

# MOAA Houston Area Chapter

## Newsletter to Members

August 2020 issue



In this issue:

- President's Message, Joseph C. Willoughby, Lt Col, USAF (Ret.)
- August Chapter Events
- MOAA Annual Legislative Update, Daniel M. Gutierrez, Major, USA (Ret.)
- MOAA HA Chaplain's Column, Kerry B. Magee, CAPT, USN (Ret.)
- Chapter Financial Update, Frank Tricomi, COL, USA (Ret.)

From National MOAA

- Senate Passes NDAA Amendment to Cover Additional Agent Orange Presumptives What You Should Know
- File Your Taxes ... Even If You Can't Pay
- Five Facts About REACH, the VA's New Anti-Suicide Effort

Chapter Membership Application

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## President's Message

Greetings MOAA HA Members!

We are well into the dog days of summer, so I hope everyone is managing to stay cool and healthy during these hot Houston days. This is our first monthly newsletter published without the skilled assistance of our previous editor Ms. Carol Wilson, so please be patient as we make the transition and attempt to deliver you a quality product.

Speaking of quality products, I think our July 25th virtual chapter meeting was both a success and a chapter first. We were fortunate to have a great guest speaker for our first-ever virtual chapter meeting that was held over Zoom, the cloud-based teleconferencing application. Tom Duncavage, LtCol, USMC (Ret.), an appointed commissioner on Governor Abbott's Texas Military Preparedness Commission spoke at length on the creation of the new United States Space Force. The discussion focused on the missions and challenges confronting the new command, and efforts by the Governor of Texas to attract US Space Force personnel, assets, and installations to the state of Texas. Fifteen chapter members participated in a very lively and interesting discussion, and it was great to see and hear from some long-time chapter members who do not routinely attend our in-person monthly meetings. If anyone is interested in accessing Tom's informative PowerPoint presentation on the US Space Force, please let me know and I will forward it to you.

For the month of August, we have scheduled our chapter meeting at the Lone Star Flight Museum out at Ellington Field. Our guest speaker for the August 29th meeting is the museum's chief executive officer (CEO), Lt Gen Doug Owens, USAF (Ret.). Retiring from the Air Force in 2013 after more than 33 years of service, Lt Gen Owens was a command pilot in fighter and trainer aircraft, and served in numerous flying, staff, and leadership positions, including tours as Vice Commander of the Pacific Air Forces and as Vice Commander of the Air Force Training Command.

Based on several factors to include the COVID-19 situation, chapter members' interest, and Lt Gen Doug Owens' preference, we may decide to conduct the chapter meeting via Zoom as opposed to an in-person event. The original plan was to offer catered meals for the event, not to exceed \$15.00 per person.

In closing, I just want to thank all of you for your continued support and patience during these very difficult and uncertain times. I know that many of us miss our monthly face-to-face chapter meetings and hopefully in the coming months we will be able to resume our normal ops tempo. Until then, we will strive to keep you updated on chapter events. As always, we welcome your feedback and input on how to strengthen and improve the chapter!

Never stop serving!

Joseph C. Willoughby, Lt Col, USAF (Ret.)  
President, MOAA HA Chapter

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MOAA Houston Area Chapter Contact Information

<http://www.moaahoustonarea.com/>

713-569-6700

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### August Chapter Events

#### **MOAA Houston Area Board of Directors Meeting**

**Tuesday, August 25th, Noon**

Rudi Lechner's Restaurant  
2503 S. Gessner Houston 77063  
Tel: (713) 782-1180

All members are welcome to attend the BOD meeting. We will also send out a Zoom Meeting Invite for those unable to attend.

#### **MOAA Houston Area Monthly Luncheon Meeting\*\***

**Saturday, August 29th, Noon**

Lone Star Flight Museum  
11551 Aerospace Ave., Houston, TX 77034  
Tel: (346) 708-2517

**Guest Speaker: Lt Gen Doug Owens, USAF (Ret.), CEO, Lone Star Flight Museum**

Link to Lt Gen Owens' Official USAF Biography

<https://www.af.mil/About-Us/Biographies/Display/Article/107968/lieutenant-general-douglas-h-owens/>

\*\* Chapter Monthly Luncheon updates to follow, based on COVID-19 national, state and local guidance.

### **MOAA Annual Legislative Update**

By: Daniel M. Gutierrez, Major, USA (Ret.)

On July 15, 2020 MOAA delivered its annual presentation on the latest developments concerning military and veterans' benefits titled Legislative Update on Military and Veteran Benefits. The presentation was made as a webinar event to registered members. As the Houston Area chapter's liaison with MOAA National and TCC, I participated in the event. This column is a summary of the information presented. The discussion was led by Shane Ostrom, CFP, Lt Col, USAF (Ret), Program Director, Finance and Benefits Information and Paul Frost, AFC, CAPT, USN (Ret), Program Director, Financial Education and Veteran Services.

First, a legislative "big picture" was made to demonstrate the inherent difficulties involved when dealing with the congress about money. Talking with a senator or congressman about the special needs of the military is often complicated by the fact that most members of congress have never served in the military (only 20% in 2019). Furthermore, the ever shrinking amount of discretionary funding poses a formidable barrier in which to craft budget priorities and programs. The webinar reviewed DOD spending relative to the whole federal budget and showed how DOD personnel costs have been holding steady as a proportion of the defense budget and not "exploding" as presented in some quarters.

Next, the lecture covered MOAA's legislative priorities. In summary, these are: prevent Tricare fee increases, stop cuts to medical staff that degrade service, fix retired pay-VA offset, ensure active pay complies with law, protect housing allowance, enhance VA services under the MISSION Act, protect family programs, establish benefits for early NG/Res retirees, eliminate NG/Res retirement processing and have continuity of pay and benefits for USCG, USPHS and NOAA.

Key legislative actions and successes in 2020 were reviewed. In particular were the revocation of the SBD/DIC ("widows' tax") offset, increase in active duty pay by 3.1%, no major Tricare increases, and reduction of 18,000 medical billets held in abeyance.

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### MOAA HA Chaplain's Column

By: Kerry B. Magee, MOAA Chaplain and Past President

SHALOM! PEACE BE WITH YOU

Concerning my continuous voyage of kindness, I would like to share with you a brief article from the April 2020 issue of the Knight Templar Magazine:

Sir Knight Tom Anderson - PGM - was walking around the City of Edinburgh in Autumn, in the rain! thinking about one of our tenets of Brotherly Love. As Free Masons, we are to practice our principle tenets of Brotherly Love, Relief, and Truth in our daily lives. So, Sir Knight Tom, as usual, had his big American golf umbrella – the kind that you use to get four folks out of the rain.

He assisted many a Lady that day by standing close to them until they could get out of the rain. The response was usually, "Thank you". I guess the ladies of Scotland still know "manners" when they receive a single "act of" kindness" which can create a moment of connection with another human being in a way we cannot always understand.

That "act of kindness" signals that someone cares about another in their plight or situation. For a moment, they would be changed for the better. This may result in many "acts of kindness" becoming contagious!

So let us all continue to make those, "acts of kindness" a part of our lives. We will feel great.

Allow me, if you please, to share with you some quotes I have read recently:

"Hope is reborn in the form of faith, faith that God will take over even if we cannot see how".  
Dr. Beth Guckenberger

"Faith does not make things easy – it makes them possible". Bianca Olthoff

"Be punctual, trustworthy, say please and thank you. I live by the principle of giving what you want, others to give you"  
Lupita Nyong'o

May I close this column by offering a prayer for Divine Protection:

"The light of God surrounds me;  
The power of God protects me;  
The presence of God watches over me;  
And wherever I am, God is with me!" James Dillet Freeman

### MOAA Chapter Financial Report (1-31 July 2020)

<b>Starting Balance (as of 1 July 2020)</b>	\$3,216.30
<b>Revenue</b>	0.00
Gross Operating Income	\$3,216.30
<b>Expenses</b>	
Total June Expenses	(\$ 0.00)
Operating Income	\$3,216.30
Total ROTC Withhold	(\$1,961.71)
<b>Available Operating Income (as of July 31 2020)</b>	\$1,254.59

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### Senate Passes NDAA Amendment to Cover Additional Agent Orange Presumptives

By: Cory Titus

The Senate passed an amendment to its version of the FY 2021 National Defense Authorization Act (NDAA) on Wednesday that would add three medical conditions to [the list of Agent Orange presumptives](https://www.publichealth.va.gov/exposures/agentorange/conditions/) (<https://www.publichealth.va.gov/exposures/agentorange/conditions/>), a MOAA-supported move that would expand benefits to tens of thousands of Vietnam veterans.

The amendment, introduced by Sen. Tester (D-Mont.) would add bladder cancer, hypothyroidism, and Parkinson's-like symptoms to the list. It passed overwhelmingly by a vote of 94-6.

The 32 military and veterans organizations in support of this amendment [sent a letter last week](#) to Senate and House leadership voicing the need to care for these veterans. These organizations were supported by MOAA's grassroots efforts, which included thousands of messages sent in support.

Attention now turns back to the House, where an identical amendment was proposed in a bipartisan fashion by Reps. Josh Harder (D-Calif.) and Pete Stauber (R-Minn.), along with 15 other cosponsors. That measure did not make it out of the House Rules Committee, as it did not meet certain technical criteria for a floor vote. However, with the provision included in the Senate's version, the House Rules Committee requirements are no longer applicable, and there is another opportunity to include this provision in the final bill. With the House version of the NDAA recently passed and the Senate's final vote imminent, the next step is for the chambers to work out differences in the NDAA conference.

### File Your Taxes ... Even If You Can't Pay

By: Vera Wilson

July 15 was Tax Day 2020. As we all know, it was extended from the usual April 15 deadline because of the pandemic. Unfortunately, a not-so-small number of us let the deadline pass without taking any action at all. I get it — you know you owe money that you can't pay, so rather than file and face the ugly truth, you evade it by not filing at all. But here's the problem: If you don't file, there's a late-filing penalty. It's usually a monstrous 5% of the taxes owed for each month (or part of a month) that your return is late, up to five months. If your return is over 60 days late, the minimum penalty is the smaller of \$435 or 100% of the tax owed. The maximum penalty is 25% of the unpaid tax. Compare that to the less costly late payment penalty, which is only .5% of the taxes owed for each month (or part of a month) that return is late. The rate increases to 1% after the IRS issues a final notice of intent to levy or seize property. The maximum penalty is 25% of the unpaid tax.

So let's recap. Say you owe \$2,000 and you file and pay four months out. You'll owe \$435 for *filing* late, but you'll only owe \$40 for *paying* late (plus interest). The definite takeaway is to file as soon as possible, even if you can't pay. Don't let incomplete information keep you from filing — you can always file an amended return. If you wait too long, the IRS will file a substitute return for you and send you a tax bill, which is usually higher than if you had prepared your taxes yourself.

Penalty relief is available. [Check out the IRS website for reasons penalties can be waived](https://www.irs.gov/businesses/small-businesses-self-employed/penalty-relief) (<https://www.irs.gov/businesses/small-businesses-self-employed/penalty-relief>). Interest on the amount due will be charged until you pay (rates vary over time), and it's rarely waived. Servicemembers may qualify for an extension to file and pay based on their military status. You must notify the IRS that your ability to pay has been materially affected by your military service. Don't forget to take into account the penalties associated with not filing or paying your state-level taxes. Sure you're due a refund? No late filing penalties apply, so take your time, but not too much. You have three years from the due date to file.

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### Five Facts About REACH, the VA's New Anti-Suicide Effort

By: Tony Lombardo

The White House and the VA launched a new national anti-suicide campaign this month with an emphasis on supporting veterans.

The REACH campaign is part of PREVENTS, the President's Roadmap to Empower Veterans and End a National Tragedy of Suicides, a three-year effort President Donald Trump created by executive order in March 2019. MOAA supports PREVENTS, and we called it a "much-needed call to action" in [testimony delivered in Congress](#) earlier this year. Here's what you need to know about the new campaign:

**1. What is REACH?** It's both an awareness campaign and a call to action – and not just for veterans. [VA states](#) the mission is "to educate all Americans that suicide is preventable and to encourage them to REACH to those in need to provide hope. It also encourages people who are hurting to REACH to find help."

**2. Who is leading the charge?** The president's executive order created the PREVENTS Task Force, which includes leadership from VA Secretary Robert Wilkie. Its lead ambassador is Karen Pence, wife of Vice President Mike Pence and mother of a Marine Corps officer.

"We owe it to [veterans] and all Americans to play a critical role in preventing suicide," Pence said in a PREVENTS webinar July 8. "We're facing an epidemic of suicide right now."

**3. What do the numbers say?** Despite years of suicide prevention efforts across DoD, the data reveal a sustained challenge that needs more research and new solutions.

- On average, 132 Americans die by suicide each day, accounting for 47,173 suicide deaths in 2017.
- The number of veteran suicides exceeded 6,000 each year from 2008-2017.
- Suicide is the 10th leading cause of death among all ages and the second leading cause of death among those ages 10-34 in the United States.

**4. Has COVID-19 affected efforts?** If anything, the campaign is well-timed. A PREVENTS Roadmap summary released in June notes, "The long-term psychological stress resulting from the pandemic and the massive disruption to our mental health delivery system threatened the mental health of those already vulnerable and increased the likelihood that many more Americans would suffer — resulting in a possible increase in deaths by suicide."

**5. How can you get involved?** Visit the REACH website, [wearewithinreach.net](https://www.wearewithinreach.net/) (https://www.wearewithinreach.net/). There you can sign up for campaign updates. You're encouraged to use the hashtag #REACHnow to "tell your network, it's time to REACH to prevent suicide."

## MEMBERSHIP APPLICATION/RENEWAL FORM

### Military Officers Association of America, Houston Area

Membership is available to Officers who have held a Federal Warrant or Commission in any of the seven uniformed services of the United States or to the surviving spouse of such a person. Please use this form for application for membership, renewal, or changes to the current directory of members.

NAME: \_\_\_\_\_  
(Please print) Last First Initial Rank  
Branch \_\_\_\_\_ Status \_\_\_\_\_ MOAA Nat'l ID \_\_\_\_\_ \*  
Spouse's First Name: \_\_\_\_\_ Tel. For Directory \_\_\_\_\_  
Home Address: \_\_\_\_\_

E-mail: \_\_\_\_\_

**Dues:** Regular Membership \$30 first year; annual renewal \$30

(Discount for multiple years if paid with renewal: \$20 for each addn'l year *pd w/renewal*)

Surviving Spouse \$15 first year; annual renewal \$10 (same discount for multiple years)

Make check payable to MOAA,HA and send to MOAA,HA

PO Box 1082 Houston TX 77251-1082

For more information, call COL Joe Willoughby, 713.569.6700

*\*If not a MOAA national member, another benefit of chapter membership is the opportunity to become a national MOAA member at the BASIC LEVEL for free! If you would like to do so, please indicate here:*  YES  No

Signature: \_\_\_\_\_

