



MOAA®

THE EMERALD VOICE

A FIVE STAR CHAPTER



EMERALD EMPIRE CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

CHRISTMAS PARTY, DECEMBER 2021

Wednesday, December 8, 2021 – 6:00 Social / 7:00 Dinner
Veterans Memorial Building, 1626 Willamette
A No-Host Bar Will Be Available
Dinner - \$35.00 per person



MENU

First Course

Wedge salad with crumbled bacon, diced tomatoes; Thousand Island and bleu cheese dressings
Grandma's rolls and butter

Second Course (Choice of one entree)

Chicken Cordon Bleu with a light Dijon cream sauce
OR

Slow-Roasted Beef Tri-Tip with mushroom Bordelaise
Roasted baby red potatoes with rosemary and fresh seasonal vegetables

Third Course

Old Fashioned Bread Pudding with Rum
Caramel Sauce and Whipped Cream
Beverages

Installation of 2022 Officers
Expanded Holiday Raffle
Business Dress; Uniforms Encouraged

It getting dark pretty early.

Would you like a ride to the party?

Let us know when you RSVP. We'll try to work something out.

As always, guests are invited. However, we will not be able to provide free meals to prospective members at this event.

DECEMBER 2021, VOLUME 57, ISSUE 12

In this issue:

Program	1
Board Minutes	2, 3 and 4
President's Corner	5
1st VP Notes and 2022 Meeting Dates	6
Briefs	7
Chili Cook-Off and Boosters	8
RMD Article and TAPS	9
Bill of Rights Day, 15 December	10
MOAA Articles	11-13

Please bring an unwrapped new toy to the Christmas dinner for Toys for Tots



MOAA MEMBERSHIP BENEFITS MANY

2021 CHAPTER OFFICERS

President	Ken Evans	914-6235
1st Vice Pres	Dick Norton	915-5696
2nd Vice Pres	Dick Kimbell	915-0405
Secretary	Jim Koch	719-440-9036
Treasurer	Elaine Callahan	968-1746
Chaplain	Jonathan Landon	946-3888
Membership	Mike Kennedy	463-7951
Newsletter	Pat Harris	942-5274
Webmaster	Ginger Banks	484-3336

Christmas dinner reservations and entrée selection must be received by 5:00 PM Sunday, December 5th. Late reservations will not be offered an entree selection.

Printing graciously provided by



BOARD OF DIRECTORS MEETING, 17 NOV 2021

PRESENT: Officers: President Ken Evans, 1st Vice President Dick Norton, Treasurer Elaine Callahan, and Secretary Jim Koch. Board members: Tom Kulick, Mike Kennedy, Eric Watkins, and Frank Balazs. Committee members: Pat Harris. A quorum was established.

OPENING: President Evans called the meeting to order at 12:02 hours and led the Pledge of Allegiance. Mike Kennedy gave an opening prayer.

MINUTES: Minutes of the 27 October 2021 board meeting were reviewed. Motion by Elaine Callahan and seconded by Michael Kennedy to accept. Motion approved.

Minutes of the 10 November 2021 Annual Meeting were reviewed. Motion by Michael Kennedy and seconded by Eric Watkins to accept. Motion approved.

TREASURER'S REPORT: 27 OCTOBER - 16 NOVEMBER 2021

UMPQUA CHECKING ACCOUNT

BALANCE ON HAND (27 October 2021):

Club Operations	\$ 5107.79	
Special Projects Fund	\$ 2495.05	
ROTC Scholarship Booster Fund	\$ 650.00	
CHECKING ACCOUNT BALANCE	\$ 8252.84	\$ 8252.84

INCOME:

Luncheon 40@\$18	\$ 720.00	
Dues:	\$ 125.00	
ROTC Scholarship Booster Fund	\$ 350.00	
Special Projects	\$ 52.00	
Club Operations/Cadet Dinner donations	\$ 100.00	
TOTAL INCOME:	\$ 1347.00	\$ 1347.00

EXPENSES:

Ck2081 for Luncheon 44@\$18	\$ -792.00	
Ck2082 for Guest Plaque	\$ -12.00	
TOTAL EXPENSES:	\$ -804.00	\$ -804.00

BALANCE ON HAND (16 November 2021):

Club Operations	\$ 5248.79	
Special Projects Fund	\$ 2547.05	
ROTC Scholarship Booster Fund	\$ 1000.00	
UMPQUA CHECKING ACCOUNT BALANCE 16 November 2021	\$ 8795.84	\$ 8795.84

OREGON COMMUNITY CREDIT UNION (OCCU) MONEY MARKET (includes \$5 in savings)

Balance Forward (30 September 2021)	\$ 2006.73	
Donations:	\$ 0.00	
Dividend Credit: (Yield Earned 0.20%)	\$ 0.25	

OCCU TOTAL BALANCE (31 October 2021) \$ 2006.98

"The Emerald Voice"

is published monthly by Emerald Empire Chapter, Military Officers Association of America (MOAA),
PO Box 767, Eugene, Oregon 97440-0767
Email: EmeraldEmpireMOAA@gmail.com

The Emerald Empire Chapter of MOAA is a Eugene-based 501(c)(19) veterans organization that meets regularly at the Veterans' Memorial Building at 1626 Willamette Street. We have 141 regular and associate members made up of active, retired and former members of the nation's seven uniformed services and their surviving spouses. We, and the national organization, are a non-partisan advocate on military personnel matters, especially proposed legislation affecting the career force, the retired community and veterans of the uniformed services. As a local chapter, we focus more on the local military community, e.g., gathering clothing and personal care items for the patients in the VA Hospital in Roseburg. Other areas of emphasis can be found at <http://www.moaa.org/takeaction/>.

BOARD OF DIRECTORS MEETING (cont.)

BENTON COMMUNITY FOUNDATION (BCF)

EMERALD EMPIRE MOAA SCHOLARSHIP ENDOWMENT FUND

Balance Forward (30 September 2021)	\$ 50452.85
Change in Value of Investments	\$ 1937.25
Administrative Cost	\$ -88.18
BCF Balance (31 October 2021)	\$ 52301.92

CONTRIBUTIONS TO ROTC SCHOLARSHIP

Umpqua Account	\$ 1000.00
<u>Benton Community Foundation Endowment Fund</u>	<u>\$ 1000.00</u>
CONTRIBUTION TOTAL <u>1 JUNE 2021 TO DATE</u>	\$ 2000.00

NOTES: This is a shortened report cycle due to Thanksgiving holiday

The Umpqua Checking Account does not reconcile with the bank statement. The bank has \$50.00 more in our favor, with a current balance of \$8845.84. I am continuing to try and locate the error and hope to have the books balanced by next report.

Treasurer's Report was discussed. Motion was made by Ken Evans and seconded by Michael Kennedy to accept. Motion approved.

OLD BUSINESS:

1. VMA (Veterans Memorial Association): Eric Watkins provided a Memorandum about the History of the VMA, their IRS status, key provisions of their articles of incorporation, and issues they are dealing with. The board agreed that the VMA building is a rare asset to veterans and should be retained and improved. More information would be very helpful in determining if MOAA could or should become involved with the organization.

2. BCF donations: Dick Kimbell provided a letter on how to donate from an IRA or 401(k) fund to EEMOAA Chapter Scholarship Fund. This info will go into a future newsletter. The board will continue to take ideas for further review and create possible methods that can be used.

3. Level of Excellence Awards: Additional information from National MOAA has been obtained on the scoring to earn the awards. It was agreed that the awards are worthy to pursue. A designated person is needed to take on the project.

NEW BUSINESS:

1. Payment for Luncheons: A discussion ensued on the topic of Fees for Lunch and Dinner Meetings. There is desire to encourage attendance but also have some guidance in place to address possible scenarios. An email from Ken Evans summarizing the discussion and comments from Dick Norton are attached.

2. Christmas Party: Wednesday, 8 December, 2021. No program is available however Christmas Music will be played. An expanded raffle will be conducted. Reservations must be in NLT 17:00 hours on 5 December.

1st VICE PRESIDENT REPORT: Newsletter will be out 28 November 2021. Ginger Banks will continue as webmaster of our web site.

2nd VICE PRESIDENT REPORT: We still have 89 active members and 32 associates. 6 regular members 2021 dues are owed and 14 associate 2021 dues are owed.

Continued on next page

BOARD OF DIRECTORS MEETING (cont.)

Continued from previous page

COMMENTS FROM THE PRESIDENT: The Annual ROTC Chili Cookoff is scheduled on 2 December 2021 from 11:00 to 13:00 hours. Members are encouraged to attend and help select the best chili. Installation of officers will be at the Christmas Party.

Chapter Christmas Dinner: 8 December 2021 18:00 Hours Veteran's Building

Next Board Meeting: 15 December 2021 12:00 hours Veteran's Building

Meeting adjourned 14:00 hours
James Koch, Secretary

EMERALD EMPIRE CHAPTER ANNUAL MEETING

10 November 2021

The meeting was called to order at 1204, 10 Nov 2021, by President Ken Evans who led the Pledge of Allegiance. Chaplain Jonathan Landon gave the invocation.

President Evans introduced the slate of 2022 officers and board members and opened the floor for further nominations. None were received and the nominations were closed. A motion was made and seconded to accept the slate and voted on by the general membership. The following members were elected to the following positions:

OFFICERS: President, Michael Kennedy; 1st Vice-President, Dick Norton; 2nd Vice-President, Dick Kimbell; Secretary, James Koch; Treasurer, Elaine Callahan.

BOARD OF DIRECTORS, representing: Eric Watkins, USA; Frank Balazs, USMC; Ken Evans, USPHS; Ginger Banks, USAF; Tom Kulick, USCG; Michael Pace, USN. No representatives of NOAA or USSF were nominated.

The new officers and board members were congratulated and the meeting was adjourned at 1209.
James Koch, Secretary

Visit our website at www.emeraldempiremoaa.org



Columbia Sportswear invites all Active, Retired, Reserves and Veterans to have year-round access to their Columbia Sportswear Employee Store. Your military ID gets you and 4 guests in the door.

Address: 14100 NW Science Park Drive, Portland, OR 97229.

Hours: M-F 10am to 8pm; Sa and Su 9am to 8pm (Check Yelp for holiday hours).

Questions? Email: PortlandEmployeeStore@columbia.com

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MY LAST PRESIDENT'S CORNER

December is upon us. I was fortunate to have our children visiting for Thanksgiving and being able to make time to spend with them and the grandchildren; they have incredible energy. What a busy time of year: construction projects needing to be done, holidays coming, visitors visiting and the weather changing.

Speaking of changing, we elected a new chapter president, Michael Kennedy, who will step into his duties the first of January. I know the members join me in congratulating Mike and welcoming him into the position.

I must say that it has been an honor serving as chapter president for the past four years. Continuing to get to know you, to participate in our picnics and meetings has been a pleasure and I thank you.

These years have seen some interesting developments. We began the process of strategic planning to develop our mission and to determine continuing ways to serve our members and all veterans of the uniformed services. We reviewed meeting minutes, developed a Motions Approved log, purchased MOAA shirts and hats, and we reviewed and then instituted an enduring endowment fund with Benton Community Foundation in support of U of O ROTC. Further, we engaged in supporting veterans in our community through donations to Camp Alma (Veterans Legacy), Food for Lane County and St. Vincent de Paul's Supportive Services for Veteran Families. We reviewed and agreed to modify our officer and board structure by designating a 1st Vice President and adding a 2nd Vice President. Hopefully this spreads management of the chapter over additional people but also lessens the load on any one person. We established the 1st Annual In Memorial Recognition ceremony and learned a lot about virtual meetings through ZOOM. We grieve those who have passed and have welcomed new members. We all look forward to the new year, more lunch meetings and additional challenges in our quest to never stop serving.

It has been my pleasure to serve as president and I look forward to continuing to serve in the membership coordinator role. I look forward to seeing you all at the Holiday Dinner on December 8th. Until then, good thoughts to you, continued good health and good friendship.

Submitted by: Ken Evans



Longest Tenure of
Any President

CHAPTER PRESIDENT FROM 2018 THROUGH 2021

NOTES FROM THE 1st VICE PRESIDENT

LOOKING TOWARD NEXT YEAR

Three things of importance were most evident for those who attended our November luncheon. One, the attendance was noteworthy; two, the evidence of comradery was extremely enjoyable; and three, the election of our entire Board of Directors was an accomplishment that many MOAA Chapters with low membership numbers do not get the opportunity to enjoy. Today, I would say that we have a very healthy chapter and we can be very proud of our accomplishments.

We have spent many hours during the past two years attempting to determine what more we can do in our community, and we will probably continue to identify what our chapter capabilities include. Our University of Oregon ROTC Scholarship program is our one long-term successful program and we have become effective in donations to the St. Vincent de Paul Veterans Programs.

As I observed our dining room during the November luncheon, I could not be more impressed with the number of faces that were not present a year or two years ago. We are losing members due to attrition. We have gained back a few, but we have a long way to go to gain back the number of members we had just a few short years ago. I hope to work closely with our President-elect Michael Kennedy and our new Membership Chair Ken Evans in the near future to make membership a key priority. The future of our Chapter is predicated on a healthy membership.

I would suspect that many of our members have a neighbor or relative that would qualify as a member of MOAA. Please give this some thought during the holidays and we can start the "New Year" with some "New Faces".

Dick Norton, 1st Vice President

Chapter Dues for 2022: Dues of \$25.00 are due on 1 January 2022 (separate from national MOAA dues). A few members have already paid for next year; early payments will be graciously received. Invoices were mailed out around 15 November.

EMERALD EMPIRE CHAPTER CALENDAR FOR 2022

January:	12th Luncheon 26th Board Meeting	July:	No Luncheon 27th Board Meeting
February:	9th Luncheon 23rd Board Meeting	August:	No Luncheon 24th Board Meeting
March:	9th Luncheon 23rd Board Meeting	September:	11th Chapter Picnic 28th Board Meeting
April:	13th Luncheon 27th Board Meeting	October:	12th Luncheon 26th Board Meeting
May:	11th ROTC Recognition Dinner 25th Board Meeting	November:	9th Luncheon 16th Board Meeting
June:	8th Luncheon 22nd Board Meeting	December:	14th Christmas Dinner 21st Board Meeting

BRIEFS

Briefs:

Be sure when making your reservation for the Christmas Dinner that you indicate which entree you want; Chicken Cordon Bleu or Beef Bordelaise.

Reservations must be received by the end of the day, Sunday, 5 December. Reach out to your caller, or send an email to MOAAofEugene@gmail.com. If you commit to attend the Christmas Dinner you are expected to pay even if you do not attend. The cost of a dinner is too much for the Chapter to absorb.

Bring new, unwrapped toys to the Christmas Dinner for the Marines "Tots for Tots" drive.



DON'T FORGET

Veterans Dinner: Eugene Elks hosted their annual Veteran's Day Ceremony, Dinner and Dance on Friday, Nov 12th. It was attended by a total of 71, of which 53 were Veterans, 15 Troop 60 Scouts and Leaders. We served 68 dinners. This was our largest Veterans event in years. Senator James Manning, MSG(R), Army, gave a GREAT speech on the impact of "Leaving Nobody Behind" and "Protecting Your 6". BG(R) Norm Hoffman, Army and ORARNG also gave a GREAT speech on the impact of the Guard and Reserve on deployment and supporting the Nation and local communities.

U of O ROTC Annual Chili Cook-Off: Chapter members are invited to the ROTC Chili Cook-Off scheduled for December 2, 2021 1100-1300, at Agate Hall (old Condon Elementary School Bldg.) at Agate and 18th Avenue. We will be defending our championship "Old Man Chili", produced, directed and prepared by Chef de Chili John Toensing. Any chapter members who want to can attend. There's no charge. Anybody who wants to enter their own chili would be welcome, but let us know. Everything is "open-ended", show up if you can. It's a great opportunity to visit with the cadets, cadre and members of the U of O administration and faculty... and, of course, eat some ~~great wholesome~~ interesting chili.



November Luncheon: Thanksgiving is always a popular theme for a luncheon and the 44 people who attended the Annual Meeting proved it. A great kick-off to the holiday season. The business of the Annual Meeting, the election of 2022 officers and board members, went smoothly, and the minutes of the meeting appear elsewhere in this newsletter. Our guest speaker, Mindy Bell of the School Garden Project, told us of the 20-year history of the program that teaches elementary and middle school children the science of gardening and introduces them to the tastes of very fresh foods. You can learn more about the project and even donate to the cause at www.schoolgardenproject.org.



Veterans Memorial Association Ceremony: Board Member Frank Balazs reported attending the annual Veterans Day tribute at the Veterans Memorial Building. BG Hoffman and recent new MOAA member Rich Cheney were two of the speakers and both did a fine job in their presentations. MOAA members Bert Toepel and Rich Edwards also attended. Rich Edwards was presented a large quilt made by local members of the Quilts of Valor. (www.qovf.org).

CHILI COOK-OFF AND BOOSTERS

Jonathan (Chaplain Chili) Landon will represent MOAA this year. Come out and support him.

ROTC ANNUAL CHILI COOK-OFF

Join our Cadets on December 2nd 2021,
11 AM- 1 PM. Located in Agate Hall
Auditorium

WE WILL HAVE CHILI, SNACKS,
RAFFEL, CRAFTS, AND HOLIDAY
ACTIVITIES

Agate Hall Auditorium
1787 Agate Street
(Junction of Agate and 18th)

The sign-up date to enter the cook off
will open Nov. 22 2021
Contact CDT Williams
@awillia9@uoregon to sign up or for
more information



EMERALD EMPIRE ROTC

ROTC Boosters The Emerald Empire Chapter ROTC Boosters provide the scholarship monies normally awarded at the annual Cadet Dinner during the May General Meeting. We have zeroed out the 2021 Booster Fund and are now accepting donations for the 2022 scholarships. The following donations have been received:

Frank Balazs, 1st Lt, USMC, (Fmr)	Richard Kimbell, CDR, USNR (Ret)	Patrick Harris, CAPT, USCG (Ret)
Richard Norton, Lt Col, USAF (Ret)	Clayton Robson, Lt Col, USAF (Ret)	David Cooper, Maj, USAF (Ret)
Micheal Rainbolt, LTC, USA (Ret)	Thomas Stewart, CDR, USN (Fmr)	Scott Sandgathe, CDR, USN (Ret)
Elaine Callahan, CAPT, USPHS (Ret)	John Simmons, CH, Lt Col, USAF (Ret)	Ken Evans, CAPT, USPHS (Ret)
Bert Toepel, COL, USA (Ret)		

Booster contact is John Toensing (541) 345-7535. Checks may be given to the Treasurer at meetings or mailed to: Emerald Empire Chapter, P.O. Box 767, Eugene, Oregon 97440-0767.

DONATING FROM YOUR RMD WILL REDUCE TAXES

Did you know that you can make a charitable donation directly from your Required Minimum Distribution (RMD) before any taxes are withheld? The donation reduces your tax liability and the charity gets the entire amount. A win-win for both of you.

STOP: At this point I want to tell you to talk to your financial and tax advisors before pulling the trigger on this, just to make sure you are doing what's best for you. Besides being a prudent thing to do, it's the only way you're going to get the form you need to authorize the transaction.

Our 2nd Vice President, Dick Kimbell, tried this and wrote the following:

"I had one Required Minimum Distribution (RMD) left so I made \$1,000 donation to our ROTC scholarship fund, but I had to make it through the Benton Community Fund (BCF) for this tax reduction to work.

"The process was pretty simple:

1. I asked my financial advisor to send a Qualified Charitable Request and Certification form for my signature. (This is a company-produced form; not something from the IRS)
2. They needed the Benton Community Fund (BCF) tax number, which is EIN93-6022916
3. I instructed the financial advisor to make the check to BCF and in the memo line make the note: Emerald Empire MOAA Endowed Scholarship Fund.
4. They could have either sent the check to me so I could send it on to BCF, or they could have mail it directly to BCF on my behalf. Mailing address:

Benton Community Foundation

P.O.Box 911

Corvallis, OR 97339

"I completed this process and it worked well."

This process will work no matter which recognized charitable organization you want to receive your donation; just plug in the different fund names, EINs, recipient names and mailing addresses.

Dental and Vision Insurance Open Season Ends December 13th: Now is the time to sign up for or change your FEDVIP dental or vision insurance selections. Go to benefeds.com to check your eligibility, compare plans or make changes to your current plan selections. Don't delay.

TAPS **Chaplain (LTC) Wesley "Gregg" Monroe, USA (Ret), passed away from Alzheimer's on November 11, 2021. Veterans Day.** He was 82 years old. He was born in Medford, OR and served in churches in New Jersey and Oregon before deciding to be a Chaplain in the military, where he served for more than 20 years. He and his wife Carol lived in Europe for 9-1/2 years.

Gregg pastored the Ebbert Memorial United Methodist Church in Springfield and the St. Paul UMC in Thurston following his retirement from the Army Chaplain Corps.

Gregg will be honored – together with other recently-deceased Veterans – at a Quarterly Remembrance Ceremony at the Roseburg VA Medical Center on 20 January, at 12:00 noon. Unless circumstances change, friends and family will not be able to attend in person, due to the COVID-19 pandemic. The VA Public Affairs Office will broadcast the ceremony live for the public to view on the Facebook page of the Roseburg VA Health Care System (https://www.facebook.com/VA_Roseburg). Afterward, a recording of the ceremony will be permanently available on the same Facebook page.

BILL OF RIGHTS DAY, 15 DECEMBER

The **Bill of Rights Day** is observed on December 15 in the United States. It's an important day to celebrate America's Constitution and the framework of society that ascribes rights and freedoms to society. Bill of Rights Day commemorates the ratification of the first 10 amendments to the U.S. Constitution, with the National Archives documenting its many celebrations of the day. The Bill was introduced by James Madison, who later became the fourth President of the United States. Now, The Bill of Rights is displayed in The Rotunda of the National Archives Building in Washington, D.C., as a reminder to all Americans of their constitutional freedoms.

The first amendments to the Constitution were ratified on December 15, 1791. The 10 amendments protect the most basic rights of Americans, known as the Bill of Rights. It consists of notions like freedom of speech, freedom of religion, freedom of the press, the right to protest, and equal protection under the law. Other amendments include the right to bear arms, protection against unreasonable searches and seizures, and so forth.



Former President Franklin D. Roosevelt issued a proclamation that dedicated December 15 as Bill of Rights Day. This was made in honor of the Constitution and to celebrate the document's 150th anniversary. The first Bill of Rights Day took place just eight days after the Pearl Harbor attack and America's entry into World War II.

In a historic radio address, President Roosevelt made an opening for the first Bill of Rights Day in 1941. He stated, "No date in the long history of freedom means more to liberty-loving men in all liberty-loving countries than the 15th day of December 1791." Roosevelt also mentioned that there isn't a country across the globe that hasn't felt the effects of the Bill of Rights, directly or indirectly. Hitler and the Nazis in Germany were denounced during the famous speech, for taking away individual freedoms.

President Harry Truman issued another proclamation five years later in 1946 after Congress requested to observe Bill of Rights Day again. World War II had come to an end just a year before, in 1945. But it wasn't until 1962 that President Truman proclaimed the Bill of Rights Day to be observed every year. The proclamation is usually coupled with a proclamation on Human Rights Day and Week.

In 2019, President Donald Trump proclaimed December 15 as Bill of Rights Day again. "During Human Rights Day, Bill of Rights Day, and Human Rights Week, we celebrate the Bill of Rights for safeguarding our God-given rights and protecting us from the abuse of government power," Trump noted. "I call upon the people of the United States to mark these observances with appropriate ceremonies and activities."

NATIONAL MOAA ARTICLES

How Military, Veteran Caregivers Can Apply for Well-Earned Respite Relief

By: Pat Williams

A recent webinar hosted by MOAA and the Elizabeth Dole Foundation provided details on a new program providing respite relief for military and veteran caregivers, and a firsthand account from one caregiver who benefitted from the relief.

Jackie Henry, the programs manager, Direct Care Services, with the Elizabeth Dole Foundation, shared eligibility requirements and details on the application process for Respite Relief for Military and Veteran Caregivers, a program offering family caregivers of veterans or servicemembers access to free, short-term relief with the help of in-home care professionals. Jenny Jeffery – whose husband, Capt. Mark Jeffery, USA (Ret), suffered a career-ending injury in 2007 in Iraq – shared details on the great support she found within the respite relief program.

The program offers 35 hours annually of free respite care. Respite relief services include:

Meals	Housekeeping	Transportation
Exercise	Companionship	Mobility
Medication reminders	Toileting	Bathing
Grooming		

Learn more about the program by [downloading this fact sheet \(PDF\) \(respite-relief-facts.pdf\)](#). For more details and to complete the online application process, visit HiddenHeroes.org/respite.



What You Should Know About Portfolio Allocation; By: Shane Ostrom

Despite regular advice to the contrary, many investors continue to believe the path to reaching their financial goals comes through constant monitoring of the market, frequent trading, and significant risk.

But instead of remaining glued to your TV or trading app, consider how you've structured your existing investment portfolio, and whether it matches your goals of wealth accumulation or preservation.

Consider three basic types of assets:

Stocks: These can be volatile in the short term, but their long-term results are necessary for wealth creation.

Bonds: These assets are relatively steady compared with stocks, and they tend to move counter to stocks, but they don't offer the long-term returns needed to build wealth.

Cash: This provides the most stable value, but without the returns required to offset taxes and inflation.

Using those building blocks, construct your portfolio based on your goals and needs. Younger investors or those seeking to build wealth will want a stock-heavy portfolio. Older investors or those seeking to maintain wealth rather than create it over the long term should consider fewer stocks and more stable assets.

Your situation will vary by individual needs and tastes, but MOAA's Asset Allocation Calculator may offer a good baseline. (<https://www.moaa.org/content/benefits-and-discounts/finance/Calculators/asset-allocation-calculator/>)

The right portfolio allocation puts you on the right financial track. Instead of "timing the market"

Roseburg VA Expands Offering of COVID-19 Booster Shots

Nov 10, 2021 Update

ROSEBURG, OR – The safety and care of Veterans and our workforce are top priorities for the Department of Veterans Affairs. Effective October 26, 2021, Roseburg VA Health Care System (RVAHCS) is offering Veterans and employees Moderna vaccine booster shots.

Vaccines remain one of the best ways of protecting Veterans, staff, and the general public against COVID-19. The expanded FDA and CDC recommendations regarding booster shots allow us to better protect those at higher risk, as well as our community at large.

Moderna COVID-19 booster vaccinations will be offered **by appointment only** across all RVAHCS facilities. **Please bring your CDC COVID-19 Vaccination Card to the appointment.**

WHO is eligible for a Moderna booster vaccination?

ALL Veterans and Save Lives Act (SLA) populations* that received:

- Moderna or Pfizer primary series \geq 6 months ago OR
- Johnson & Johnson single dose \geq 2 months ago

AND are:

- \geq 65 years old OR
- \geq 18 years old AND live in a long-term care setting, have an underlying medical condition, or work or live in a high-risk setting

***Save Lives Act (SLA) Definition:**

- All Veterans
- Spouses and surviving spouses of Veterans
- Caregivers of Veterans
- Recipients of Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

WHAT booster vaccines are being offered at RVAHCS?

- RVAHCS will be offering the **Moderna booster**
- Veterans interested in receiving a booster with either the Pfizer or Janssen COVID-19 vaccine may receive these options from in-network community locations:
 - [COVID-19 Vaccinations for Veterans in the Community - Community Care](#)
 - [Vaccines.gov - Find COVID-19 vaccine locations near you](#)

WHERE and WHEN are Moderna booster vaccines available?

COVID-19 Vaccine boosters will be offered **BY APPOINTMENT ONLY** at:

- **EUGENE HCC:** Saturday, November 13, 2021 - Eugene HCC Lobby
- **ROSEBURG Campus:** Saturday, November 20, 2021 - Building 1 drive up canopy
- **NORTH BEND VA Clinic:** Mondays - Fridays 11:00am - 3:30pm
- **BROOKINGS VA Clinic:** Tuesdays, Wednesdays, & Thursdays 1:00pm - 4:00pm

HOW do I schedule a Moderna booster vaccine appointment?

- Call RVAHCS at 541-440-1000 to schedule an appointment for a Moderna booster.
- If you desire a booster sooner or want additional date options, you can schedule a booster with in-network community locations.
 - [COVID-19 Vaccinations for Veterans in the Community - Community Care](#)
 - [Vaccines.gov - Find COVID-19 vaccine locations near you](#)

Additional vaccination dates will be scheduled as needed.



or endlessly stressing over daily stock prices, make sure your portfolio works for you ... not the other way around.

Learn more about financial resources available to MOAA members – and get the latest news regarding your investments, military pay, taxes, and much more – at [MOAA.org/finance](https://www.moaa.org/finance). (<https://www.moaa.org/content/benefits-and-discounts/finance/finance/>)

Ask Your Lawmaker to Delay DoD's Planned Medical Billet Cuts

By Karen Ruedisueli, MOAA. As the FY 2022 National Defense Authorization Act (NDAA) moves toward conference, where the House and Senate will reconcile differences between their versions of the bill, MOAA remains focused on supporting a key provision to ensure continued beneficiary access to quality health care. Section 721 of the House bill – which has already passed its chamber – would halt DoD's plan to cut medical billets for a year following the enactment of the FY 2022 NDAA. It also would require a Government Accountability Office (GAO) report on the analyses used to support billet cut plans, including an evaluation of medical manpower requirements and the effect of billet cuts on local health care networks.

The Senate NDAA, while still subject to floor amendments and debate, does not include this language at present. Keeping the House section in the final bill will be critical to preventing planned cuts from corroding your earned health care benefit. A recently released DoD report to Congress gave us the first glimpse at how medical billet cuts might impact individual military treatment facilities (MTFs) but offers few details on specific positions to be cut or mitigation plans for impacted beneficiaries. It also raises the following concerns:

Most eliminated billets will be replaced either with civilian hires or contract personnel, or absorbed by remaining MTF staff. However, the report does not indicate what, if any, analysis has been done to assess the feasibility of hiring civilian replacement personnel or the ability of current staff to absorb additional workload.

Medical billet cuts have been reduced from 17,005 in the original proposal to 12,801 – a move driven primarily by the Army, which accounted for 95% of the adjustment. The medical billet cuts proposed by the Navy and Air Force appear to remain almost unchanged, and MOAA remains concerned lessons learned regarding Military Health System surge capacity requirements and limits to civilian provider availability have not been fully considered in the Navy and Air Force plans.

Although many of the cuts are for administrative or other nonclinical positions, there are still a substantial number of medical provider billets proposed for elimination, including 779 physicians and 1,081 nurses. MOAA also is concerned about significant cuts planned for pediatrics and mental health billets – areas already are under strain in the civilian health care system.

DFAS Resumes Debt Collection: What You Need to Know; By: Kevin Lilley, MOAA

Military retirees and others who owe money to DoD no longer benefit from a COVID-related pause in some collection efforts, the Defense Finance and Accounting Service (DFAS) announced recently.

DFAS paused notifications and collections of new, out-of-service debts in March 2020. It also paused referrals of existing debts to other agencies (including private collection agencies) for recoupment. Both of those delays ended Oct. 1. Those who owe money to DoD – often to correct overpayments, or related to education or travel costs – and had their debt on a temporary hold will receive notification via mail from DFAS explaining the status change. Debts covered under the pause did not accrue interest or additional penalties/fees during the hold.

Individuals who wish to challenge the debt can do so through a variety of agencies, but generally not through DFAS itself. The agency offers suggestions and resources for various types of military debts, many of which, if issued in error, require corrections at the service level. DFAS offers lump-sum and other repayment plan options. Debtors may also file a Reduced Installment Payment Request if facing financial hardship.

More information on debts covered by the COVID-related pause can be found on this DFAS frequently asked questions page. Get more information – including phone numbers, mailing addresses, and office hours – at this link. (<https://www.dfas.mil/debtandclaims/contactus/>)

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MILITARY OFFICERS ASSOCIATION OF AMERICA

MOAA is the largest veterans' organization for military officers in the United States, with approximately 351,000 members.

The organization represents those on active duty, former officers, members of the National Guard, Reserve, Retirees and their surviving spouses.

Chapter Mission Statement:

The mission of the Emerald Empire Chapter of MOAA is to advocate for our military community and connect it to the nation we serve.

