



# December 2018



**Christmas Luncheon at Saugahatchee Country Club**

**December 8, 2018     Saturday 11:00 AM - 1:00 PM**

**Program will be a jolly celebration of the holidays**

**With raffle prizes \$5 for 3 tickets for Christmas gifts and table centerpieces.**

**Meal price is \$20 per person. Drinks are extra- Beer \$5/Wine \$7**

**Come eat with us first, then catch all the other festivities in the area on page 3.**

The location for the meeting this month is at the

**Saugahatchee Country Club**

**3800 Bent Creek Road Opelika, AL 36804**

Take Bent Creek Parkway which is Exit 57 off I-85. Go the opposite direction of the Sam's Club/Sports Academy stores and through the residential section. Saugahatchee Country Club is on the left before Hamilton Road.

**Please RSVP at 334-826-1107 or by email to bohler1107@charter.net by Thursday, 6 Dec 2018 by 1200.**

## November Meeting Minutes

- Pledge by Earl Digman and Prayer by Mike Golden
- **Welcomed new members: Kurt Reesman (wife's name is Deborah) and Benjamin Bragdon and his wife, Sara, who is the guest speaker.**
- Dinner
- Mike Golden introduced Sara G. Bragdon, an attorney in estate planning with Akridge & Balch, P.C.
  - Three items everyone should have.
    - Will— Who has one? When you die who is your personal representative— executor.
    - Power of Attorney— Durable\* Incapacitation Financial, property, etc.
    - Health Care Proxy— **Can't override what you say, only when you aren't lucid**
  - Will & Last Testament
    - Personal representative should be someone you trust and a good communicator. Have back ups.
    - Beneficiaries can be anyone: stepchildren get left out if you raised them, so make them a beneficiary.
    - Estate and Retirement Account (military) Life Insurance is not in your estate! Paid upon death.
  - Power of Attorney
    - Who takes care of you when you become incapacitated?
    - Court decides with a cost if no power of attorney.
    - P of A works immediately where as guardianship and other docs takes longer to get settled.
    - Incapacitated is determined by doctor.
  - Health Care Proxy
    - Living Will is one type of document.
    - Can be filed with hospital at any time.
  - After death is Probate
    - **Take will to attorney to submit to court to announce executor to take care of person's finance, property, etc.**
    - Probate needed if over \$25,000.
    - Will, if not in probate, needs to be brought forward in 5 years.
  - New Tax Cuts and Job Act: Double state tax exemption.
  - Q & A
- Recap museum items— **Mike ran into May's guest speaker, Craig Pearson.**
- Jeff Bohler made a 1st motion to give Judy Bohler \$200 to buy Christmas raffle prizes and table centerpieces for the December lunch. Mike Horsefield 2nd the motion. Voted and passed.
- Membership update: Mike Kosolapoff has had several bad days. Bill Compton had another stroke and May fell hurting her arms.
- Tricare Retiree Dental Program— Delta Dental is ending on Dec 31st. Look into other dental plans such as Aetna Dental PPO, GEHA PPO, and Humana EPO for federal workers. Active duty still have United Concordia Dental PPO.
- Earl Digman explained raffle and charity designation. Winner —Bob and Karen Cochran
- Mike Golden handed out Thanks Veterans cards for a free haircut at Great Clips as he adjourned the meeting.

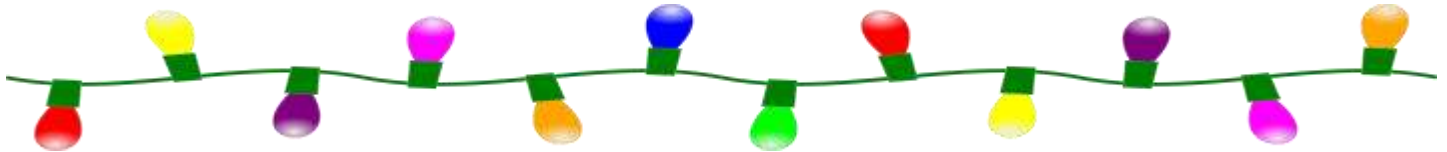
**ECAC-MOAA's 2019 Calendar of Meetings**

Jan 15 <sup>th</sup>	Tuesday	6 PM	Saugahatchee
Feb 19 <sup>th</sup>	Tuesday	6 PM	Saugahatchee
March 16 <sup>th</sup>	Saturday	11 AM- 1 PM	Saugahatchee
April 16 <sup>th</sup>	Tuesday	6 PM	Saugahatchee
May 21 <sup>st</sup>	Tuesday	6 PM	Saugahatchee
June	None		
July	None		
Aug 17 <sup>th</sup>	Saturday	4 PM- 8 PM	Grove Hill Clubhouse
Sept 17 <sup>th</sup>	Tuesday	6 PM	Saugahatchee
Oct 15 <sup>th</sup>	Tuesday	6 PM	Saugahatchee
Nov 19 <sup>th</sup>	Tuesday	6 PM	Saugahatchee
Dec 14 <sup>th</sup>	Saturday	11 AM- 1 PM	Saugahatchee

# MOAA Scholarships

Giving Tuesday and year-end charity drives are fast approaching. With so many options and requests for donations, how do you decide which organizations will receive your support? I can tell you the MOAA Scholarship Fund's unique program ensures 100% of every donation reaches the intended recipients.

We are proud of our track record, including a platinum rating from Guidestar. This school year, we are providing more than \$9 million in assistance to college students from military families. Over the last 70 years, the MOAA Scholarship Fund has provided nearly \$150 million in financial aid and helped thousands of these dedicated scholars.



**Calendar of Events:**

- ◆ Dec. 1st— Saturday — Opelika Christmas Parade 10 AM Downtown Opelika
- ◆ Dec. 7th—Friday 6 PM –9 PM— Christmas in a Railroad Town —Downtown Opelika Enjoy food and drink with vendors and bring kids to write letters for Santa.
- ◆ Dec. 8th—Saturday — Victorian Front Porch Christmas Walking Tour 6 PM -9:30 PM — Opelika Historic District is celebrating like it's 1899! Tree lighting with Opelika Mayor Gary Fuller at 6 PM at the corner of North 8th Street and 2nd Avenue. Driving Tour is Wednesday, Dec 5th to Sunday, Dec 9th from 5 PM to 10 PM.
- ◆ Dec. 8th & 9th—Saturday and Sunday — 12th Annual Loveliest Village Christmas Tour— Auburn Preservation League Board of Directors has 11 homes and 3 buildings with Cider Stops in the Auburn area on the tour. Tickets are \$20 and can be purchased at the Auburn Chamber of Commerce on Glenn Ave., The Flower Store on Moores Mill Rd., Auburn Bank— all branches, and ACE Hardware on E. University.
- ◆ Dec. 8th— Saturday— Annual Holiday Art Sale by the Auburn Art Association, Auburn Parks and Recreation, and Jan Dempsey Art Center at the Jan Dempsey Art Center across from the Auburn Post Office. 9 AM to 4 PM
- ◆ Dec. 9th—Sunday—Auburn Christmas Parade 2 PM Downtown Auburn
- ◆ Dec. 14th Friday 7 PM, Dec. 15th Saturday 2 PM, Dec. 16th 2 PM "The Nutcracker Ballet" at the AU Telfair Peet Theater —Be enchanted as dancers bring this traditional tale to life.



## Wreaths Across America at Ft. Mitchell Cemetery

Fort Mitchell National Cemetery is one of the 130 United States National Cemeteries, located in Fort Mitchell, Alabama, adjacent to the state-owned and operated Fort Mitchell Park. It has interred approximately 5,000 individual since it officially opened its 280-acre site in 1987.

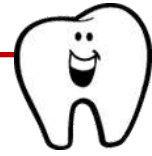
In 2014, Wreaths Across America and its national network of volunteers laid over 700,000 memorial wreaths at 1,000 locations in the United States and beyond, including ceremonies at the Pearl Harbor Memorial, as well as Bunker Hill, Valley Forge and the sites of the September 11 tragedies. This was accomplished with help from 2,047 fundraising groups, corporate contributions, and donations of trucking, shipping, and thousands of helping hands. The organization's goal of covering Arlington National Cemetery was met in 2014 with the placement of 226,525 wreaths.

Wreaths Across America will be at Ft. Mitchell for a wreath laying ceremony on December 15th at 12 PM ET / 11 AM CT. Our MOAA chapter members have been invited to attend.

Right Photo: Sara Bragdon speaks with ECAC-MOAA about Wills, Power of Attorneys, and Health Care Proxies at Saugahatchee Country Club on Nov. 20, 2018.

Photo Below: President Mike Golden on the right thanks Sara Bragdon on the left for a wonderful presentation.





## "TRICARE RETIREE DENTAL PROGRAM ENDING 31 DEC 2018"

**To all those enrolled in TRDP: The Tricare Retiree Dental Program (TRDP) with Delta Dental program will end on 31 Dec 2018.**

To prevent a gap in dental coverage when your TRDP plan ends, you must select and enroll in a FEDVIP dental plan during the next Federal Benefits Open Season.

You will **NOT** be automatically enrolled in a FEDVIP plan.

**You must take action during Federal Benefits Open Season (12 Nov 2018 through 10 Dec 2018) if you wish to have dental coverage in 2019.**

Additional information is at: <https://www.tricare.mil/>

For further assistance, you may contact Mr. Joseph Montoya, Delta Dental of California, at [montoya@delta.org](mailto:montoya@delta.org) or 715-824-2940. You can also go to [www.benefeds.com](http://www.benefeds.com).

### New Member

Right: Kendal Adams on left with new member Kurt Reesman on right.



### NATIONAL MEMBERSHIP

National MOAA dues rates will be changing for the PREMIUM 1, 2, and 3 year plans. These rates will increase as of Jan. 1, 2019, so now is the perfect time to lock in savings for new members considering this membership option. Also check the LIFE membership plan for additional savings over a greater period of time.

[www.moaa.com](http://www.moaa.com)



### New Member

Left: Benjamin Bragdon on right with his wife, Sara.

**Next meeting is January 15, 2019  
on the third Tuesday at 6 PM at  
Saugahatchee Country Club.**

Some of the articles on these pages are gathered online from various MOAA websites and newsletters. They are attributable to their reporters and personnel. Contact the club secretary with any questions.

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