in an effort to widen the scope of training and exercise elsewhere, but they regularly exercise with Norwegian military forces, often in the harsh conditions of the Norwegian winter.

COAST GUARD

The Coast Guard is the lead federal agency for homeland security, safety, and environmental stewardship in the Arctic, but it does so with thinly stretched resources. While the service's large national security cutters were designed to maintain a year-round presence in the Bering Sea, they are not ice-capable ships.

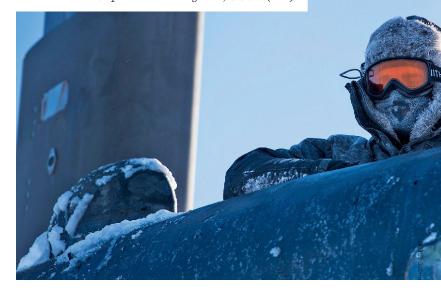
There are only two operational icebreakers: USCGC Polar Star (WAGB-10) and Healy (WAGB-20), both based in Seattle. The heavy icebreaker Polar Star dates from the 1970s and is maintained using spare parts from decommissioned sister ship Polar Sea (WAGB-11), and the ships are in dire need of replacement. Healy is a medium-sized ship, half icebreaker and half science research ship, not suitable for the kinds of missions carried out by larger ships, although it carried out a northwest passage in the summer and fall of 2021, leaving Seattle in July and reaching Boston in mid-October.

The service pins its Arctic hopes on the new polar security cutter, a large, advanced, \$746 million ship set to begin construction at Halter Marine in Pascagoula, Miss. Early funding has also been issued for a second ship, and the plan is to build three,



we can do this.'

- Capt. Lawson Brigham, USCG (Ret)





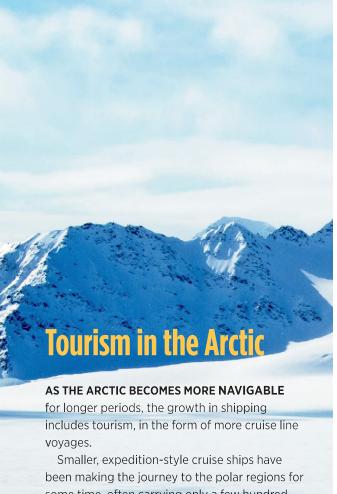


U.S. forces in the Arctic region, clockwise from top left: F-35A fighters at Eielson AFB; U.S. Marines training in Norway; U.S. Coast Guard icebreaker Polar Star; National Guard soldiers at exercise Arctic Eagle; and a sailor aboard the submarine USS *Hartford* (SSN-768) during ICEX 2018.









some time, often carrying only a few hundred

passengers sailing on specially designed ships.

Some cruise operators have explored using larger ships, and the first to venture to the Arctic with a more conventional ship was Crystal Cruise Lines. In 2016, their 1,000-plus-passenger ship Crystal Serenity made an Arctic voyage that in many ways was a first of its kind.

Cmdr. Greg MacGarva, USCG (Ret), a MOAA Life Member whose Coast Guard experience includes service on USCGC Polar Sea, was the company's vice president of Marine Operations, charged with overall planning for the cruise. He gave some insight into just some of the extensive planning needed for an arctic voyage.

"The preparation to do this right was significant," MacGarva said, noting that nearly two years of planning were involved. Studies had to be made of weather and ice predictions to choose when the best time was for the cruise. "We wrote a very significant contingency plan vetted through the U.S. Coast Guard as well as the Canadian Coast Guard and Transport Canada. Any agency who had the potential to help us should there be an issue was involved, down to and including the indigenous tribal councils."

with deliveries in 2024, 2025, and 2027. A planned three-ship class of medium polar cutters is also in the works, but no funding is as yet forthcoming.

The Coast Guard supports search-and-rescue operations, EEZ patrols, and aids-to-navigation work from its primary base at Kodiak Island on the south coast of Alaska.

Coast Guard Arctic operations also suffer from a serious communications gap, a situation affecting all government organizations in the region. According to the service's strategy document, the high latitudes suffer from poor propagation of radio signals, geomagnetic interference, scant landside infrastructure, and limited satellite coverage and bandwidth. Even cellphone coverage is limited. Addressing the comms gap is an issue facing all federal agencies, including North American Aerospace Defense Command and U.S. Northern Command.

ARMY

As the service with primary responsibility for the defense of the homeland, the Army maintains ballistic missile defense systems in Alaska, but those strategic systems are not directly related to new challenges in the Arctic.

Under its new Arctic strategy released in January 2021, the Army is increasing the number of units training in the far north and broadening those exercises.

A primary goal of the new strategy is to regain experience in operating in the region's harsh conditions. For example, the Army introduced its Arctic Warrior exercise in February 2021 in Alaska.

AIR FORCE

The Air Force takes the lion's share of the annual U.S. defense spending in the Arctic — a steady 80%.

Iris Ferguson, the Air Force's top Arctic security expert who authored the service's first Arctic strategy, ticked off some of the extensive activities in the far north.

"Our footprint is pretty heavy, but the missions are so large. A lot of the architecture for homeland defense comes from the Air Force," Ferguson said.

Joint Base Elmendorf-Richardson in Alaska has F-22s, C-17s, C-130s, and the Rescue Coordination Center, she said, Eielson AFB has F-16s and F-35s. "We're also adding additional KC-135s to the fleet already there," she said.

Also, Ferguson added, there are the huge training grounds at Joint Pacific Alaskan Range Complex (JPARC), the Space Situational Awareness assets at Clear Air Force Station, Alaska, and Thule Air Base in Greenland, and radar sites across Alaska and Canada through the North Warning System.

The Air Force also responds to incursions into the U.S. Air Defense Identification Zone (ADIZ), something the Russians have been regularly poking at. And Ferguson notes that as Russia further develops its Arctic regions, it is only natural to want to protect them.

"Russia is showing increasing investment in their coastline, rebuilding their infrastructure

from the Cold War era. In some ways, it's in their self-interest to protect the 25% of their gross domestic product that comes from the region," she noted. "What gives us pause is the possibility that these defenses can become offensive in nature. Or when we see them creating potentially restrictive roles that are counter

there is deterrence.' - Iris Ferguson, Air Force senior advisor on Arctic security

'Going to war in the Arctic

would be terrible. It would

be very hard. Our posture

to international norms of freedom of air and sea movement. Those kinds of actions make us wonder what the real motivators are for developing the Arctic region."

But Ferguson also cautioned not to look at the Arctic as a military competition.

"The media often tries to paint the Arctic region as a kind of zero-sum game, going into conflict. And at least right now it's not really that kind of region, and we certainly don't want it to be that kind of region. The whole idea is to prevent conflict.

"Going to war in the Arctic would be terrible. It would be very hard," Ferguson said. "Our posture there is deterrence. Trying to prevent conflict is most important for us." III

Christopher P. Cavas is a defense journalist in the Washington, D.C., area. He is on Twitter @cavasships.



The ship needed significant alterations and was drydocked to prepare for the cruise.

"We installed underwater ice-detection sonar," MacGarva said. "Bought some floating docks where we could nose up MacGarva Zodiacs [small boats] and bought 15 Zodiacs to take people ashore. We added ice searchlights, an additional radar tuned to detect ice."

The cruise line even chartered the British Arctic survey ship Shackleton as a first responder to accompany Crystal Serenity and hired two Canadian ice pilots. Two hired helicopters were based aboard the Shackleton.

"We ensured we had everything from salvage equipment to salvage divers," MacGarva said. "A whole container of oil pollution abatement equipment. Containers for trash. We wanted to have as much of that first-responder equipment and damage control equipment available."

The planning paid off and the sold-out, 32day cruise came off well, MacGarva said. He's now retired from the cruise business but is mindful of risks involved with increasing tourist activity in the harsh and remote environment of the Arctic.

"The uniqueness of a mass casualty event is significant," he said. "The thought of one of those 5,000-passenger vessels going up there certainly gives me a cause to pause." III







ost of the time, when we talk about tax law, we have new law and old law. But this year, like last year, is throwing curveballs at us. So as we enter the 2022 tax season we have new law, existing laws to check on, and laws that may still change. Let's take a look:

NEW LAW

COVID-19 is, unfortunately, still with us. And legislation passed to combat the pandemic could affect your 2021 tax return.

Recovery rebate credit: First of all, there was another tax credit named the "2021 recovery rebate credit" awarded in 2021. You should have received it last spring. The basic amount is \$1,400 per person on the tax return, paid based on your 2020 income but earned on your 2021 income.

The credit is limited based on your 2021 income. If you're married and file jointly (MFJ), the credit starts phasing out at \$150,000 (\$75,000 for single, \$112,500 for head of household (HoH)) of adjusted gross income (AGI). The phaseout is much steeper than previous COVID credits and is completely phased out at \$160,000 for MFJ (\$80,000 for single, \$120,000 for HoH).

The good news is, if your income in 2021 wouldn't allow you to claim the recovery rebate credit, you won't have to pay it back if you received it based on your 2020 income. There are two things to watch for with this credit. First, if your income went down in 2021 versus 2020, you might get some cash back. Second, if your child or other dependent was on your tax return in 2020 and isn't in 2021, he or she should receive the credit when filing in 2022.

Child tax credit: This was changed significantly in 2021. First, the amount was increased. The maximum credit for a qualifying child age 6-17 is \$3,000, up from \$2,000. For children under age 6, the credit is \$3,600 per child.

Like the recovery rebate credit, the additional child tax credit amount phases out starting at the amounts listed above. The phaseout is a \$50



reduction in the total credit amount for each \$1,000 over the limit. This only applies to the additional amount of \$1,000/\$1,600 per child and the old \$2,000 per child limit stays in effect until \$400,000 for MFJ and \$200,000 for single filers, at which point it starts to phase out.

Congress also added an advanced payment of the child tax credit with the objective of paying out half of the credit in 2021. Payments began in July 2021.

If you received them, here are some words of warning. If your income increased significantly in 2021, you might need to pay back some or all of the increased credit amount. That could cause a tax bill you're not used to paying. If you alternate claiming your child with an ex-spouse and 2020 was your year and 2021 isn't, you're looking at paying back the entire advanced payment.

Charitable cash contributions: Like in 2020, you can deduct \$300 of charitable cash contributions without itemizing. The change this year is that the \$300 is per taxpayer, not per return. That means that if you file as a married couple, the deduction is \$600.

CHECK YOUR STATUS

Disability compensation: One thing that hasn't changed is the ability of some retired service-members to adjust their retired pay based on retroactively awarded VA disability compensation. Specifically, retired servicemembers who are rated less than 50% disabled can reduce their taxable military pension for the amount of VA



CHECK ON THE STATUS OF YOUR REFUND

Go to the "Where's My Refund" page on the IRS website: www.irs .gov/refunds



offset that should have been taken while the claim was being adjudicated.

Note that doesn't normally apply if you're rated 50% disabled or more. It could, however, apply if rated 50% or more disabled and you receive combat-related special compensation. Finally, you can claim this on prior years' tax returns if your VA claim spanned more than one year. There is a statute of limitations that is typically four years.

State and local taxes: One other rule to keep track of concerns your tax-free income. Many active-duty officers are residents of states without an income tax. Retirees seem to end up in those states, too. That means you don't have any state income tax to deduct.

But you can deduct sales tax. The amount of the sales tax deduction is based on your income plus any sales tax paid on large purchases like a car. You can increase your income for the purpose of this deduction by the amount of any tax-free income you receive. When doing the calculation, you'll want to include your allowances and VA benefits.

WHAT MAY CHANGE

As this article goes to print, the Build Back Better Plan is pending in the Senate. I'm not certain if or when it will pass. But if it does, here are a few things I think will survive the process and could affect your taxes.

Elimination of the backdoor IRA: The ability to contribute to a Roth IRA is limited by income and, by the way, this is one of the most common surprises retired officers find out about when

they file their first tax return after retirement.

There is a workaround that allows those with too much income to make nondeductible contributions to a Traditional IRA and convert those contributions to a Roth IRA and pay little to no tax. The proposed legislation eliminates this option.

The rule also applies to after-tax (non-Roth) balances in employer retirement plans like their 401(k). The anticipated effective date is Jan. 1, and yes, they could make the effective date retroactive.

SALT deductions: The state and local tax (SALT) deductions are currently limited to \$10,000. The proposed legislation will increase this amount. This may help some in high tax states, but the effect may be less than one would expect. This is because the SALT deduction gets added back to income when calculating the alternative minimum tax (AMT). Some taxpayers may see their regular tax decline, only to get hit with the AMT, and their overall tax bill may not change much.

Reduction in the estate tax exemption: Under current tax law, the estate tax exemption is in the neighborhood of \$12 million. This will likely be reduced to \$6 million. The real key will be whether portability is maintained. Portability allows married taxpayers to share each other's exemption. In other words, if the first spouse passes away and only uses 25% of the exemption, the surviving spouse would have his or her full exemption plus the remaining 75% of the deceased spouse's exemption (assuming properly filed for).

If this goes away, add tax planning to your estate plan. And while you're at it, check your state's exemption. It could be the same as the federal or significantly lower.

Some things never change, but tax law always will. Keep an eye out for the new and pending laws, but don't forget the existing ones that can make a difference for current and former servicemembers. III

Col. Curt Sheldon, USAF (Ret), CFP®, EA, is a MOAA Life Member and the president of C.L. Sheldon & Company, LLC, a financial and tax planning firm.

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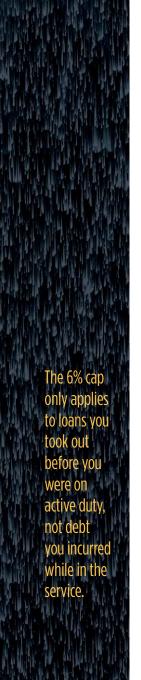


FILING DEADLINE

The deadline for individuals to file federal income tax returns is Monday, April 18. due to post offices in Washington. D.C., closing on Friday, April 15. for D.C.'s observance of Emancipation Day. Live in Maine or Massachusetts? You may file by April 19.







he Servicemembers Civil Relief
Act (SCRA) provides several
legal protections for servicemembers, including special rules
that can help them save money
on loans and deal with complications from military moves. But many lenders
and landlords don't know how the rules work,
and you may not get the benefits unless you know
the steps to take. Here's how to take advantage of
three key provisions of the law that can help with
your personal finances.

1%

GET A 6% INTEREST-RATE CAP.

One of the most powerful provisions of the SCRA is the 6% interest-rate cap for loans taken out prior to military service, including mortgages, credit cards, car loans, student loans, home-equity lines of credit, and

business loans. But there is a lot of confusion about what qualifies. The 6% cap only applies to loans you took out before you were on active duty, not debt you incurred while in the service.

Early on in his career, when he was a JAG at Lackland Air Force Base, Texas, Maj. Gen. Steven Lepper, USAF (Ret), president and CEO of the Association of Military Banks of America, helped many new airmen get their interest rates reduced while they were going through basic training.



The best resource is the legal assistance office on your base (or any nearby base). You can also get help from the American Bar Association's Military and Veterans Legal Center (www.americanbar.org/groups/legal_services/milvets/aba_home_front).

To learn more about these and other SCRA legal protections, see the Department of Justice's SCRA page (www.justice.gov/service members/servicemembers-civil-relief-act-scra) and the Consumer Financial Protection Bureau's military resources (www.consumer finance.gov/consumer-tools/military-financial-lifecycle).



"If you had a loan before you came on active duty — say you were a college student and bought a car with an interest rate of 16% and then came on active duty, the SCRA would allow you to have that interest rate reduced to 6%," said Lepper. "You notify the lender that you are now on active duty, provide a copy of your military orders, and ask for the interest rate to be reduced to 6%."

Most lenders make the procedure simple. Navy Federal Credit Union, for example, has an SCRA page on its website with details about who is eligible and a link to its SCRA benefits request form.

"You have to give your creditor a notice that you're going into active service and give them a copy of the military orders, and then it's self-executing at that point," said former Capt. Jeremiah Battle, USA, a staff attorney at the National Consumer Law Center.

Reserve members who are called to active duty and members of the National Guard who are under federal orders for more than 30 days are also eligible for the rate reduction.

"Contact the lender, and let them know you're in the military and about to be activated. If the person you're speaking with in customer service doesn't seem familiar with the law, ask for whoever handles their military customers," said



Lt. Col. Steve Lynch, USAF (Ret), now the legal assistance attorney for the 9th Coast Guard district. "Virtually all of the lenders have dedicated personnel to help servicemembers."

The rate is reduced to 6% while you are on active duty (and an additional year for mortgages), not just delayed.

"Your actual loan payment is reduced," said Mark Wernette, chief financial officer for FSNB (originally Fort Sill National Bank) in Lawton, Okla.

If you have a loan but didn't realize you were eligible for the rate reduction when you first went on active duty, you can still get the benefit retroactively if you contact the lender within 180 days after leaving the military.

"We'll do a refund for that part and will reduce the loan amount until they're no longer on active duty," said Wernette.

Lynch worked with a servicemember who had been paying 27% interest for a pickup truck he bought before he joined the military and didn't realize he was eligible for the rate reduction until he had been in the service for several years. He still had the loan, and Lynch helped him get the interest reduced to 6%, retroactive to the date he started on active duty. "He got thousands of dollars of interest waived," said Lynch.



TERMINATE A HOUSING LEASE.

You can terminate a residential lease if you receive PCS orders or if you receive orders to deploy for 90 days or more. You can also terminate a lease when you enter active duty.

You need to provide a copy of your orders or a letter from a commanding officer stating that the orders will be issued. If you pay rent monthly, the lease will terminate 30 days after the next rent payment is due. Your SCRA right doesn't need to be stated in the lease.

"This will supersede what the lease says," said Battle. You're also entitled to a refund of any advance payments.

Some landlords are more familiar with these rules than others.

"I've handled my fair share of hostile landlords," when he was an Air Force JAG, said Lepper. "My advice is for the military member to contact the legal assistance office. These are questions the legal assistance office handles routinely. As a JAG, I would contact the landlord and let him or her know what their obligations are under the SCRA. In 99% of the cases, there was no problem."



TERMINATE A CAR LEASE.

There are several situations where you can terminate a car lease without an early termination penalty — for example, if you receive orders to deploy for 180 days or longer, or if you are on active duty and

stationed within the continental U.S. and receive PCS orders to a location outside the continental U.S. You can also terminate a car lease you took out before active duty if you are called to active duty for 180 days or longer. You usually need to provide a copy of your orders and return the car within 15 days. III

Kimberly Lankford is a financial expert based in Virginia.



HIRE VETS HONORS MOAA

The association was recognized for its recruiting, employment, and retention of veterans.

75

SERVING.

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CHAPTER SPOTLIGHT | Greater Rome Utica (N.Y.) Chapter

Remembering the Fallen

Chapter participates in annual Wreaths Across America Day.

n Dec. 18, 2021, members of the Greater Rome Utica (N.Y.) Chapter held ceremonies at six local cemeteries before working together with other volunteers to place approximately 1,500 wreaths on the graves of veterans.

For the past decade, the chapter has been honoring veterans during the holiday season by participating in Wreaths Across America Day each December, joining in the nationwide mission to remember, honor, and teach by coordinating wreath-laying ceremonies at Arlington National Cemetery in Virginia as well as at more than 2,500 additional locations in all 50 U.S. states, at sea and abroad.

Lt. Col. Joseph Maurer, USAR (Ret), past president of the Greater Rome Utica Chapter, organizes the chapter's effort. He and other volunteers work for several months leading up to the Wreaths Across America Day to encourage businesses, organizations, and individuals in the community to sponsor wreaths.

He said the chapter's participation not only helps to fulfill the mission of Wreaths Across



Community volunteers (above and below) place wreaths on the graves of veterans during the 2020 Wreaths Across America Day.



America Day, but it also serves as a fundraiser for other chapter efforts.

"We have a rather small chapter that is involved with supporting several youth groups — Junior ROTC [JROTC] programs," he said. "Wreaths Across America helps us to raise more than \$5,000 a year to support these programs. It also gives us the opportunity to involve young kids, who participate in the wreath-laying ceremonies."

Maurer points out the cost to sponsor a wreath is \$15, and the chapter receives \$5 back for every wreath.

"We immediately reinvest that money in youth activities — supplementing JROTC training and travel programs ... so kids from all backgrounds have the opportunity to fully participate," he said.

Community involvement is crucial to the success of Wreaths Across America. Mauer said the local community is very supportive.

"A lot of businesses are on board year after year," he said. "Most people are quite patriotic in our area. Often people will sponsor several wreaths to be placed on specific graves and then add in extra money for veterans' graves with no survivors."

Members of the community also show their support by attending the ceremonies and volunteering to place the wreaths.

"About 200 people attend each ceremony," which are held simultaneously, said Mauer. "Weather can be very crucial in our area, but we never cancel for weather. The people attending are there voluntarily, and they're very patriotic. We get families, Boy Scouts, members of youth organizations - we try to get as many people as possible. That's why I find it to be very enjoyable, because it involves a lot of people, and it helps us involve youth."

> -By Blair Drake, contributing editor

New Advisory Council Members

OAA's Currently Serving Advisory Council and Currently Serving Spouse Advisory Council recently welcomed their newest class of members.

The councils advise MOAA's president on current and potential association programs, plans, and policies, especially as they pertain to the recruitment, retention, and representation of the interests of those in uniform. Past councils have provided insight into what currently serving families are most interested in, areas where they need support, and ways to engage them.

They are made up of a diverse group of active duty, National Guard, and Reserve servicemembers and spouses from all uniformed services who also

serve as MOAA ambassadors, support MOAA advocacy efforts, and volunteer at MOAA

The new class of council members will serve a two-year term.

NEW CURRENTLY SERVING MEMBERS ARE:

Maj. Josh Hazel, ANG; Col. Scott Hodges, USAF; Cmdr. Kurt Kesteloot, USPHS; Cmdr. Angela McClendon, USPHS; Col. Chris McKinney, ARNG; Col. Christopher Mercado, USA; and Cmdr. Molly Rutledge, USPHS.

NEW CURRENTLY SERVING SPOUSE MEMBERS ARE:

Rachel Augustine, Heather Escamilla, Jenna Hall, Betsey Mercado, and Mychael Willon.



Learn more about the advisory councils and meet the new members at www.moaa .org/advisorycouncils

DIRECTORY

Call MOAA at (800) 234-MOAA (6622) for help with any association issue or to change vour address

Use the list below to direct your email queries

To learn more about available services, visit www.moaa.org.

BENEFIT AND FINANCE INFORMATION: beninfo@moaa.org

CAREER-TRANSITION INFORMATION:

transition@moaa.org

COUNCILS AND CHAPTERS:

chapters@moaa.org

GOVERNMENT RELATIONS:

advocacy, legislation, and legislative emails and alerts, legis@moaa.org

MEDIA INQUIRIES:

pr@moaa.org

MEMBER SERVICES:

general MOAA information, membership status, death notification, address changes (including seasonal), MOAA-sponsored services, association dues, additional copies of Military Officer or other MOAA publications, or subscription to MOAA's free e-newsletters, msc@moaa.org

MOAA FOUNDATION:

www.moaa.org/foundation

MOAA SCHOLARSHIP FUND:

www.moaa.org/scholarshipfund

SPOUSE PROGRAMS:

moaaspouse@moaa.org

VA DISABILITY CLAIM INFORMATION:

vso@moaa.org

WWW.MOAA.ORG:

webmaster@moaa.org

REUNIONS & READER EXCHANGE

Email notices to infoex@moaa.org or mail them to the address below. Notices will appear in Military Officer magazine once. Include the name, address, phone number. and email address of a point of contact.

- Submit reunion notices at least six months before a scheduled event. Include service, name of the outfit, date, and location (city and state) of the reunion.
- Limit "Reader Exchange" items to 40 words or fewer.
- · Expect to wait three to six months for your notice to appear in the magazine.

SOUNDING TAPS

To notify MOAA of a member's death, visit www.moaa.org/tapsform; email msc@moaa. org; call (800) 234-MOAA (6622); or write to MOAA, Attn: MSC, 201 N. Washington St., Alexandria, VA 22314.

MOAA recognizes the importance of connecting members long after they have separated from service and, likewise, noting the passing of a fellow veteran. We encourage immediate next of kin (a surviving spouse or child) or the funeral home handling arrangments to alert us to a member's death. MOAA will not include names in Sounding Taps on the basis of reports from friends, extended family members, or other outlets.



MEMBER SPOTLIGHT

Capt. David Peterson, NOAA (Ret); Lt. Col. Marvin Skeath, USMC (Ret); Lt. Col. Karon Uzzell-Baggett, USAF (Ret); CW5 Jennifer Warner, USA (Ret)

MOAA Celebrates 93 Years

In recognition of MOAA's birthday Feb. 23, members reflect on why they joined.

t. Col. Marvin Skeath, USMC (Ret), became a member of The Retired Officers Association (TROA), now MOAA, in 1966 — the same year he retired from the Marine Corps. He joined to support the association's advocacy efforts.

"It was clear to me that without a strong and constant reminder, Congress would overlook the contributions of the military," he said.

Longtime members like
Skeath joined MOAA for a variety of reasons: wanting to fight a specific threat to their earned benefits, access to MOAA's programs and services, a desire to continue serving, and as a way to stay connected to their military communities.

Capt. David Peterson, NOAA

(Ret), joined while he was still on active duty in the 1990s. At the time, there was a proposal to dismantle NOAA. TROA was one of the organizations that fought against this proposal, and they were successful. Peterson has been an active MOAA member ever since.

Benefits are another reason many have joined MOAA.

"Life membership in an organization that looked after retired benefits and offered special rates and discounts on supplemental health insurance and entertainment and shopping sounded like a good thing at the time — and it was," said CW5 Jennifer Warner, USA (Ret).

Lt. Col. Karon Uzzell-Baggett, USAF (Ret), wanted to continue to serve her community.

"I joined MOAA after I retired because I wanted to collaborate with other military officers who were still serving in their communities. I became a Life Member soon afterward and consider it an excellent decision to this day."

IMPORTANCE OF ADVOCACY

MOAA's effective advocacy is an important reason people remain members for decades, but they also enjoy the opportunity to stay a part of a military-related group.

"I have continued to remain a MOAA member because I believe in the tenets of the organization and appreciate the ceaseless advocacy of MOAA to benefit active duty, Guard, Reserve, and retired servicemembers, along with their families," Uzzell-Baggett said.

Warner also appreciates







MOAA's advocacy efforts.

"From what I've seen in the intervening nearly 30 years, MOAA has continued to get better, with the change in name and focus to support all troops and surviving family members in addition to the larger retired community," she said. "I am proud of what

'I am proud of what

MOAA is doing at both

the national and local

levels to improve the

quality of life for all

— CW5 Jennifer

Warner, USA (Ret)

who have worn a

uniform.'

MOAA is doing at both the national and local levels to improve the quality of life for all who have worn a uniform."

CHAPTERS CREATE COMMUNITY

Community involvement

is a key factor in long-term membership. Whether joining other members in person at geographically based chapters or participating in one of the four virtual chapters, members enjoy camaraderie, philanthropy, and the opportunity to impact their local area and state.

Peterson, Warner, and Uzzell-Baggett all are involved in local MOAA chapters.

Peterson has served as vice president, president, membership chair, and webmaster of the Montgomery County (Md.) Chapter. He has also served on MOAA's board of directors.

> "I enjoy the camaraderie of the chapter and the organization itself," he said.

Warner also has been involved in her local chapter as well as her state council.

Uzzell-Baggett said chapter membership helps

her to fulfill MOAA's motto to never stop serving.

"I stay engaged with my chapter and community through various activities," she said. "The MOAA motto ... resonates with me." IIII

> - By Kate Horrell, a financial expert and military spouse

CHAPTER VISITS

Mississippi Coast Chapter, Biloxi, Feb. 9, Capt. Frank J. Michael (USN) Ret, program director, Council and Chapter Affairs (CCA)

Norman (Okla.) Chapter, Norman, Feb. 10, Capt. Erin E. Stone, JAGC, USN (Ret), senior director, CCA

Ancient City (Fla.) Chapter, St. Augustine, Feb. 16, Stone

Northeast Florida Chapter, Jacksonville, Feb. 16, Stone

Superstition Mountain (Ariz.) Chapter, Mesa, Feb. 19, Michael

Clearwater (Fla.) Chapter, Clearwater, Feb. 23, Michael

Note: Chapter visits are subject to change. For the latest, call (800) 234-MOAA (6622).

CW5 Jennifer Warner, USA (Ret); Capt. David Peterson, NOAA (Ret); and Lt. Col. Marvin Skeath, USMC (Ret) are longtime MOAA members, shown above from left.



MOAA ON THE ROAD

Retiree appreciation day for Fort Stewart-Hunter Army Airfield, Orlando, Fla., Feb. 19, Capt. Paul Frost, USN (Ret), MOAA Council/Chapter and Member Support

Note: Visits are subject to change. For the latest, call (800) 234-MOAA (6622).



For more information on how to apply, turn the page.

SERVING.

Our monthly roundup of MOAA news.



Make an Impact: Join MOAA's Board

ne of the most rewarding aspects of serving on national MOAA's board of directors is the opportunity to provide strategic direction that significantly enhances the association's ability to better serve the military and veterans' communities. Some significant accomplishments of recent boards of directors include:

Establishing The MOAA

Foundation. In 2013, the board of directors approved the establishment of The MOAA Foundation to provide financial support to MOAA programs and initiatives that benefit the broader military and veteran community, beyond just MOAA members. Today, The MOAA Foundation generates funding to conduct philanthropic and charitable programs having a significant, positive on military families and the military and veteran com-

munities. In 2021, The MOAA Foundation generated in excess of \$350,000 to improve the quality of life of military families and fund programs that directly benefit the military and veteran communities.

Providing full voting rights to surviving spouses. In 2011, the MOAA board conducted a comprehensive review of the status of surviving spouse members and whether their classification as auxiliary members (without voting rights or the ability to serve on the national board of directors) was in the best interest of the association. Following this review, the board voted to recommend to the general membership that surviving spouses be granted full voting rights and the ability to serve on the board. The membership voted overwhelmingly to approve this change to MOAA's bylaws. The result is

surviving spouses who comprise some 12.6% (44,512) of MOAA's members now have the same rights and privileges as all other members of the association. A surviving spouse has served on MOAA's board of directors since October 2014.

Hiring a professional investment manager. In 2010 and 2011, after conducting a comprehensive review of how MOAA managed its investment portfolio, the board's Investment Committee and Finance and Audit Committee concluded MOAA would benefit from transitioning from its long-standing practice of managing its investment portfolio in-house by the Investment Committee to hiring a professional investment manager.

After considering several investment managers and brokerage houses, MOAA selected Goldman Sachs Group Inc. After Goldman Sachs successfully managed the fixed-income segment of MOAA's investment portfolio, the board approved retaining Goldman Sachs to manage the entire portfolio, including equities and other securities. As a result of this decision, MOAA has been able to grow its investment portfolio from approximately \$110 million at the end of 2010 to over \$166 million today.

Conducting a bottom-up review.

In spring 2016, a joint committee of MOAA board members, the president and CEO, and senior national office staff conducted a

comprehensive review of all ongoing MOAA programs and initiatives. This bottom-up review identified several costly programs with no or only marginal returns on MOAA's investment. The board approved the recommendations of the review leading to an immediate cost savings of \$1.6 million in 2016 alone and additional cost savings that enabled MOAA to improve support of its most impactful programs and initiatives.

Modernizing MOAA headquar-

ters. MOAA's headquarters building in Alexandria, Va., was built in 1964 and acquired by MOAA in 1978. By 2017, it was becoming badly out-of-date and had begun to show signs of deterioration in many of its major systems. After a comprehensive study, the board concluded renovating the building and maintaining it as a long-term physical asset was in the best interest of the association.

Based on a comprehensive staff study of the alternatives, the board approved funding a major year-long renovation of the building at a special board meeting in December 2017. When completed in 2019, the total cost of the renovation was approximately \$9 million. This investment has enabled MOAA to improve the efficiency of its headquarters operations and complete its transition to a modern, state-of-the-art facility with a renewed life expectancy of at least 35 years. |||

- By MOAA staff

HIRE Vets Honors MOAA

or the second year in a row, MOAA has been awarded a HIRE Vets Medallion Award from the Department of Labor's Veterans' Employment and Training Service (VETS) in recognition of its recruiting, employment, and retention of veterans.

MOAA was one of 849 recipients of a medallion in the award's fourth year.

Businesses and organizations are categorized by size; MOAA earned a Gold award in the medium-size tier. To earn Gold, the awardee must have had at least

7% of veterans among new hires in 2020 or retained at least 75% of the veterans hired in 2019 for at least 12 months. Also, at least 7% of the overall employee body must have been composed of veterans. Notably, more than 30% of MOAA's staff is made up of veterans or military spouses.

"Veterans are the heart and soul of our organization, whether they are members or staff," said Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA's president and CEO.

- By Nyssa Thompson, member service representative



See the full list of awardees at www.hirevets .gov/awardees

Join the Heritage Society

he MOAA Foundation's Heritage Society is a five-year, multi-level membership opportunity aimed at gathering ongoing support for five categories of critical military and veteran need: career transition, professional education outreach, military spouse professional development, community outreach, and emergency relief.

Since its creation in 2015, the Heritage Society has welcomed members of different levels, ranks, geographic locations, branches, and MOAA affiliation.

1st Lt. John Glenn Jr., USMC (Ret), president of MOAA's Missouri Council of Chapters (CoC), said his reason for joining the Heritage Society was

the opportunity to help people in need.

"You have input on who's being helped," he said, "and you get the satisfaction of knowing that you lend a helping hand to those folks."

For the Florida CoC, it was a simple decision.

"It's about giving back ... We do it because it's the right thing to do," said Col. Mike Borders, USA (Ret), council president.

Col. Rojan Robotham, USAF, a MOAA board member, said it's important to "pay it forward and to help the next generation."

Learn more at www.moaa .org/heritage-society.

> - By Rebecca Culhane, development associate



The MOAA **Foundation**

also welcomes one-time or recurring donations if you cannot commit to Heritage Society membership today. Visit www.moaa.org/ donate.



Board Applications Wanted

MOAA encourages all members with a genuine interest in serving the uniformed services community as a member of MOAA's board of directors to apply. A Board Nominating Committee will select for each upcoming vacancy the nominee who, in its judgment, will best serve the interests of MOAA and its members. The committee's slate of nominees for board positions will be presented to the voting membership by mail. Printed ballots will be furnished with the August 2022 issue of *Military Officer*, and online voting again will be offered. Newly elected directors will be installed after the annual meeting in Kansas City, Mo., Oct. 28, 2022.

SUBMITTING AN APPLICATION

To apply, officers should go to www.moaa.org/ boardapplication to access the online application and follow the instructions. Once you submit your candidate information on the application form, you will receive instructions by email from the MOAA staff on how to access a secure document sharing portal where you will upload the documentation described below. Required Documentation: You will be asked to describe your general and special skill qualifications, as well as your in-uniform and post-military professional experience. This will help enable the nominating committee determine the 12 nominees who, collectively as a board class, have the best background and experience needed to support the board and its committee structure. General qualifications (see No. 1 below) are of upmost importance and will be considered first: All officers on the board need to have the general qualifications described in item 1 below Special skills (see No. 2 below) are desired in only a few of the nominees; nominees are not required to have any of these special skills. All members who have strengths in the general qualifications area are encouraged to apply. The documentation will include:

 General qualifications: (Maximum of two pages for all three items below) Describe your overall qualifications to serve as a member of our board by separately addressing the three general qualifications:

- a. An understanding of MOAA's mission and a strong desire to support that mission through being on the board. You should clearly articulate why you want to be on MOAA's board and how your capabilities, experiences, and accomplishments will help MOAA accomplish our mission.
- b. An understanding of the needs of our members, the uniformed services (active, Guard/Reserve, retired), and surviving spouses and how Congress works to meet those needs.
- c. An understanding of the role and responsibilities of a nonprofit corporate board of directors, including working knowledge and understanding of financial, budgeting, and financial reporting of business operations and ability to use and evaluate corporate information reporting systems to evaluate organizational performance.
- 2. Special skills, knowledge, and experience: (one page maximum) Identify whether you have any of the special skills shown below and if so, briefly describe that skill experience. Again, these skills are not required to be considered for the board.
- a. Leadership experience in military personnel policy at the service or DoD levels in such areas as pay, allowances, compensation, retirement, manpower, recruiting, and retention. An understanding of how Congress works (House and Senate, bills, committees

and subcommittees, the administration, etcetera).

- b. Leadership experience in the Military Healthcare System, Defense Health Agency, and/or Veteran Health Administration. An understanding of the health care commitment to our uniformed service members (active and retired) and their families.
- c. Experience serving on the board of directors or as an officer of a for-profit and/ or nonprofit corporation.
- d. Experience in a leadership role in one or more MOAA local chapters or state councils.
 e. Experience in finance, accounting, and/or endowment investments.
- f. Experience in philanthropic or charitable fundraising and giving on behalf of a nonprofit corporate or similar entity.
- 3. A one-page résumé of your uniformed service and post-service professional experiences, as well as your civilian and uniformed service education. For surviving spouses, include your professional experience and volunteer activities.
- 4. A recent head-and-shoulders digital photograph in civilian clothes that is suitable for publication. A high-quality 5-by-7 photo at 300 dpi (dots per inch), which is about 1.5MBs in JPG or PNG format; and
- 5. Confirmation of military status: For active duty and active status officers, a copy of a recent Leave and Earnings statement; for retired officers and former officers, a copy of your DD Form 214, Certificate of Release, or Discharge from Active Duty; for reserve and National Guard retirees, a copy of your retired pay order or letter of transfer to retired reserve status; for surviving spouse members, a description of your late spouse's military service.
- 6. As part of the application process, every applicant will be asked to submit to a background check and a review of their public online communications, such as Facebook and other social media sites. Once we receive your application, you will be contacted by Crimcheck, MOAA's background check vendor, to request your consent to the background check. Completing the background check process is required. The completed application package and no less than three letters of recommendation (exclusive of the MOAA staff) must be received by March 31, 2022. Go to www.moaa.org/boardapplication for the application form and detailed instructions.

BOARD NOMINATING COMMITTEE

Applications are evaluated by a Board Nominating Committee, appointed by the board, to select the 12 nominees to be voted on by MOAA's membership. Neither currently serving directors nor association staff members may serve on the committee.

BYLAW REQUIREMENTS

There are 36 directors on the board of the association. MOAA's bylaws require the following minimum numbers of directors from each service: eight Army, eight Navy, eight Air Force, three Marine Corps, two Coast Guard, one Public Health Service, one NOAA, and five at-large (without regard to service affiliation). To maintain the required service representation, the incoming class of directors must consist of at least two Army,



three Air Force, two Navy, and two Coast Guard officers. The Marine Corps, Public Health Service, and NOAA have no specific vacancies, but officers from those services may apply and be selected for the three at-large seats.

REGIONAL VACANCIES

To be sure the board reflects the geographic distribution of the voting membership, at least four directors must come from each of six regions, in which reside approximately equal numbers of voting MOAA members. These regions are illustrated in the map on page 74.

REGIONS THAT NEED REPRESENTATION

To maintain the required regional representation, the 12 selectees must have at least one director from Region 4 and at least two directors from Region 6. The other nine vacancies may be filled from any region.

OTHER IMPORTANT INFORMATION

- Directors must be active duty, Reserve, National Guard, retired, or former uniformed service officers, or surviving spouses of such officers, and members of the association.
- · Directors hold office for six years.

- Each director represents the total association and not a regional or service constituency.
- The board directs and controls the business management and affairs of the association and has the authority to approve contracts, incur liabilities, expend funds, and attend to other association matters.
- There are no grade or other limitations on the number of officers who may serve as directors at any one time. The overall objective of the board member selection process is to obtain the best-qualified members from within the membership of the association.

SERVICE ON THE BOARD

Directors discharge their governance responsibilities primarily by participating in the three board meetings convened each year. Each board meeting includes meetings of the various standing committees (conducted virtually before the full board meeting) and an in-person meeting that requires about two to three days, not including travel.

A director should be able to devote a total of three to four weeks each year to MOAA matters, including travel, board and committee meetings, and participation in other events such as the annual Council Presidents' Seminar, council and chapter leadership workshops, and individual visits to councils and chapters.

A director must refrain from activities that could reasonably be viewed as conflicting with or possibly influencing the director's judgment regarding his or her responsibilities to MOAA. Directors receive no compensation, but they are reimbursed for MOAA-related travel lodging and meals. Directors serve one (1) six-year term and must be a member of MOAA.

Like the uniformed services and veteran communities it represents, MOAA draws its strength from the diversity of its members. MOAA strongly encourages its minority members and members of all ages to apply for positions on the MOAA board of directors.



Each eligible voting MOAA member will receive a ballot with the 12 nominees recommended bv the nominating committee in the August 2022 issue of Military Officer. Members will have the option to vote online or with the mail-in ballot. New directors will take office Oct. 28.





SOUNDING TAPS

ARMY

Bishop, Billy E., CW4 (AZ) Blair, Elmer N., MAJ (FL) Costa, David W., COL (NH) Coulombe, Raymond A., LTC (NY) Douglas, Walter E., COL (VA) Flippen, Edward A., LTC (TX) Fojt, Alan, LTC (VA) Heibel, David M., MAJ (PA) Jobe, Dwight L., MAJ (TX) Kirk, Michael L., MAJ (OH) Konneck, Charles, CW3 (MI) Leonard, Dan S., COL (VA) Llovd. Vernon J., CPT (GA) Lopez, Paul V., MAJ (FL) Maynard, Earle G., MAJ (MN) McAlister, Christopher K., 1LT (TX) McKimmey, James R., COL (VA) Rasch, Wayne, CPT (GA) Reynolds, Edward A., COL (SC) Rilev. Mark F., LTC (MD) Santoro, Angelo M., LTC (CA) Schmitt, Kenneth W., LTC (KY)

Stephens, Edward C., COL (VA) Tomlinson, William H., COL (FL) Volkmann, James A., COL (NC) Walker, Michael, MAJ (TX) Yaugo, Edward O., COL (VA)

MARINE CORPS

Simich, John, Col (CA)

NAVY

Elich, Mitchell, LCDR (VA)
Elkins, Paul W., LCDR (NH)
Griffin, Leonard C., Jr., CDR (GA)
Harper, Albert E., Sr., LCDR (GA)
Hodge, Kelly, LT (KS)
Howay, John W., RADM (GA)
Magee, Kerry B., CAPT (TX)
Metzger, William M., LT (GA)
*Miller, Glenn I., CDR (SC)
Newhart, Carl K., CDR (FL)
Ronni, James A., LCDR (NE)
Rooks, John T., LT (CO)
Shackelford, Voytle V., LCDR (FL)
Smith, Stephen E., CWO3 (IN)

Stiff, McHenry L., LCDR (VA)
Valiant, Vernon F., LCDR (OR)
Walgren, Kenneth D., LCDR (MO)

AIR FORCE

Balinski, Daniel V., Lt Col (NJ) Ballintine, Richard G., Col (MN) Booker, Sylvester, Jr., Lt Col (VA) Bridges, James E., Lt Col (TX) Campbell, Walter E., Maj (MD) Cline, Richard M., Maj (CA) Coursey, Stephen D., Maj (IL) Cross, James V., Lt Col (NC) Cusick, Paul B., Col (CA) Deeg, Ronnel D., Maj (MI) Doe, Oliver P., Jr., Lt Col (ME) Dufresne, Ronald R., Lt Col (NE) Ehrenstrom, Robert C., Lt Col (MD) Forker, David J., Maj (ID) Lake, Jerome G., Lt Col (TX) Nicholas, Nicholas C., Col (OK) Peucker, Otto W., Col (NH) Racine, Charles E., Lt Col (TN)

Sissell, C. Dale, Lt Col (GA)
Spink, William A., Lt Col (TX)
Thompson, James D., Col (NE)
Wolfram, Theodore M., Lt Col (NE)

COAST GUARD

Yancey, Kearney L., Jr., CAPT (MS)

PUBLIC HEALTH SERVICE

Yarrow, Sheppard, CAPT (MD)

MILITARY SPOUSES

Booth, Virginia P. (FL) George, Marylin (TX) Hollingsworth, Jeanne E. (FL) Holtwick, Estelle F. (TX) Law, Jacqueline T. (HI) Leslie, Patricia A. (CA) Marshall, Phyllis A. (MD) Orvis, Brenda (MD) Perry, Monique (CA)

*CDR Glenn I. Miller, USN, served as national chaplain on MOAA's board of directors from 2008-14.

REUNIONS & READER EXCHANGE

ARMY

174th Assault Helicopter Co Assn, April 28-May 1, Fort Walton Beach, Fla. Contact: www.174ahc.org.

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NAVY

USS *Rich (DD/DDE-820)*, April 25-29, Covington, Ky.

Contact: reunion2022@ussrich.org, www.ussrich.org.

Helicopter Combat Support Sqdn 7, "HC-7 Seadevils," April 27-May 1, Pensacola, Fla. Contact: T. Pruter, 4140 Piedmont Rd., Pensacola, FL 32503, (850) 380-0997. tpruter27@gmail.com.

USS *Lawrence (DDG-4, DD-250)* Assn, April 27–May 1, Nashville, Tenn.

Contact: C. Bernat, 11392 Glenlaurel Oaks Cir., Jacksonville, FL 32257, dguts@usslawrence .com, www.usslawrence.com.

Navy Nurse Corps Assn, May 4-13, cruise to Bermuda.

Contact: nnca2022reunion@nnca.org, www.nnca.org/2022-nnca-reunion.

USS Sam Houston (SSBN/SSN-609), Sept. 8-10, Omaha, Neb.

Contact: H. Dobson, (302) 764-1197, howardvaldobson@verizon.net, www .usssamhouston.org.

USS Wilhoite (DE/DER-397), Sept. 21-24, Branson, Mo.

Contact: E. Rider, 1501 S. 12th St., Rogers, AR 72756, (479) 280-2776, sailingaway1987@ gmail.com, www.usswilhoite.org.

READER EXCHANGE

Co E, 2nd Bn, 27th Inf Rgt, 25th Inf Div — I am looking for servicemembers from this unit who served in the winter and spring of 1951.

Contact: R. Bolan, (808) 662-5142.

MOAA Scholarship Fund Applications

The application and renewal periods are currently open for loans and grants through the MOAA Scholarship Fund and will close at noon Eastern time on March 1. If your child is applying for the program or wants to renew their grant or loan, they need to take action now.

All renewing students must provide a transcript from their

school showing up to their fall 2021 grades. The transcript can now be uploaded through our online renewal application as an attachment. This change to our application will create a more seamless process for renewing students. Learn more at www .moaa.org/education or by calling MOAA's Member Service Center at (800) 234-MOAA (6622). IIII

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25 Kimono sash

26 Part of a large

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29 Unrefined metal

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35 Glacier airport

(abbr.) **36** Set of stairs

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62 Garden tool

64 Winter hrs. in

Eureka 65 "The Raven"

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67 Lil sibling

68 Supersonic trans.

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- By Drew Lawrence, a writer based in North Carolina

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