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October 2018 • Volume 8 Issue 10

MSVC September Meeting Results — SCORE – Rules – Step-Up – Hall of Fame

The Mahoning Valley Chapter of the Military Officers Association of American met on Thursday, September 27, 2018 at the Youngstown Air Reserve Station in Vienna for a special Business Meeting and to hear guest speaker, Janet Moy, president of SCORE Youngstown Chapter. SCORE, an acronym for Service Corps of Retired Executives, is a nonprofit association affiliated with the U.S. Small Business Association whose mission is to "Foster vibrant small business communities through mentoring and education." It is a volunteer organization that provides free assistance to aspiring entrepreneurs and business owners. The Youngstown Chapter of SCORE became one of the first chapters in the nation in 1964 when the Dean of the Business College formed a Chapter at Youngstown State University. Presently the chapter has approximately 30 volunteers that provide assistance, advice, and mentoring in almost all aspects of small business operations such as accounting, marketing, and business planning. There are now approximately 300 chapters across the country with over 10,000 volunteers that have assisted close to 140,000 small business owners in the past year. One unique aspect of the assistance that can be provided is that if a local chapter volunteer can't be found to assist a business owner, the SCORE website can go anywhere in the country for help to an individual or small business. Over 50% of the working population is employed by small businesses, which is defined as having fewer than 500 employees.

Janet presented some interesting statistics: There are over 28 million small businesses in the US and over 22 million are self-employed. Over 500,000 new businesses get started **each month** and over 50% of those are home-based. Approximately 75% of all U.S. businesses are non-employer businesses. Of the non-employer businesses, 25% have annual revenue of less than \$5,000, while 65% have revenue less than \$25,000.

Janet has been with SCORE since 1987. Her areas of specialty include musical event planning, e-commerce, social media marketing, content marketing, business planning, and non-profits. She graduated from Youngstown State University and received a Master's Degree from Case Western Reserve in Library and Information Science. Among the interesting stories she presented to our members was of her own parents emigrating to the United States and because of the freedom and opportunities this country provided to hard working individuals and families, they

were able to prosper. So thankful was Janet's mother for the opportunities in this country that she wanted to help others succeed and thus became a member of Youngstown SCORE, became its president, and stayed with the organi-

zation until she was 90.

Following Janet Moy's presentation, she was given the MSVC-MOAA flag set by 1st Vice President, COL John Koshan. A short business meeting thereafter was held to approve the new Constitution and By-Laws of the Mahoning and Shenango Valleys Chapter. Motions were made by



Dennis Gartland and Don Rasile to approve the Constitution and By-Laws – motion passed unanimously.

The other business matter was to ratify the MSVC nominations for Board of Directors for 2019. With the new Constitution and By-Laws expanding the number of Board Members at Large to six, CPT Ralph DeLucia, CDR David DiTallo, and LTC Larry Scheetz graciously stepped up to fill the void. Motions to accept the full slate of Officers and Board of Directors was made and seconded. Motion passed unanimously.

On a final note, COL Koshan extended congratulations to Judge Robert Milich, Lt Col, USAF, Ret. on being selected to the Ohio Veterans Hall of Fame. It is indeed an honor to have such a distinguished veteran as a member of our Chapter. Kudos to Rod Hostler for submitting an extensive and exhaustive application and biographical resume on behalf of Judge Milich. His bio can be read at the Ohio Veterans Hall of Fame web site. http://dvs.ohio.gov/main/veterans-hall-of-fame-honorees-class.html The award will be presented to Judge Milich on November 8th in Columbus. At least two other Ohio MOAA members will join Judge Milich, Fredrick Pumroy from Dayton Chapter and Joseph Machado of Central Ohio chapter.

Congratulations to Janet Oglesby for winning the 50/50 raffle. The Chapter's next meeting will be a LUNCHEON MEETING on October 19th at 1300 hrs. This will be the annual business meeting and election of officers. Guest speaker will be Melissa Wise, Survivor Outreach Services of Ohio National Guard Family Readiness Warrior Support.

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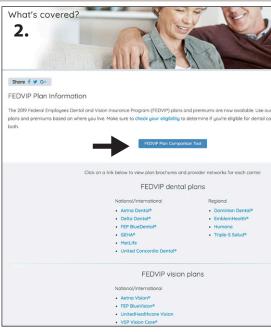
Legislative Issues – October 2018

Rod Hosler

TRICARE's Retiree Dental Program will end on December 31. This information is predominantly for military retirees. TRICARE's Retiree Dental Program (TRDP) will cease coverage on December 31. You will not be automatically enrolled in a new dental plan. However, if you were covered under TRDP, you are eligible to enroll in dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP). If you have TRDP and wish to maintain

dental coverage in 2019.





3. Search for FEDVIP Plans

vision coverage, or both.

Select Program Type

Dental Vision

Enter your Zip Code

Enter your residential zip code to see what Fed

premiums are available in your area. Make sur

You must take-action during a four-week "Open Season" window from November **12 to December 10**, to enroll in the dental plan that will meet your needs in 2019. Are you ready for Open Season? Retirees and their families who are currently covered by a TRICARE health plan are eligible to enroll in vision coverage through FEDVIP. Visit www. tricare.benefeds.com to explore your options for selecting dental and vision plans. MOAA recommends you start researching the numerous options for dental and vision plans you can enroll in now for the Open Season. Do not miss this opportunity to start deciding what will benefit you in 2019! The BENEFEDS website is easy to navigate and provides a plethora of information on each plan.

On the home page (pic 1.) you will see 2019 FEDVIP plans and premiums are available. Blue box Compare Rates Now. On the second page (pic 2.) What 's **Covered** you'll have access to the **FEDVIP Plan Comparison Tool** in the blue box. The third page (pic 3), enter your zip code (yes, just like TRDP—where you live determines premium structure), and how frequently you intend to make payments. Search Plans in the Blue Box. The next screen will show you all the Available Plans

(pic 4) You'll find quite a disparity in premiums! Well, you're not done. Each plan has a "Details" link that will take you the insurance company web page where you can find the fine print.

Here is the timetable to keep in mind:

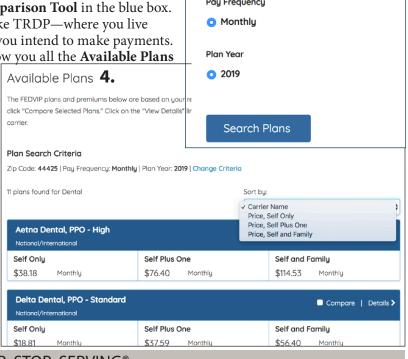
Right now: 2018 insurance policies and rates for federal workers are available to review just for information purposes. Go to www.tricare.benefeds. com.

October 2018: 2019 rates will be available at the website.

November 12-December 10, 2018: Open enrollment period.

If you miss this window and you will not be eligible for federal dental and/or vision insurance in 2019.

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Legislative Issues Continue from page 3

The mid-term elections will take place on 6 November, and the results of the election will impact America's military (active, reserve components, retired and spouses). A new Congress means we may have to begin all over again to fight for those benefits that military members and spouses have earned Congress will chip away at our benefits to pay for other programs at the sacrifice of the military. Listed below are several concerns that need to be watched:

End the Widows Tax. Current federal law requires survivors of deceased military members to forfeit part or all of their Survivor Benefit Plan (SBP) annuity when they are awarded VA Dependency and Indemnity Compensation (DIC). This loss of any portion of the SBP annuity is known as the "widows tax."

Compensation Reform. Be Cautious with Compensation Reform. In a 2015 report, the Military Compensation and Modernization Commission noted modernization might benefit individual compensation programs, but "the overall structure of the current compensation system is fundamentally sound and does not require sweeping overhaul." The commission also recommended keeping the basic pay table in its current form and continuing the basic allowances for housing and subsistence (BAH and BAS).

Support full concurrent receipt for disabled military retirees.

End the pay reduction for medical retirees. Ending the deduction of service-earned retirement pay to offset VA disability compensation for those servicemembers whose service-connected, non-combat related disability retirement under Chapter 61, 10 U.S.C. precluded them from serving at least 20 years.

Military pay and benefits matter. Sustain military pay increases comparable to the growth in civilian sector wages and salaries.

Say NO to new fees for TRICARE for Life. Adding new fees will degrade the TFL benefit, which was put in place to reflect the sacrifice of a career of service. Contact your member of Congress to ask that he or she honor the commitment made to those who selflessly served our nation. Say NO to new fees for TRICARE for Life.

Key Bills

<u>Federal - S 66</u>: A bill to amend title 10, United States Code (USC), to permit certain retired members of the uniformed services who have a service-connected disability to receive both disability compensation from the Department of Veterans Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation, and for other purposes. Needs our support.

<u>Federal - S 143</u>: A bill to amend the Internal Revenue Code of 1986 to allow a credit against income tax for amounts paid by a spouse of a member of the Armed Forces for a new State license or certification required by reason of a permanent change in the duty station of such member to another State. Needs our support.

<u>Federal - S 339</u>: A bill to amend title 10, USC, to repeal the requirement for reduction of survivor annuities under the Survivor Benefit Plan by veterans' dependency and indemnity compensation, and for other purposes. Needs our support.

<u>Federal - HR 303</u>: A bill to amend title 10, USC, to permit additional retired members of the Armed Forces who have a service-connected disability to receive both disability compensation from the Department of Veterans Affairs for their disability and either retired pay by reason of their years of military service or combat-related special compensation. Needs our support.

Federal - HR 333: A bill to amend title 10, USC, to permit retired members of the Armed Forces who have a service-connected disability rated less than 50 percent to receive concurrent payment of both retired pay and veterans' disability compensation, to extend eligibility for concurrent receipt to chapter 61 disability retirees with less than 20 years of service, and for other purposes.

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Legislative Contacts

MOAA Legislative Update moaa.org/takeaction or 1-800-234-6622 ext. 215

Pres. Donald Trump (R)

The White House 1600 Pennsylvania Ave. Washington DC 20500 Switchboard: 202-456-1414 www.whitehouse.gov

OHIO

Senator Sherrod Brown (D)

United States Senate 713 Hart Senate Office Bldg. Washington, DC 20510 Phone: (202) 224-2315 Fax (202) 228-6321 www.brown.senate.gov

Senator Rob Portman (R)

United States Senate 448 Russell Senate Office Bld. Washington, DC 20510 Phone: (202) 224-3353 www.portman.senate.gov

Representative District 6

Bill Johnson (R) 192 East State St. Salem, OH 44460 Phone (330) 337 6051

Phone (330) 337-6951 Fax (330) 337-7125 http://billjohnson.house.gov

Representative District 13

Tim Ryan (D)

241 West Federal St. Youngstown, 0H 44503 Phone: (330) 740-0193 Fax: (330) 740-0182 http://timryan.house.gov

PENNSYLVANIA Senator Robert Casey Jr. (D)

393 Russell Senate Office Bld. Washington, D.C. 20510 Phone: (202) 224-6324 Fax: (202) 228-0604 www.casey.senate.gov

Senator Patrick Toomey (R)

248 Russell Senate Office Bld. Washington, D.C. 20510 Phone: (202) 224-4254 Fax: (202) 228-0284 www.toomey.senate.gov

Representative District 3

Mike Kelly (R)

33 Chestnut Avenue Sharon, PA 16146 Phone: (724) 342-7170 Fax: (724) 342-7242 http://kelly.house.gov

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Needs our support.

Ohio State - HB351: Military Tax Exemption. To require municipal corporations to exempt from taxation the military pay of members of the commissioned corps of the National Oceanic and Atmospheric Administration (NOAA) and Public Health Service USPHS). Current Status: 6/6/2018 - Passed Unanimously out of Senate Ways and Means 11-0. Needs our support.

Ohio State - HB158/SB116: Military Transfers. To permit persons who quit work to accompany the person's spouse on a military transfer to be eligible for unemployment compensation benefits.

Current HB Status: 3/20/2018 - Second hearing in Senate Finance Committee; Passed House 78-6 on 6/21/17. Current SB Status: 6/27/2018 - First Hearing in House Armed Services Committee but meeting was canceled. Needs our support.

	MSVC-MOAA 2018-2019 Calendar
Date	Location and Program
10/27	Ohio Council of Chapters Quarterly Meeting, DSC-Columbus
10/31	MOAA Annual Meeting, Phoenix, AZ
11/16	Luncheon Meeting, CAC, YARS—Harold Ryther heads up the USS Oklahoma remains preservation project. (Installation of Officers)
12/2	MOAA/ROA Christmas Party, Manor Restaurant, Austintown
12/6	MSVC Board Meeting, NOC, YARS
1/3	MSVC Board Meeting, location to be announced
1/25	Luncheon Meeting, CAC, YARS—Bruce Bille USO of Northern Ohio
2/22	Luncheon Meeting, CAC, YARS—Camp Ravenna
3/22	Luncheon Meeting, CAC, YARS—Jon Kolb Fitness and Wellness?
April	No meeting
May 2	Dinner Meeting, CAC, YARS-Cadet Night

YARS —Youngstown Air Reserve Station, Vienna, OH TBA —To be announced CAC —Community Activity Center NOC—Navy Operational Center Suggestions for programs contact: COL John Koshan 330-448-4758

What do you do...

When a Apache Helicopter is Over Your House?

What do you do when an Apache helicopter is hoving over your house? You whip out your cell phone and start taking pictures of your son. CW2 Steven Wisniewski, son of Mike and Barb Wisniewski flew his AH-64 Apache helicopter OVER their house on his way to JRTC (Joint Readiness Training Center) in Fort Polk, Louisiana from Fort Drum, New York on Augusts 20th. He flew with a formation of four aircraft, landed in Jamestown for refueling. Then deviated slightly south of their intended course to fly over the YARS and then over the house. He was 300 feet above ground traveling at 110 knots. It made Mike's & Barb's day, not sure about the neighbors.





Dedication In Columbus on October 27

National Veterans Memorial and Museum

The National Veterans Memorial and Museum is set to open on 27 October 2018, in Columbus, Ohio. GEN Colin Powell, USA (Ret.) is the Honorary Board Chair and will be the keynote speaker. LGEN Mike Ferriter, USA (Ret.) is the President and CEO, and is busy with staffing, Board recruiting, and the many other start up tasks. The public is encouraged to attend the dedication to celebrate the opening of this historic institution. The museum, located at 300 W. Broad Street, Columbus, OH 43215, will open immediately after the dedication and will remain open until 9 P.M. that evening to allow as many guests as possible to experience the exhibits. For more information and to RSVP for the dedication, go to www.nationalvmm.org_or www.facebook.com NationalVeteransMemorialandMu-

seum/

Slate of Officers for MSVC Board of Directors 2019

PresidentForm	mer LT Florence Hosler, USN
	term expires Dec. 31, 2019
1st Vice President	COL John Koshan, USA, Ret.
	term expires Dec. 31, 2019
2 nd Vice President	LTC Sam Axtell, USA, Ret.
	term expires Dec. 31, 2020
Secretary	Former LT Al Lind, USN
	term expires Dec. 31, 2020
Treasurer	Former LT Bruce Bille, USN

Six Members at Large

...Former CPT Dennis Gartland, USA term expires Dec. 31, 2019 ...LTC Michael Wisniewski, USA, Ret. term expires Dec. 31, 2019 ...LTC Rod Hosler, USA, Ret. term expires Dec. 31, 2019 ...CDR David DiTallo, USN, Ret.

...Former CPT Ralph DeLucia, USA term expires Dec. 31, 2020

...LTC Larry Scheetz, USAR, Ret. term expires Dec. 31, 2020

term expires Dec. 31, 2020

term expires Dec. 31, 2019

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Membership Renewal or Application for Mahoning and Shenango Valleys Chapter

Name:		Military Statu	18	Spouse Name
☐ Regular Membreseven uniformed ☐ Surviving Spou ☐ Spouse (local M	ankYears Active/Roser (Retired, Former, Active* Cod US Services Membership See is available for surviving sparance only, not nation	Officer of the \$20/year) ouse of a military nal, spouse is me	*Free chapter and you main A non militar officer Memb mber of chapte	
Driver's License N	umber for Air Base Access _			
E-mail:		A	pplicant DOB	Spouse DOB
Member of MOAA Make Check Payab You may pay regul	l be emailed, if you prefer pos A National Yes No MOA ble to: MSVC-MOAA mail to ar and surviving spouses due t card and PayPal to paid, reg	AA #address on right s (not spouses) w	ith a credit car	Vienna, OH 44473-0494
25–Jim Solmen, 30 November Birthd a	-Jared Hideg ıys: 2–Rob Hanni, 2–John Ko k, 10–US Marines Corps, 13–	shan, Debbie Lon	ardo, 3–BJ Sac	3–US Navy, 25–Will Stamp, Bitchday cramento, 7-Mike Wisniewski, ews, 21–Sam Axtell,

Mahoning and Shenango Valleys Chapter–Blue Star Families, Active Duty Members, YSU Grads

If you know anyone who is deployed, or will be deploying, overseas, please contact the USO so we can add them to our recipient list. We want to support as many of our dedicated military members as possible and keep them connected with home and family. **Contact Information**: Bruce A. Bille, USO Northern Ohio Youngstown Air Reserve Station Support Office. (330) 609-2115 Cell/Text: (330) 333-0397 Fax: (330) 617-8515 E-mail: USOTrumbullCo@gmail.com

Son of Mark and Patty Andrews Maj Matt Andrews, USAF, McGuire Air Force Base, New Jersey
Son of Jim & Martha Bishop Lt Col Kevin Bishop, USAF, Kirtland AFB Albuquerque, New Mexico
Son of Jim & Carrie Hosack, LT Brennan Hosack, USN, Key West, Florida
Son of Julia MacRae Maj John MacRae, USAF, Elgin AFB, Florida F35 instructor pilot.
Sons of Rick & Janice Morgan LTC Andrew Morgan, USA, at NASA, Johnson Space Center, Houston, TX LCDR Benjamin Morgan, USCG, with VTS (Vessel Traffic Service) at USCG Sector New Orleans, Louisiana
Grandson of Tom & Marla Raseta A1C Joshua Raseta, USAF, Hill AFB, Ogden, Utah, F16 Fighter Squadron
Son of Rick & Kelly Williams — PFC Garrett Williams, USA 82 nd Airborne at Fort Bragg, North Carolina
Son of Mike and Barb Wisniewski — CW2 Steven Wisniewski, is a Maintenance Test Pilot for the AH-64D Apache helicopter. He is stationed at Ft Drum, NY part of the 10 th Mountain Division
Active Duty and Reserve Chapter Members
LTC Wil Kline, USAR, Pittsburgh
LT Jason Lasssiter, USCG, Cleveland

Capt Joshua Palmer, Ohio Air National Guard, Rickenbacker
LCDR BJ Sacramento, USN, (COMSUBGRU 8) NSA Capodicinho, Naples, Italy
MAJ Lisa Stremel, USA, Ft Hood, Texas
1st Lt Kristina Valentic, MC—USAFR, Youngstown Air Force Reserve Station
YSU ROTC Graduates
2013—1LT Jacob Rafidi, USA, Virginia
2014–1LT Tyler Strohecker, USA, Ft Drum, New York
2014—1LT Lorin Davis, USA, Wheeler Army Airfield, Hawaii
2014–1LT James Stiger, Fort Leonard Wood with the 5 th EN BN, Missouri
2015–2LT Jared Hideg, USA, Florida
2016–2LT Brandi Burrows, Military Intelligence, Ft. Campbell, Kentucky
2016—2LT Adam Hoover, Chemical Corps, Ft. Leonard Wood, Missouri
2016—2LT Matthew McIntire, Chemical Corps, Ft. Leonard Wood, Missouri
2016—2LT David Smith, Infantry
2017—2LT Lonnie Bissmeyer, Signal Corps
2017–2LT Tierney McCaster, Fort Campbell, Kentucky
2018—2LT Zachery Gibson, Field Artillery, Ft. Sill, Oklahoma (BOLC)
2018—2LT Zachary Szewczyk, Cyber Branch, Ft. Gibson, Georgia (BOLC)

Luncheon Meeting at YARS, Friday, 19 October at 1300 hr – RSVP by Wednesday 17th by 2000 hr

Where: Youngstown AF Reserve Station

Community Activity Center 3976 King Graves Rd Vienna, OH 44473

Who: Members, Spouses, Guests, Surviving Spouses

Social: 1230 no cash bar Call to Order: 1300 (1:00 p.m.)

Lunch: 1310 (preorder from the selections below)

Attire: Causal (you have the privilege of being military officer)

Program: Melissa Wise, Survivor Outreach Services of Ohio National Guard Family Readiness Warrior Support (Business Mtg & Election of Officers)

The web site <u>msvc-moaa.org/next-chapter-event</u> is set up to take orders, but not credit cards. It will help with accuracy of the order. Please pay at the lunch meeting with cash, check, or

Pre order from the following selections.

Entrees

Buffalo Chicken Wrap, beverage\$8.00 Lettuce, tomato, onion, shredded cheddar, ranch and buffalo sauce
Club Sandwich, beverage\$8.00 Ham, turkey, bacon, American & provolone cheese, lettuce, tomato and mayo
Reuben Sandwich, beverage \$8.00 Marble rye, cornbeef, sauerkraut, swiss and dressing
Fish Sandwich, beverage\$6.00 Tarter sauce and lettuce
Chef Salad, beverage, roll
<u>Side Options</u> if you only order side options, beverage is \$1.00:
Side Salad
French Fries
Cup of Chili\$3.00

RSVP:

- 1. Use the web site <u>msvc-moaa.org/next-chapter-event</u> to place your order.
- 2. Email Janet Oglesby <u>djo52800@neo.rr.com</u> with your reservation and menu selection.
- 3. Or call 330-568-4456 leave a message. Make sure you state your menu selection.



Golfers participating in the Four Person Scramble included David Di Tallo, (L) Dennis Gartland (C), Harold Hutzen, (missing) Irv Maurer (missing) Attending the cocktail reception and dinner was Rick Williams (R). Third Annual Golf Event benefiting the YSU Department of Military Science and Army ROTC was held September 16 at Avalon Golf and Country Club. The golf event capped a three-day Veterans and ROTC Alumni Weekend, which began Friday, September 14 with the Veterans/ROTC Alumni Reunion Dinner at the Youngstown Historical Center of Industry and Labor. Saturday, YSU hosted Veterans and ROTC alumni at Stambaugh Stadium for the YSU vs Valparaiso University college football game.

Retiree Day at YARS Oct. 26th —TRICARE Speaker

On Friday October 26th starting at 0900 in the CAC Blg #113. One of the speakers will talk on the change of dental and vision with TRICARE. Lunch can be purchased. More details when available will come via email blast or at our October 19th meeting.



MSVC sponsored a hole at the annual golf outing for USO of northern Ohio held September at 14 at Sweetbriar Golf Club in Avon Lake. This is USO primary fundraising event to fund the

programs and support services provided to members of the military and their families across the 31 northern Ohio counties that USO covers.

Did you change your address, phone number, email, add a cell number? The chapter will be producing a directory in November. Notify Janet Oglesby of these changes, information on left.

Also, mid-late November an invoice for 2019 Chapter dues. MOAA National dues are invoiced separately by MOAA the month you joined MOAA national.