

Momentum Building

ROA has had many challenges in the past and will face many more in the future, but one thing is for sure: We owe much to the strong support of all of our members. Many of you have, for many years, gone above and beyond the call of duty to support the organization financially by contributing to many of ROA's national appeal programs. As National President, I am proud to see the continued support of our Endowment program, the outpouring of support from many members on the Sus-



*Walker M. Williams, III
Colonel, USAF (Ret.)
ROA President*

taining Member program, and also the most recent outstanding support of the im-

portant service provided by the Service Members Law Center. We are indebted to the generosity and commitment of our members who are responsible for this continuing success story!

The thousands of you who are serving or have served in leadership positions at the local and national levels—some of you for many

years—deserve thanks as well. Without you, ROA would not exist. Many chapter volunteers and ROAL members continue to carry out their own programs to support the mission of ROA, primarily by providing programs to support our Reserve & Guard families, our returning warriors, and our

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Executive Director's Corner: AAFES—The Hidden Jewel

*MG David R. Bockel, USA (Ret)
Executive Director*

This past year I was honored to be selected to be a member of the Exchange Retiree Advisory Council. For those of you who are not aware or did not read the article in the July issue of "The Officer," the EXCHANGE is the new name for the old PX and BX of the Army and Air Force Exchange Service. What you may not know are the internal changes in AAFES that brought all this about.

Many of you used to rely on the old PX/BX for your shopping when you were on or near a military base while on active duty or officially retired. Those of us who served in the Reserve and Guard remember when the only time we could use the PX/BX

was during our annual training period. Later it was changed so that we could use the exchanges on drill weekends, if we happened to be close to a military installation. With the advent of the major discount stores such as K-Mart, Target, and Walmart, there was suddenly competition. But instead of changing with the times to be competitive, AAFES expanded PX/BX availability to the Guard and Reserve to be



able to shop any time. That's the sort of decision that is made by people who don't know much about retailing. The new perception was that the prices and quality of items in the discount stores were superior to the exchanges.

Now it is the 21st century and changes have been dramatic. Rather than bore you with the details of how the operations of the exchanges have changed beyond just a name change, let's just say that someone got the brilliant idea that exchanges needed to be competitive in price, quality, selection, and availability. And, it would help if the leadership knew something about business! The EXCHANGE now boasts almost \$10 billion in sales with hundreds of millions in profits returned to MWR accounts of all serv-

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wounded warriors. Please inform us at the national level about the successes of your programs, so that we can spread the word about your accomplishments.

Part of some good news is that at the national level, Executive Director, MG David Bockel, USA, Ret., and the leadership of last year's National Executive Committee, managed to end the last fiscal year March 31, with an overall surplus. The current Executive Committee is working with MG Bockel and his outstanding controller Laura Sieders, to balance the budget for the next five years, a mighty task, to say the least. In addition, Ms. Sieders and her staff just finished working with ROA's accounting firm to complete the Congressionally mandated association audit. From all reports, it was the most successful audit in many years.

Many reasons this year led to the balanced budget—even in an era of declining membership income. But a few, in particular, were tremendously helpful.

First, your donations to the Sustaining Member program were a huge help. Second, we need to thank two previous ROA leaders for their courage and foresight back in 2005. At the time, National President Maj Gen Bob Nester, USAF (Ret.), and Executive Director Maj Gen Bob McIntosh, USAF (Ret.), made the decision, with executive committee consent, to completely renovate the Minuteman Memorial Building. This modernization, once completed, enabled then Executive Director LtGen Dennis McCarthy, USMC (Ret.)—who recently retired as the Assistant Secretary of Defense for Reserve Affairs—to lease two complete floors of the building, as well as the two separate and very modern conference and banquet venues on Capitol Hill, resulting in more than \$1.25 million in net income each year. This income has allowed ROA to offset some of the decline in membership dues

income and fund on-going operations.

Third, another decision made by an earlier Executive Director, I believe Maj Gen Bob McIntosh, USAF (Ret.), and his Director of Membership Services, Lt Col Mike Boone, USMC (Ret.), was the development of a paid part-time national recruiter force. Over the last few years, under the leadership of our current Director of Member Services, Col Will Holahan, these national recruiters have accomplished more than 70 percent of our membership recruiting, thereby stemming the loss of our overall membership numbers. These recruiters are also assisting in the retention of term members, but we are hoping that Department and Chapter leaders will take more ownership of the retention issue.

As I stated in my April 2011 article, I do not believe the credibility of ROA on Capitol Hill, in the Pentagon, or in the nation in general has suffered during some tough economic times, particularly when most all membership organizations are seeing substantial declines. The strength from programs such as our Defense Education Forum (DEF), Service Members Law Center, THE OFFICER journal staff, and our outstanding legislative and communications staffs has never been better. And the work of the entire staff under the leadership of MG Bockel and his chief of staff, Lani Burnett, is without equal. We all owe a huge debt of gratitude to the staff legislative team of CAPT Marshall Hanson and Elizabeth Cochran. We must all continue to do as much as possible to keep the national funding at sustainable levels to maintain these programs that enable this national credibility. These will serve as anchors to our future growth.

Despite these successes and a positive path to growth, we still receive occasional questions from some members

as to why ROA solicitation mailings continue to flow to their mailboxes.

It is simply to maintain the momentum we now have after extended periods of financial as well as membership challenges. As many membership organizations have seen large declines over the past several years, ROA has not been immune. Looking back over 25 years, membership decline was steep, as our current membership now sits at 59,000—about 50 percent less than 25 years ago.

All of the past national leaders and staffs have worked very hard to reverse this declining membership base, and when you see continued contact from us requesting help, it is to continue to find ways to build on current successes and continue to offer new and different programs that benefit our members.

Membership dues not only support the national level, however. Approximately 30 percent of membership dues ROA receives, goes to Departments, again providing some financial challenges at the national level.

In addition to the reduced membership numbers, ROA was not immune to financially challenging times in both 2002 and 2008, as investment markets declined. Particularly in the 2008 recession, I want to thank the current chairman of the Board of Trustees, MG Roger Sandler, USA (Ret.) for his outstanding leadership of the Trustees during this time. The funds are recovering, but we still have a long way to go in this economic environment.

One thing is for sure, ROA is representing itself as an association that not only can endure, but—based on current performance, some positive financial news, and the help of members and leadership—is the best representative of Reserve Officers and is charting a path to new strengths that will most definitely overcome new challenges. §



TRICARE CONFUSION

By CAPT Marshall Hanson, USNR (Ret), Legislative Director

There is some confusion over TRICARE, likely because beneficiaries tend to refer to it as a single benefit. In fact, the TRICARE program covers 16 different health and dental programs. Suggested legislative efforts for the Fiscal Year 2012 Defense Authorization may affect only two out of those 16 as is discussed in July's The OFFICER journal.

TRICARE Standard is available to active duty families, regular and full time Reserve retirees and their families, Selected Reserve retirees between age 60 and 65 and their families. Beneficiaries can use any eligible provider and pay an annual deductible of \$300 for families and \$150 for individuals, but require copayments ranging from 15 to 25 percent. There are currently no enrollment fees, making this a pay as you go plan.

TRICARE Extra is like TRICARE Standard, but is limited to a preferred provider off the TRICARE Prime network list. You pay the same deductible as Standard, but copayments are reduced by 5 percent.

TRICARE Prime is the managed health care program where beneficiaries must use military treatment facilities (MTF) or medical professionals within the Prime Network. There is no enrollment fee for active duty members and their dependents. Enrollment is currently \$460 a year for retiree families, or \$230 for individual retirees, and copayments are much lower than Standard.

TRICARE Young Adult (TYA) is the newest TRICARE program, having just been implemented; it allows military and retiree dependents age 23 through 25 to purchase TRICARE Standard/Extra on a month-to-month basis at a rate of \$2,232 for a year. TRICARE Prime will be available on Oct 1 at an even higher cost.

TRICARE Reserve Select (TRS) provides drilling Reservists in pay access to TRICARE Standard/Extra on a monthly premium, based on 28 percent of DoD's health care cost. Reservists who are eligible for the Federal Employee Health Benefit plan are not eligible for TRS. Members in



the Individual Ready Reserve (IRR) are ineligible as well, but legislation is being considered to include the IRR under TRICARE.

TRICARE Reserve Retired (TRR) provides optional coverage for "gray zone" Reserve retirees with a premium that is 100 percent of DoD's cost. The premiums determined by

the Pentagon proved to be higher than expected, so fewer than 1,000 "gray area" retirees have enrolled.

TRICARE For Life (TFL) is a Medicare supplemental, designed to pay patient liability after Medicare payments. Beneficiaries must purchase Medicare Part B coverage, but there are no additional costs. TFL pays for services performed outside the United States, which Medicare does not.

TRICARE Pharmacy Benefit is included under all of the TRICARE programs. Prescription drugs are available from MTFs, by mail order, or from a retail network. Beneficiaries aren't charged for drugs at MTFs, but pay copayments from other sources.

TRICARE Dental provides coverage for Active Duty, Reservists, and family members. Subsidies vary depending on the service obligation. TRICARE Retiree Dental is a self-insured program that is an option for those who qualify for retirement.

Additional Programs include TRICARE Prime Remote, TRICARE Prime, Standard and Remote Overseas, and the Continued Health Care Benefit Plan for those who leave TRICARE.

With all these different TRICARE programs it can get confusing, so be cautious if someone says they are trying to change TRICARE. Such changes may only be proposals, and might not even affect your coverage. §

The Hidden Jewel

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ices, including the Reserve and Guard.

Here is an example: the largest exchange in the world is at Ramstein AFB in Germany. It stocks some 250,000 items. However, the on-line EXCHANGE, available to everyone, features 18 million different items from leading companies in apparel, appliances, home furnishings, electronics... you name it. And the EXCHANGE will match prices on the same item that is offered by any other retail or discount store. I can tell you that my understanding is that the entire attitude of employees has changed along with business operations. And, I have a personal belief about why these changes have come about. Several years ago, for the first time, the Chief of the Army Reserve was allowed by the Chief of Staff of the Army to recommend an individual to command AAFES. In the past it had been an active component general officer. The result was that a highly qualified businessman, who just happened to be an Army Reserve major general, got the job. He instituted many changes that are now being expanded by his successor, also an Army Reserve major general with a business background.

There are many exciting things happening at the EXCHANGE. Among them is the transformation of exchanges at Fort Bliss, Lewis-McChord, and San Antonio-Fort Sam Houston. Hundreds of millions of dollars are being spent to create mall concepts that rival shopping and entertainment districts in towns and cities. I have seen the plans and they are fantastic. And the plan is to continue with this program at other bases.

The EXCHANGE is a true “hidden jewel” for those of us who serve or are retired from the military. We can shop on the installations, by catalog, or on-line. If we are social media-savvy, we can find them on Facebook and Twitter. We can save money on price and certainly on sales taxes on just about everything except gasoline. And gasoline is priced to match the lowest price in the off-base facilities. The EXCHANGE offers the Military Star credit card that provides even more discounts and values. The only problem is that many eligible folks either don't know about all the EXCHANGE has to offer or who think of it as what the old PX/BX used to be. My suggestion is that you take the opportunity to learn more about the new EXCHANGE. Visit their website: <http://www.shopmyexchange.com> Register, and check them out. And if you can, visit them at an Army or Air Force Base. You will be amazed. §

Communicating With Members

By Kelly Matthews

ROA Web Development/Graphics

Keeping your members informed is always a challenge. With the ever-increasing costs of traditional print newsletters and decreasing budgets, perhaps it's time to consider an alternative—ROA's free web site and electronic newsletter service for departments and chapters.

Our goal in providing this service is to create a balance between capabilities and ease of use for departments and chapters. No special software or web training is needed. Updating and editing are done online through your browser, and your web master needs only a working knowledge of Word or similar word-processing software.

Your Web Site

Your web site will be a dedicated section of the ROA web site. Each site will have its own direct URL derived from the department name and chapter number. For example, the Department of Ohio's URL is www.roa.org/OH, and California Chapter 57's is www.roa.org/CA-ch057. Your site will have home, news, photo, and other pages which can be renamed and repurposed to match

your needs. Currently, over 40 departments and chapters have sites, and several more are in development.

Email Communications

Built into the system is the capability to easily send email messages and electronic newsletters. Departments can email all department members or select chapters within the department, and chapters can email their own members. Member mailing lists are generated from the department/chapter information in each member's record and are automatically updated prior to each mailing, so your list is as current as the information in each member's record.

How Others are Using the Service

See how current users are using the service. Visit the Members section at www.roa.org/members and click on Dept. & Chapt. Web Sites. Most of the listed sites use the service.

Interested?

Expanded information about the hosting service, requirements for use, and instructional files are available at www.roa.org/hosting. §

Tax Deductibility of Term Dues

By Colonel William T. Baggett, Treasurer, and
Laura Sieders, Controller

Taxes are probably the last topic on the minds of Americans at this time of year, but from time to time, Term Members express curiosity as to what portion of their annual dues may be deducted on their tax returns.

IRS Publication 526 states that dues paid to a qualified organization—such as ROA—in excess of the value of benefits received may be deducted.

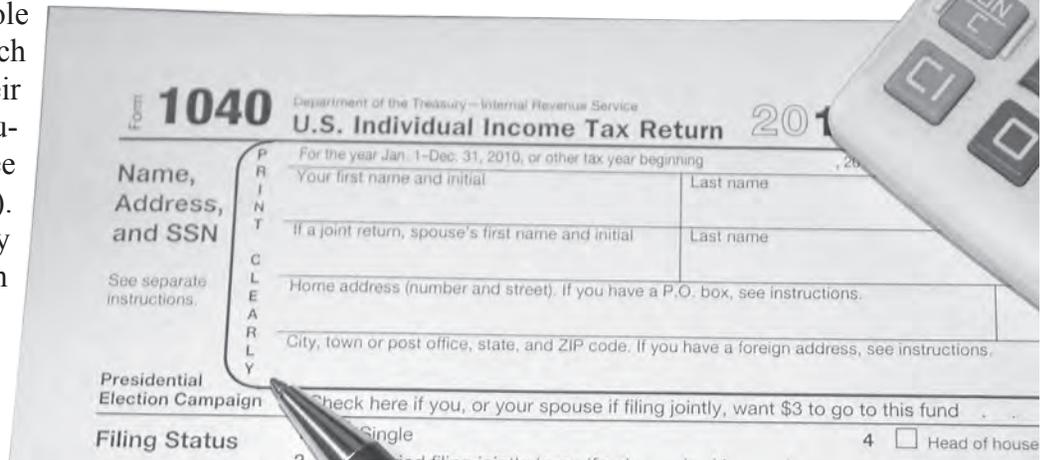
At this time, THE OFFICER is the sole identifiable good or service which members receive for part of their dues payment. The cost for an annual subscription is currently \$40 (see the masthead page of THE OFFICER). Therefore, the amount which may be deductible for each level of Term Membership is:

- \$15 of a one-year membership,
- \$20 of a two-year membership in the tax year joined,

- \$20 of a three-year membership in the tax year joined, and
- \$0 of a five-year membership.

Because this excess is considered a contribution, receipts such as canceled checks, bank statements, or credit card statements should be retained.

As always, a tax professional is the best source of advice if there is any doubt or concern about this or other tax return deductions. §



Helping safeguard the future for ... country, community, family.

As a reserve officer, you understand the risk of becoming disabled and how drastically it would affect the lives of those that depend on you.

Many purchase life insurance to protect their family's financial wellbeing in case of death. But what if you were severely injured and left unable to provide for your family's needs?

ROA is now offering its members a **Long-Term Disability Insurance Plan** that's as effective as it is necessary. Even with employer-sponsored plans or workers' compensation, it is unlikely you could expect comparable levels of coverage at such affordable group rates as this valuable plan.

To qualify for the ROA Long-Term Disability Insurance Plan, you merely need to be an ROA Member under the age of 65 that resides in the U.S., is not on full-time Active Duty, and is actively working for 30 or more hours a week. **Members under the age of 35 are guaranteed acceptance*** in this plan, while other members may qualify by simply answering a few questions. And you can choose from coverage options with 90- or 180-day waiting periods and **monthly benefits up to \$3,000.****

- ▶ Affordable group rates
- ▶ Acceptance guaranteed* for ROA Members who are under age 35
- ▶ Up to \$3,000 in monthly benefits available**

Learn more about our Long-Term Disability Insurance Plan.†
Call 1-800-247-7988 or visit www.roainsure.com
Request #053213-1-1
Hearing-impaired or voice-impaired members may call the relay line at 1-800-855-2881.



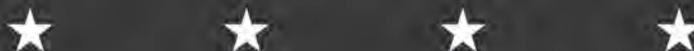
*This policy is guaranteed acceptance, but it does contain a Pre-Existing Conditions Limitation. Please refer to the Certificate of Insurance for more information on exclusions and limitations, such as a Pre-Existing Conditions.
**ROA Members under age 60 may apply for monthly benefits up to \$3,000.00 as long as that benefit does not exceed 60% of Gross Monthly Income. Benefit amount reduces by 50% for Members age 60 to 65. Benefits expire at age 65.
Underwritten by Hartford Life Insurance Company, Simsbury, CT 06089.

†All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.
d/b/a in CA Seabury & Smith Insurance Program Management, AR Ins. Lic. #245544, CA Ins. Lic. #0633005
53213 (7/11) ©Seabury & Smith, Inc. 2011 Policy Form #SRP-1311 A (5/15)

Member-Get-A-Member Promotion



For EVERY MEMBER you get to sign up, you get an entry into a monthly drawing, but if you get 10 MEMBERS to sign up, you get YOUR CHOICE of a iPod Shuffle or \$50 iTunes Gift card!



The most effective form of recruiting in membership organizations is that of active members recruiting their peers to an organization that they sincerely believe in. An ROA membership has historic relevancy and tangible benefits that active members readily can demonstrate to their fellow officers. ROA has many constituencies from which its new members come.

Members who recruit five (5) or more fellow officers under fully paid memberships will be prominently mentioned in Time on Target. For every fully paid membership, the current member will be entered into a pool that will select one winner, each month, who will receive an iPod Shuffle. For each ten (10) members recruited, the current member will have their choice of an iPod Shuffle or \$50 iTunes Gift card.

family



friends



colleagues



Who Can
YOU
Recruit?

 **ROA**TM

For Additional Information, Please Contact:
Col William Holahan | wholahan@roa.org

ROA Member Services is announcing the launch April 1st of a Member-Get-A-Member promotion. This promotion will run through the fiscal year that starts April 1, 2011 and ends March 31, 2012. Members will only be eligible to receive one award during the fiscal year. Non-military Spousal memberships, OCS/ROTC memberships and other "gifted" (non-paid) type memberships will not count toward the five memberships needed to qualify for award. ROA National Staff are not eligible for awards. This initiative is clearly voluntary and supports the overall needs of our Association. Show your fellow members what you can do in the recruiting arena.



Make your committment today as an ROA Sustaining Member! Visit: www.roa.org/support



TAPS:

SPOUSAL

Mrs. Kathleen Kihlstrand,
Seattle, Wash.
Wash./015

ARMY

COL Raymond F. Berent,
Arlington Heights, Ill.
Ill./006

COL Donald T. Betz,
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Texas/053

COL William A. Bevier,
Springfield, Mo.
Mo./028

LTC Leonard Biel Jr.,
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N.Y./022

MAJ Reamer A. Bolz,
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Wy./007

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Wash./019

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Fla./002

Maj Gen Julio L. Torres,
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1Lt John P. Trimble,
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Texas/033

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Col Carl B. Zimmerman,
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Iowa/002

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Erickson,
Camp Hill, Pa.
Pa./011 §

RESERVE OFFICERS ASSOCIATION OF THE UNITED STATES

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Get away. Get a discount.

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