Marilyn and I hope you, your family, and friends had a very enjoyable and memorable holiday. Have a happy and healthy New Year and we look forward to seeing all of you during the coming year and at the monthly Flag mess.

I would like to start out by thanking the CHCMOAA Board of Directors for nominating me and the membership for electing me as the Chapter President. My goal is to continue to direct the Chapter in the same professional and effective manner that my predecessors have done and to have the Chapter continue to grow and prosper over the next two years. I am hopeful that the Chapter continues to maintain its present level of membership and improve during the following year. Fortunately, in 2015 the Chapter was able to maintain the membership at a stable level with the membership at 160 members. I encourage members to keep alert for potential members.

The Chapter’s goals during this year should be to continue the good work that has been done during the past few years. We need to strive to be a 4 or 5 star Level of Excellence Chapter as we have in the past years. Our support for the local efforts for the military community, our local and national legislators, local NJROTC units, the CVCC, the Florida Council of Chapter, and the National MOAA needs to continue at the levels we have done in the past.

As in the past, we will continue to utilize the Twin Isles Country Club for the monthly Flag Mess. Frank Mazur will continue to plan and coordinate the speakers for the Flag Messes. Frank has already scheduled several interesting and informative presentations for this year. I encourage everyone to take the opportunity to attend the Flag Mess when you can. It is always an enjoyable time.

As your new Chapter President, I am open to any suggestions or comments regarding ways that will improve the Chapter and solicit your responses. Please feel free to call or email me and let me know if there are ways that either the Board of Directors or myself can improve how the Chapter is run. Hope to see all of you at the January Flag Mess.

Jim

MOAA’s Transition Services Department
http://www.moaa.org/career/
MOAA provides assistance to military officers leaving the service or former officers who are in transition between jobs.

Operation Inherent Resolve
Targeted Operations Against ISIL Terrorists
U.S. Central Command is working with partner nations to conduct airstrikes against ISIL. Read about it at: http://www.defense.gov/home/features/2014/0814_iraq/

Publications.USA.gov
Find useful booklets on life’s everyday challenges at Publications.USA.gov. You can also download, read, or print the Consumer Information Catalog also!

Operation Outdoor Freedom
It is led by the Florida Forest Service and provides recreational opportunities to wounded veterans. Participants must have a service-connected disability rating of 30% or greater from the U.S. Department of Veteran Affairs or be a Purple Heart recipient. If you are interested in participating in a future event, go to the OOF website http://www.freshfromflorida.com/Divisions-Offices/Florida-Forest-Service/Recreation/Operation-Outdoor-Freedom

Martin Luther King Day
January 18th

http://www.moaa.org
(800) 234-6622
CHC MOAA — Join Now (pg 6)
Mr. Simmons will speak about his company which was established in 1925 and is family owned and operated by it’s 4th generation. Sales of the company are $1B and it has a large distribution network with 5 facilities servicing customers in the Southeast United States and throughout the world. Their newest distribution center is a 340,000 square foot facility located near our Punta Gorda Airport in Charlotte County.

MEMBERSHIP INFORMATION

- **Graphics** — All Muster newsletter graphics contain embedded web links
- **Board Meeting Notice** — The next Board of Directors’ meetings are Thursday, January 14, 2016 and February 11, 2016 at 1700 hours (5 PM), at the Isles Yacht Club Board Room. Board members and committee chairs are requested to attend. Members are welcome.
- **Membership** — Know someone who was a military officer but not a member of CHCMOAA and MOAA? [ASK THEM TO JOIN]. Contact Jon Shaffer or Jim Dundas with their name. The Board of Directors’ goal is to maintain the current membership level and to hopefully improve on it.
- **Membership Dues**—2016 membership dues are now payable. Please check your mailing labels for your status. The address label will show PD15 in Red indicating that your dues are paid up through 2015. Labels with PD16 in Blue indicate that your dues are paid for 2016. Dues will be $15 for regular members and $7.50 for Surviving Spouse (Auxiliary) members. Please fill out and include the Membership Renewal Form on page 6 with your checks. This information is used to accurately complete the Directory portion of the Handbook.
- **CHCMOAA NameTags/Badges** — If you would like a CHCMOAA NameTag/Badge, contact Jim Dundas at 575-0703 or email him. The cost is $11.
- **Military ID Card Information** — MacDill AFB (Site ID 101435), Telephone: (813) 828-2278 or (813) 828-5118; Coast Guard Sector, St. Petersburg (Site ID 174794), Telephone (727) 824-7560. Use the RAPIDS Site Locator [https://www.dmdc.osd.mil/rs/appj/site] or use [https://rapids-appointments.dmdc.osd.mil/] (use Site IDs for online scheduling, address, & directions or call). APPOINTMENTS REQUIRED except Wednesdays at the St. Petersburg CG Sector.
- **CHC MOAA Scholarship Fund** Help us raise funds at Bingo Trail (1700 Tamiami Trail, Port Charlotte – on US 41 between Cochran and Murdock). We need volunteers to count cash for game winners 3-4 times per month. Volunteers can: get free nonalcoholic drinks; purchase food for half price during their shift; and return to play Bingo for half price. Thanks to Joanne Jasica, Kel Matteson, & Larry Onedecker for November’s coverage and to Kel Matteson & Bob Neitzke for December. We need help in January and the following months. Frequently the scholarship is the difference in attending school or not. Our chapter volunteers have earned a significant amount of money for our Scholarship Program. If you have not done a turn already, please consider volunteering. Contact George Chamberlain at (904) 477 4959, or gac1982@hotmail.com. The next few months dates are:

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<th>Wednesday</th>
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<td>6:15 PM to 9:30 PM</td>
<td>11:45 AM to 2:00PM</td>
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<tr>
<td>January 13</td>
<td>January 9 &amp; 23</td>
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<td>February10</td>
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**TRICARE Nurse Advice Line**

TRICARE beneficiaries in CONUS, Alaska and Hawaii can get health advice. Call the NAL, toll-free and 24/7. The NAL number is 1-800-TRICARE (874-2273).

That you may retain your self-respect, it is better to displease the people by doing what you know is right, than to temporarily please them by doing what you know is wrong. William J. H. Boeckner (1873–1962)
1. More Scams: A new version on an old trick involves an email phishing scam, which appears to come from the IRS, asking for your personal and financial information. First of all, the IRS will never initiate a request for such information out of the blue, without establishing a relationship with you first. Second, if you receive an email that appears to come from the IRS, look closely at the extension on the email sender’s address. “USA.Gov” and “IRSgov” (without the dot between IRS and gov) are not valid extensions for emails coming from the IRS. Third, you can check the embedded links in the email by “hovering” over the links. Do NOT click on the links. These links imitate the actual IRS website, which is www.irs.gov. Bottom line: if you receive one or more of these scam emails purporting to be from the IRS, do NOT respond to the email and do NOT click on any of the embedded links. Instead, forward the scam emails to the IRS at phisih@irs.gov. I thank Dara B. Sorah, CPA, PA for preparing the above information. I also thank Kim Lovejoy, Executive Director of the Military Heritage Museum, for forwarding the information to me. I thought members of CHCMOAA ought to have the information as well.

2. The Affordable Care Act, Your Taxes, and you: Under the Affordable Care Act (ACA). -- All Americans, including all military members (active duty, retired, Selective Reserve, and Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE or Tricare-for-life coverage meets the minimum essential requirement coverage under the ACA. Beginning in January 2016, DFAS (Defense Finance Accounting Service) will be sending out Form 1095 (1095-C for US military members, 1095-B for retirees, annuitants, former spouses, and all other individuals having Tricare coverage for all or any portion of tax year 2015). Form 1095 documents that you (and any eligible family members) have the minimum essential coverage. The form will be required to be reported to the IRS with your 2015 tax return. DFAS will offer to you two ways to receive your Form 1095. You can receive the form via US Mail, which will take 7 to 10 days. Or you can receive it via email, which will take at least as 2 to 3 hours. If you want to get your return in as early as possible and snag that huge tax refund, I suggest you tell DFAS you want the email option. It does not matter to me, since I usually ask for a filing date extension anyway. If you have any questions or comments about either of these matters, feel free to contact me. I hope you all have a great year in 2016.

Bob Dickinson CFP, CLU, ChFC
(941) 769-6185
pjaefa@aol.com

VA & Camp Lejeune Contaminated Water

The Veterans Administration has issued a ruling that eight different diseases are linked to contaminated drinking water at Lejeune: kidney cancer, non-Hodgkin lymphoma, leukemia, multiple myeloma, scleroderma, Parkinson’s disease, and aplastic anemia. These diseases, if incurred by people with past service at Camp Lejeune, North Carolina, will be presumed to be service-caused. The ruling applies to servicemembers, family members, and civilians with one of these conditions and who served at Camp Lejeune between August 1, 1953 and December 31, 1987. It also includes Reserve and National Guard

This does not mean all claims for the affected diseases will be approved immediately or that there will be any retroactive approvals. The VA first has to issue an updated regulation, and the new rule will be applied to new disability claims. The VA will put any pending Lejeune-related claims on hold until the new regulation is issued. People who have submitted potentially eligible claims that were denied previously can resubmit claims for consideration under the new rules. See more at: http://www.moaa.org/Content/Take-Action/Top-Issues/Retirees/New-VA-
A new year is before us. Are you prepared to protect your and your families' interests from those who would raid our benefits to fund or protect their programs and benefactors? MOAA members sent 420,000 emails to their elected officials in 2015. Your hard work helped avert even bigger military retirement cutbacks for future troops. Now it is about us.

Proponents of cuts and fee hikes hope you will tire of writing your elected officials and just accept the Pentagon’s proposed changes. Some will try to discourage you, saying your MOAA-recommended tear-out letters, postcards, and emails do not count much in legislators' minds. This is not true. Experience and feedback from legislators and their staffs reveals that when legislators receive large amounts of correspondence on a topic, most will not ignore their constituents.

2015 saw the biggest changes to the military retirement system in a generation. 2016 is already shaping up to be the year where every military beneficiary - past, present, and future - could see dramatic changes to their health care benefits. Armed Services Committee leaders have shown their intent in this year's Defense Authorization Act and the related conference report “conferees agree that all elements of the current system (healthcare) must be re-evaluated, and that increases to fees and co-pays will be necessary part of……. (a) reform effort”. Nothing about the current system will be sacrosanct when Congress examines TRICARE.

Early proposals, this year recommended scrapping TRICARE altogether and replacing it with plans similar to those of federal civilians, imposing significantly higher fees, and means-testing TRICARE and TRICARE for Life (TFL) benefits.

For years, Pentagon leaders have complained about personnel costs “spiraling out of control.” MOAA’s rebuttal shows personnel and health care costs have been stable at a relatively constant 30 to 32 percent of the budget for the past 30 years. The counter-rebuttal is that the cost per person is well beyond where it used to be. Agreed, the cost per person has risen. However, so has the cost of doing everything else. E.G., an aircraft carrier cost $6 billion in 2009, but the cost has now shot past $13 billion — a 171-percent increase in six years. In short, the cost per unit of everything has increased not just personnel costs.

Defense budget challenges are contract inflation, gross oversight failures, and glaring accounting lapses by those who manage defense programs. GAO, IG, and other reports document DOD flawed and impossible to audit accounting systems with billions unaccounted for. These reports also reveal massive cost overruns as the rule rather than the exception.

There are not any big campaign contributions or large contracts supporting people programs, so the attack shifts to them because they are an easy to attack soft target. One strategy has been to include every possible nickel into the calculation of “cost per member” to make the cost as high as possible. E.G., many include a present value for all future expected VA disability and health care costs for Iraq and Afghanistan. They usually include PCS costs, as if there is a benefit value to relocation.

In conclusion, many of the figures attributed as personnel benefit costs have nothing to do with compensation value for military people. There is a difference between benefit value and the government’s inherent cost of doing business. What these cost accounting exercises consistently fail to do is identify the government’s cost of readiness versus the costs your service imposed on you and your family. Sustaining a top-tier health care benefit is essential to long-term retention and readiness.

The coming year, like last, will require your vigilance and active engagement in the legislative process. You can begin by reviewing and supporting the pending legislation shown on the MOAA Legislative Action Center web page at http://capwiz.com/moaa/issues/bills/

1. © 2016 MOAA

Find Elected Representatives (state & federal) http://www.usa.gov/Contact/Elected.shtml
MOAA Legislative Action Center: http://capwiz.com/moaa/home/
MOAA Top Issues: http://www.moaa.org/Main_Menu/ Take_Action/Top_Issues/Top_Issues.html

Senator Bill Nelson
Website: http://www.billnelson.senate.gov
Washington, D.C. Office:
Phone: (202) 224-5274
Fax: (202) 228-2183

Senator Marco Rubio
Website: http://www.rubio.senate.gov
Washington, D.C. Office:
Phone: (202) 224-3041
Fax: (202) 228-0285

Representative Tom Rooney
Website: http://www.rooney.house.gov
Washington, D.C. Office:
Phone: (202) 225-5792
Fax: (202) 225-3132
Punta Gorda Office: (more district offices)
Phone: (941) 575-9101
Fax: (941) 575-9103

State of Florida: http://www.myflorida.com/
Florida Senators: http://www.flsenate.gov/Senators/Find
Florida Representatives: http://www.myfloridahouse.gov/ Sections/Representatives/mynrepresentative.aspx

OSD Guidance for the Full Integration of Women into the Armed Forces
Link to OSD Guidance
THE FLAG MESS
Monday, January 25, 2016
LOCATION
TWIN ISLES COUNTRY CLUB
301 Madrid Blvd.
Punta Gorda, FL 33950
MENU
Beef Tenderloin Au Poivre
Seafood Wellington with Grain Mustard and Dill Beurre Blanc
Chicken with Lemon Rosemary Au Jus
Fingerling Potatoes with Herb Butter
Baby kale, Red Onion, and Tomato
Garden Salad with Rolls & Butter
Coffee and Tea Service
Dessert: Chocolate Caramel Mousse
$26.00
Dress
Gentlemen and Ladies Informal Dress
Times
1800 (6:00 PM) Social
1830 (6:30 PM) Dinner
2000 (8:00 PM) Program

RESERVATIONS
(Reservations need to be received no later than Wednesday, January 20, 2016)
Name(s) ____________________________________________________________
CHOICES
Beef Tenderloin __________________________
Seafood Wellington _______________________
Chicken _________________________________
______________________ @ $26 per person __________________
Scholarship fund _________________________
Band fund _______________________________
TOTAL ENCLOSED $ _______________________
Mail to:
CHCMOAA Dinner
P.O. Box 511851
Punta Gorda, Florida 33951-1851
Please make all payments by check Payable to CHCMOAA

Note: Food is ordered according to reservations. Without reservations, we may have difficulty in accommodating you. No guarantees for reservations after 12:00 PM on Wednesday January 20, 2016.

Note: For Late Reservations to the dinner after January 20, 2016 call: Jon Shaffer @ (941) 979-8278 or email Jon at chcmoaa@yahoo.com

Note: Persons with reservations, who are then unable to attend, should call Jon Shaffer @ (941) 979-8278 to cancel by Thursday Afternoon, January 21st (thus allowing time for adjustments and possible credit). The Twin Isles’ CC policy is that we will have to pay for the total number of reservations that we call in on Thursday unless we make any cancellations prior to Friday afternoon.

Useful Internet Links & Phone Numbers
MOAA Blogs at http://www1.moaa.org/blogs/
Florida Department of Veteran Affairs www.floridavets.org/ (727) 518-3202
Veterans Administration: www.va.gov 1-(800) 827-1000
Charlotte County Veterans Services: http://www.charlottecountyfl.gov/services/veteran/ (941) 764-5579
Express Scripts Mail Order Pharmacy: www.express-scripts.com/tricare/ 1-(877) 363-1303
TRICARE: www.tricare.mil (South Region) 1-(800) 444-5445
TRICARE for Life www.tricare4u.com 1-(866) 773-0404
DEERS: www.tricare.mil/deers/ 1-(800) 538-9552
milConnect: https://www.dmdc.osd.mil/milconnect/
Social Security http://ssa.gov 1-(800) 772-1213
Medicare: www.medicare.gov 1-(800) 633-4227
MacDill AFB: http://www.macdill.af.mil/ (813)828-1110

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2016 MEMBERSHIP APPLICATION OR RENEWAL

NEW MEMBERSHIP or RENEWAL

CHARLOTTE HARBOR CHAPTER

The Military Officers Association of America

A local organization, comprised of retired, regular, reserve, and former officers of the uniformed services. Dedicated to safeguarding and promoting the best interests of Our Country, its uniformed services, our members, their dependents, and their survivors, in every proper manner. Chapter members are required to have and maintain a national MOAA membership.

Annual Dues are $15.00 ($7.50 for Surviving Spouse/Auxiliary Members)

Chapter dues are payable in advance. Please enclose your check

Make Checks payable to: Charlotte Harbor Chapter, MOAA (CHCMOAA)

Please complete the following for our records and mail to:

CHCMOAA Membership
P.O. Box 511851
Punta Gorda, Florida 33951-1851

________________ ____________  _____________  _______   ___________   __________________
___________________
Last Name                     First              Middle  Int.  Rank  Service  Your Birth Date  Spouse’s Name

_________________________   __________________   __________________
Number           Street                          Apartment  City  State  Zip Code (9-Digit)  Telephone

Chapter Dues  (Reg-$15/Aux-$7.50) $______________  ____________________________  Signature

NJROTC Scholarship Donation $__________  _______________________________________  National MOAA Number

For Band Fund $___________  _________________________________  Email Address

Total Enclosed $______________  PLEASE FILL IN ALL BLANKS. THIS IS HOW WE UPDATE
THE MEMBERSHIP ROSTER AND THE CHAPTER HANDBOOK