

In this issue:

- *What's the Snippet?*
- **Presidents Message**
- *Ralph Peters to speak at the Mighty Eighth*

From National MOAA

- Ken Burns Delves into Questions of the Vietnam War in New Documentary
- 6 Easy Steps to Prevent Identity Theft
- Changes are Coming to Tricare/Express Scripts Mail-order Pharmacy Program
- Living Socially in Retirement Communities

What's the Snippet?

Your Chapter produces 4 newsletters, “THE WORD” each year. In order to keep the communication flow to chapter members and service you with additional information we are occasionally going to publish an additional “short” newsletter called the “SNIPPET”. We hope you enjoy the content and invite you to pass it along. Better yet send us an article!

Get involved – help those in need & make your voice heard

It's been a very busy month in the **LOWCOUNTRY**. Thankfully IRMA spared us the worst of her wrath, but not our friends to the south. Although I've only lived in South Carolina on a full time basis for the past 6 years, I've noted the generosity of our community on many occasions. I'm sure that many have donated to charities to help those affected by the flooding in Texas and the hurricane victims in Florida and the Caribbean.

Another area that is moving at a rapid pace are the events in Washington. I'd encourage you to make your view known to our delegation. The easiest and quickest is by email. Below are two links to our Senators Graham and Scott. I've also included Congressman Sanford contact page. Our democracy allows us the freedom to participate in this discussion by sharing our views – BE HEARD! **HOT** topics now include the [Affordable Healthcare Act](#), the [Widow's Tax Inequity](#), [BRAC 20XX](#) and properly funding our military.

Senator Graham: <https://www.lgraham.senate.gov/public/index.cfm?p=contact-form>

Senator Scott: <https://www.scott.senate.gov/contact/email-me>

Congressman Sanford <https://sanfordforms.house.gov/contact/>

Mike

Time is running out to get your tickets to hear Lt. Col. Ralph Peters talk at the Mighty Eighth!

The National Museum of the Mighty Eighth Air Force and the Lowcountry Civil War Roundtable (LCWRT) is excited to announce that on Thursday, September 28, 2017, at 6 p.m., Lt. Col. Ralph Peters will speak in the Rotunda of the Mighty Eighth Air Force. Beer and wine bar opens at 6 p.m. -- Donation entrance fee: \$10. Peters will host a book signing before and after his presentation. [For tickets go to CitySpin.com!](#)

Peters will speak about "Our Very Human Heroes: Leadership North and South In Our Civil War."

MOAA LowCountry Chapter

P.O. Box 1433

Beaufort, SC 29901

lcmoaa@gmail.com

The fierce last weeks of the Civil War come to life in *Judgment at Appomattox*, the last novel in the series of New York Times best-selling author Lt. Col. Ralph Peters' remarkable Boyd Award-winning series.

The intense war is nearing its end. Robert E. Lee takes a significant chance and falls short. Ulysses S. Grant progresses. The experienced armies collide around Petersburg, Virginia, as Grant sought to encircle Lee and Lee makes an expert removal in the night. Richmond, the capital of the Confederacy, is taken. Each day brings new struggles and more casualties, as Lee's fatigued, starving men race to protect the Confederacy. But Grant does not plan to let Lee flee . . .

In one of the most exciting events in American history, brave troops North and South, John Brown Gordon and Phillip Sheridan, James Longstreet and Francis Channing Barlow, fight for five hard-fought days against each other traversing southern Virginia as the armies collide at the Appomattox Court House. Four days after that, Lincoln was assassinated.

The novel highlights the literary talent and expertise fans expect from Ralph Peters. *Judgment at Appomattox* moves us through the war's last gambles of hope. Capping the author's acclaimed five-novel cycle on the war in the east, this "dramatized history" pays homage to all the soldiers who fought, from Irish-immigrant privates to "boy generals." This book is a great finale for a great series. Books included in the Battle Hymn Cycle: *Cain at Gettysburg*, *Hell or Richmond*, *Valley of the Shadow*, *The Damned of Petersburg* and *Judgment at Appomattox*.

Ken Burns Delves into Questions of the Vietnam War in New Documentary

Documentary filmmaker Ken Burns describes his upcoming 10-part, 18-hour PBS series *The Vietnam War* as one of the most challenging - and perhaps most meaningful - projects he's ever undertaken. He says the Vietnam War, much like the Civil War, tore the country apart in ways that still affect us today, and he asserts it's now time to try to understand it.

"We believe it's the most important event in American history in the second half of the 20th century," Burns explains. "It's also a war whose wounds still linger, and a good deal of the division we experience in our country - particularly with our political discourse - sort of [stems] from the wounds of the Vietnam War."

As Burns and Novick worked on the series, they held multiple screenings, sharing the work in progress with some of the people they interviewed to ensure they were on the right track. They also made sure to include Vietnam veterans every step of the way.

"We've never had a screening [of this documentary] where we didn't have veterans there, as well as our historical advisors, and as you know, veterans have a pretty high BS meter," Burns says. "They could really help us understand the story, and at the same time, you could see they were ... reliving their experiences and finding comradeship, even if the veteran they were sitting next to and hugging after an episode didn't share the same exact views of the war they did."

Both Burns and Novick hope the documentary will offer comfort to those who might be conflicted about their experiences in Vietnam.

"We've talked to a number of former officers who went through this war - especially junior officers, because that's who is still around to talk about it," says Novick. "There's a lot of inner conflict [that arose from] leading men in a war that [was] controversial, knowing they [had] to get their men home safely, and explaining to them the purpose of the war. That's a huge burden for an officer to carry. Many we talked with are still carrying it to this day."

Novick says she is pleased to see positive responses from some who already have viewed the documentary.

“We’ve seen that people are extremely grateful for the opportunity to see the experience they went through with a little bit of distance [and] through many different perspectives,” Novick says. “It’s seemed to take some of the weight off that they’ve been carrying all this time.”

While the series covers many aspects of the war, Burns says it’s less an attempt to answer some of the issues debated over the years and more an effort to present a set of questions. He says the goal has been to collect as much information as possible from newly released and declassified material, as well as to speak to the widest variety of people possible to understand their experiences and spark conversation.

“I think each episode, every moment, will be kind of a revelation ... shedding light on some unanswered questions,” Burns says. “But I think it’s less ... saying, ‘This is definitively what happened’ than showing you the fact that, particularly in war, it’s possible for there to be more than one truth operating at the same time.”

The Vietnam War will premiere on PBS at 8 p.m. EST beginning Sunday, Sept. 17. The 10 segments will air Sept. 17-21 and Sept. 24-28.

6 Easy Steps to Prevent Identity Theft

Scary ads and articles trumpet the dangers of identity theft and other forms of hacking. The risk is real, but the good news is it’s easy to protect yourself with these simple steps.

1. Set aside time — as little as a couple of hours — to assess your current situation. Gather account information for your financial institutions, medical providers, insurance companies, and organizations. Premium and Life members of MOAA have free access to two publications — [Family Matters](#) for active duty families and the [Personal Affairs Guide](#) for other families — that can help you assemble all your personal information in one place.

Tip: Need up-to-date account information but dread navigating the telephone maze? [GetHuman.com](#) can help you reach a real person. Remember to record the dates and outcomes of your calls and the names of anyone you spoke with.

2. Establish best password practices. In *Future Crimes* (Doubleday, 2015), Mark Goodman advises changing passwords on a regular basis and not using the same password across multiple sites.

“Passwords should be long (20 digits or more) and contain upper- and lowercase letters as well as symbols and spaces,” Goodman writes.

If you have trouble remembering complex passwords, Eva Velasquez, president of the nonprofit [Identity Theft Resource Center](#) (ITRC), suggests writing down your passwords and keeping that written list in a secure location. She advises against keeping a password document on your computer.

For more tips on passwords, read “[Choosing Passwords That Really Protect You.](#)”

Tip: Use a secret code or hint to help you remember a password. For example, write down or record “Name# and age of best friend at summer camp” instead of “LaureenJohnson#14” (the actual password).

3. Store copies and originals of sensitive documents in separate, secure locations, such as both a bank lockbox and a hidden fireproof box at home, and remember to share your information with the person who will need it if you become incapacitated.

4. Protect personal information that could be valuable to a thief, such as your name, Social Security number, date of birth, address, driver’s license, financial account numbers or cards, passwords, answers to security questions such as your mother’s maiden name or your father’s middle name, telephone numbers, and biometric data.

MOAA LowCountry Chapter

P.O. Box 1433

Beaufort, SC 29901

lcmoaa@gmail.com

Make purchases with a credit card rather than a debit card to keep your bank account safer, and keep an eye out for anyone who might be looking over your shoulder while keying in your debit card PIN at the checkout or ATM. You also might invest in a locking mailbox and a crosscut shredder to keep a would-be thief from accessing any unsolicited credit card offers.

5. Cybersecurity could be a column on its own (and it is — see [5 Cybersecurity Tips to Keep Your Information Safe](#)). As a start, turn your computer off when you aren't using it; put tape or a sticker over the built-in camera; and set your security software, operating system, and web browser to update automatically.

The Federal Trade Commission (FTC) is a [good source of information about phishing](#), or email fraud.

6. To keep up with current wisdom and get answers to questions as they arise, rely on respected sources like the [FTC](#) and the [National Crime Prevention Council](#). The Department of Justice has an [identity theft quiz](#) to test your security awareness, while Identity Theft Resource Center has a live chat feature and offers [support especially for military families](#).

Changes are Coming to TRICARE/Express Scripts Mail-Order Pharmacy Program

Beginning Sept. 1, 2017, Express Scripts will need consent from patients who want to receive automatic refills of their maintenance medications enrolled in TRICARE Pharmacy Home Delivery. Express Scripts will contact TRICARE beneficiaries before their prescription refills expire to determine whether they want their doctor to be contacted to renew the prescription and if they would like to continue in the Automatic Refill program. If not, Express Scripts will not refill the prescription.

When the last refill of a medication enrolled in the Automatic Refill program ships, Express Scripts will reach out to the beneficiary by telephone and/or email (depending on the preference you indicated) and ask the following:

- Would you like Express Scripts to reach out to your doctor for a new prescription?
- Do you want to keep your medication enrolled in the Auto Refill program?

Express Scripts will not re-enroll your medication unless they hear from the beneficiary. Ways to respond:

- Online at Express-Scripts.com/TRICARE
- Via the automated phone call from Express Scripts
- By calling an Express Scripts Patient Care Advocate (PCA) at 1-877-363-1303

If Express Scripts does not receive consent within 10 days of reaching out to the beneficiary, they will remove the medication from the Auto Refill program. [See this Tricare site for more information](#).

Living Socially in Retirement Communities

When Lt. Col. Milo Myers, USAF (Ret), and his wife moved into a retirement community, his friends were shocked. At age 62? And in great health? Why?

Dan Heuer, an Army veteran, now lives in the 55-plus section of a planned community in Florence, Ariz. He's on the go all the time. The community's facilities include a golf course, pickleball and tennis courts, a 48,000-square-foot community center with gym equipment, and an outdoor concert facility with free performances.

MOAA LowCountry Chapter

P.O. Box 1433
Beaufort, SC 29901
lcmoaa@gmail.com

Health issues and bereavement precipitate some people's moves into retirement communities. However, residents such as Myers and Heuer choose them for other compelling reasons.

To be around people like themselves. Unlike many suburban areas where neighbors don't know each others' names, many specialized senior communities cater to peoples' desires to be with others who share their former professions, ethnic backgrounds, religious preferences, or hobbies (such as motorcycling or RVing).

To broaden your cultural experiences. At Teischer's residence, New Mexico's mix of cultures is evident in a daily menu that includes chile rellenos (deep-fried green chiles and cheese) prepared by a chef from Mexico, Cinco de Mayo celebrations with authentic mariachi singers, and staff and residents from many cultures.

To keep learning and cheering. About 100 retirement communities have direct ties with nearby universities, providing the intellectual stimulation, sports connections, and cultural opportunities that come with college life.

To prepare for the unexpected. Most couples don't age - or become disabled - at the same time or at the same rate. When one partner requires a greater level of care, a CCRC permits a healthy partner to protect his or her own health with the help of 24-7 caregivers to watch after them both. "I liked the assurance of knowing I had people around who would notice I wasn't around and check in on me," says Chief Warrant Officer Bill Hay, USMC (Ret), of his decision to move from a five-bedroom house to a retirement facility in Escondido, Calif.

Because living smaller is trendy. Between 7 and 10 percent of people 75 and older live in senior housing, according to Beth Burnham Mace, chief economist for the National Investment Center for Senior Housing and Care. She predicts the declining "caregiver support ratio" of adult children to their senior parents will boost that percentage greatly as the boomer population ages.

For some, downsizing means giving up treasured possessions and familiar comforts. For others, living smaller and more simply is part of a wider trend encompassing tiny houses and the Marie Kondo method. Burnham Mace says people are growing more comfortable with the idea of senior community settings.

Because living smaller doesn't mean giving up living big. When Col. Bart Allen, USAF (Ret), moved himself and his wife from their home into a "cottage" in a retirement community in Grand Junction, Colo., his next transition - after her death, to assisted living - was even simpler. But recently he "hosted a party of 45 friends to celebrate my 87th birthday in the Garden Room," and he cites the varied menu and flexible meal times at his community as other reasons he is happy with his choice.

To explore new opportunities. Gary Somerville, an Air Force veteran and retired sergeant with a California sheriff's department, lives in Dan Heuer's Arizona community and is "grabbing what life has to offer."

"I'm living [the] high school years I [missed] because I was too busy getting my career going," Somerville says.

Hay expresses the same level of satisfaction. His "casita" in his retirement community in Escondido has a spa that helps with old injuries he incurred, and since he lives near the ocean, he is able to serve as a docent on USS Midway (CV-41).

"These communities are not nursing homes," Hay says. "These are luxury apartments with great restaurant-style dining, activities, and outings. It's like living on a cruise ship that never leaves the dock."