



HOUSTON AREA
 PO BOX 1082
 HOUSTON TX 77251-1082
 www.moaahoustonarea.com

Newsletter to Members

Vol. LVI No. 2

February 2019

NEXT MEETING SATURDAY, February 23, 2019 BRAEBURN COUNTRY CLUB

President's Message

Your board of directors met this month and framed a program of activities and events that should keep the chapter engaged in serving its members and the military community at large throughout this year.



Daniel Gutierrez

First, we will make a strong effort to induce our recently lost members to "re-up." In particular, we shall focus on recouping our **Life Members** and directly ask each one how we can get them back.

Next, we will continue with a strong monthly program of relevant and interesting speakers. For example, in February **Mrs. Judith Thomas**, surviving spouse of **Lieutenant General Billy Thomas, USA**, will address us about her personal efforts to rescind the "widows tax." In March, the chapter will receive a visit from **COL Terri Coles, USA (ret.)**, MOAA National's Senior Director of Chapter Affairs. And in April we have the **Honorable Vince Ryan**, Harris County Attorney, set to tell us how some of his activities assist veterans in our community. May 18 will see your chapter represented at Houston Military Affairs Committee's (HMAC) Annual Military Ball. In June we are planning to present **COL Matt Barker**, the Wing Commander of the 147th Pursuit Wing at Ellington to inform us about his unit's purpose and mission. We urge all of you to put some of these dates on your calendar and **come on out**.

The spring is the time of year for graduations and the ceremonial events of all ROTC and JROTC units. Your chapter is set to support one hundred ten (110) high schools and three universities in honoring their cadets. We will procure the MOAA medals and send them to each school. Your officers and board members will personally present several of these awards to as many cadets as possible. Please volunteer if you desire to participate in a school of your choice. Spearheading the

(Continued on p. 3)

2019 Officers

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MOAA Houston Area Board Meetings for 2019

2019 Board Meetings

First Monday before the last Saturday of each month

Board Meeting Place TBD

All members are welcome.

MOAA Houston Area

February 23, 2019
BraeBurn Country Club
8101 Bissonnet
713.774.2586

MENU

Caesar Salad

Braised Beef Short Ribs
-OR-
Chicken Marsala

Scalloped Potatoes
Green Beans
Rolls & Butter
Tea, Coffee

French Silk Pie

\$30

Complimentary
Valet Parking

Reservations by Wed.
2/20 to Carol Wilson,
281.642.4050

2019 Monthly Meetings

Our monthly meetings are held on the last Saturday of each month (excluding May) at BraeBurn Country Club. 2019 meetings are: **2/23, 3/30, 4/27, 5/18** is Military Ball, **6/29, 7/27, 8/31, 9/28, 10/26, 11/23?**, and 12/14?.

Military Officers Wives Association

MOWA

**Thursday, Feb. 21
11:30 Fellowship Luncheon at Noon**

**Rudi Lechner's
2503 S. Gessner**

**Order off the Menu
and Pay Individually**

**RSVP to Phyllis Ottis,
713.774.2282,
by Mon. 2/18, 10 a.m.**

See you there!

MOAA-HA

\$ Treasurer's Report, February 1, 2019

Receipts	\$ 140.00
Expenses	\$.00
Balance	\$ 1,701.10

*Don L. Couch, 2018 Treasurer
LTC USA Ret.*

CONGRATULATIONS TO NEWLY ELECTED OFFICERS FOR 2019

President	MAJ Daniel Gutierrez
Vice Pres.	LtCol Joe Willoughby
Treasurer	SS Judith A. DuBose

Office of Secretary to filled by presidential appointment.

Thank you for serving!

**OUR OFFICERS NEED YOUR
HELP IN FULFILLING THE
CHAPTER'S GOALS AND
PURPOSE.**

Chaplain's Message



Kerry Magee
CAPT USN (Ret.)

**SHALOM!
PEACE BE
WITH YOU!**

February is known as the LOVE month. We have Valentine's Day, where we show or express our love to our sweethearts. We recognize the birthdays of our 1st and 16th Presidents: George Washington and Abraham Lincoln, and their love for their Country, the USA! May we so emulate that love!

Showing love is part of Giving. "It is more blessed to give than to receive." Giving is also part of Generosity. Generosity is not about what's in your bank account—it's about what's in your heart. We know that through the overflow of the heart, the mouth speaks. And if goodness is present in our hearts, that goodness will manifest itself in a generous spirit, in the words we say, and in the way we treat others. The generous person gives others the benefit of the doubt and treats others with respect.

Respect, courtesy, forbearance, patience—all of these are expressions of a generous spirit.

Open your heart to generosity, and you'll be amazed at how God fills it!

The Apostle James said: "Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning." Our God is a generous God. Since we are

made in His image, we can take comfort in knowing that Generosity is within our reach. May we all "Reach up and out"!

Some of the above was gleaned from the book, *A Life Beyond Amazing*, by Dr. David Jeremiah. I highly recommend it to your reading!

MAY THE GOOD LORD
ABOVE BLESS YOU AND
KEEP YOU!

Humbly submitted by

CAPT Kerry B. Magee
USNR-RET
Chaplain/Past President

Endowment Fund & Houston Corps of Cadets

We are now in 2019. I hope you have taken the time to donate a little bit to the Houston Corps of Cadets Endowment Fund at the University of Houston. Remember: it is tax deductible.

I hope to have a status next month as to the value in this fund. It is getting large enough where it is starting to do its job and make a difference in the U of H.

Please continue your solid support as we move on through the year.

Thanks for your help.

Bill

William Taylor
Cpt. USA Ret

PRESIDENT'S MESSAGE

(Cont'd from p. 1)

ROTC/JROTC program is the chapter's liaison **LTC Rollins Collins**. Do not hesitate to contact Rollins if you want to help.

As a member of the Texas Council of Chapters (TCC) of MOAA, I shall represent the chapter in TCC's advocacy program for 2019. In February, the TCC will meet in Waco and firm up its plans for its Advocacy in Austin effort in April. Your chapter will be represented at all associated events and activities. TCC's focus will be on disabled veterans' property tax relief and state funding assistance for veterans' courts and veteran counseling centers.

And now comes my monthly remembrance of past events that we cannot forget both for those who were there and for our nation. First, let us remember that on February 19, 1945, U.S. Marines, supported by naval and air forces of the U.S. Navy began its bloody assault on Iwo Jima. On February 24, 1991, the ground phase of Operation Desert Storm commenced. It ended 100 hours later on February 28. We remember and honor those who served and those who paid with their lives.

Fellow members, until we meet again, remember, "**never stop serving.**" God bless.

Respectfully,
Daniel M. Gutierrez
MAJ USA (Ret.), President

DUES ARE DUE

HAVE YOU SENT YOUR 2019 DUES?

MOAA-HA Annual Dues for chapter membership are due on January 1 for 2019. Please use the form at the back of this newsletter, which is for both new members and renewals, so that we may have your current information for the directory.

SPEAKER FOR FEBRUARY 23



Judith Thomas. Surviving Spouse of **Lieutenant General Billy M. Thomas**, U.S. Army, retired, who tells us her story:

"My husband was diagnosed with three distinct kinds of cancer, which caused his death, and the VA ruled his death was Service-connected due to exposure to Agent Orange.

"I am one of 65,000 Military Widows affected by the SBP-DIC Offset that penalizes widows of military retirees, as well as post 9-11 Gold Star Wives.

"During my husband's career, I worked as the Director of Army and Air Force Child Care Centers; was Director of Army Community Service at a stateside and an overseas installation; and served as a delegate, conference staff

member, and advisor for the Army Family Action Plan program from 1983-2002. In addition, I was a volunteer and paid staff member at the Department of the Army Family Liaison Office, where I served as an Advocate for Army Families.

“Currently, I am the Director of Camaraderie for the Del Webb Sweetgrass Veterans Club, Treasurer for the Disabled American Veterans Auxiliary Chapter 233, an active member of the MOAA Surviving Spouse virtual chapter, a member of the Society of Military Widows, the “US Wives and Widow Warriors of Agent Orange Facebook group,” and the Military Widows: SBP-DIC Offset Group.

“I am the mother of four phenomenal children (one a currently deployed Soldier) and five outstanding grandchildren.”

Come on out to our February 23 meeting at BraeBurn Country Club and hear this fascinating and inspiring speaker!

What Is The Widow's Tax ?

The widow/widower tax affects the income of the surviving spouse once their partner passes away.

The IRS tax code treats married people very differently from single people. There is one set of tax rates for single people, and a separate set of rates for those who are married. Because of this, when a spouse dies, the surviving spouse will often face an

increase in income taxes at the same time that their income actually declines.

So, in addition to the tremendous emotional challenges she'll face (or he), here are just a few of the financial changes a widow or widower might not be expecting:

(1) Social Security will decline: When both spouses are collecting Social Security and one passes, the surviving spouse generally receives the greater of their own benefit or their deceased spouse's benefit.

(2) She will be in a higher tax bracket: For a couple that is married filing jointly, the 2018 tax on a taxable income of \$25,000 is \$2,262; for a single person, it is \$2,813. The same figures for a taxable income of \$42,000 are \$4,662 and \$5,985, respectively.

(3) She will lose the personal exemption her husband had, and she'll now be subject to the single standard deduction.

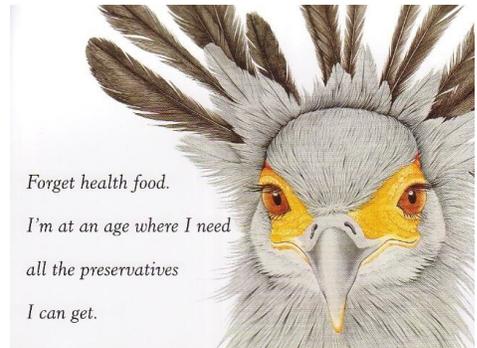
(4) A larger portion of her Social Security will be subject to taxes. Her actual income may decline for the year due to the reduction in Social Security benefits.

Due to these factors, her taxable income will actually increase, resulting in her tax liability increasing.

We are anxious to hear of Judith Thomas's battle, personally and on behalf of others at our February 23 meeting.

BOOK REVIEW

We offer the next column in hopes that our members will enjoy not only the column but the books that are the subject.:



JANE SEABROOK is an illustrator and designer who lives in Auckland, New Zealand. In recent years, her artwork has focused on paintings of wildlife for the *Furry Logic* series of books. She shares her life with her husband, two teenage children, and a growing menagerie of assorted animals. The above owl is an excerpt from her *Furry Logic* books.

Amazon has this to say about her books: The adorable and high-profile *Furry Logic* series celebrates its 10th anniversary with a menagerie of illustrated animals and hilarious sayings about life, love, and everything in between.

No one understands the ups and downs of life's little challenges better than the frisky critters of *Furry Logic*. The inspirational and tongue-in-cheek advice from series creator Jane Seabrook and her plucky animal characters will tickle the fancy and the funnybone of readers everywhere. Each intricately illustrated spread features a member of the animal kingdom with a unique take on life, from the adorably grumpy owl who advises “Smile first thing in the morning. Get it over with” to the fluffy hawk's “If at first you do succeed, try not to look too astonished.”

From MOAA National's Website

(<http://www.moaa.org/Content/Take-Action/Top-Issues/Currently-Serving/Armed-Services-Committees-Need-Funding-to-End-%E2%80%9CWidows-Tax%E2%80%9D.aspx>)

January 19, 2018

MOAA is calling on lawmakers to end the widows tax on 67,000 military survivors. Compared to the last session of Congress, there appears to be more momentum to address the issue. Currently, the number of House cosponsors to end the widows tax is up from 175 to 207; in the Senate, the number of lawmakers supporting repeal has increased to 37 from 30.

Widows Tax Explained

Current federal law requires survivors of deceased military members to forfeit part or all of their Survivor Benefit Plan (SBP) annuity when they are awarded VA Dependency and Indemnity Compensation (DIC). This loss of any portion of the SBP annuity is known as the “widows tax.”

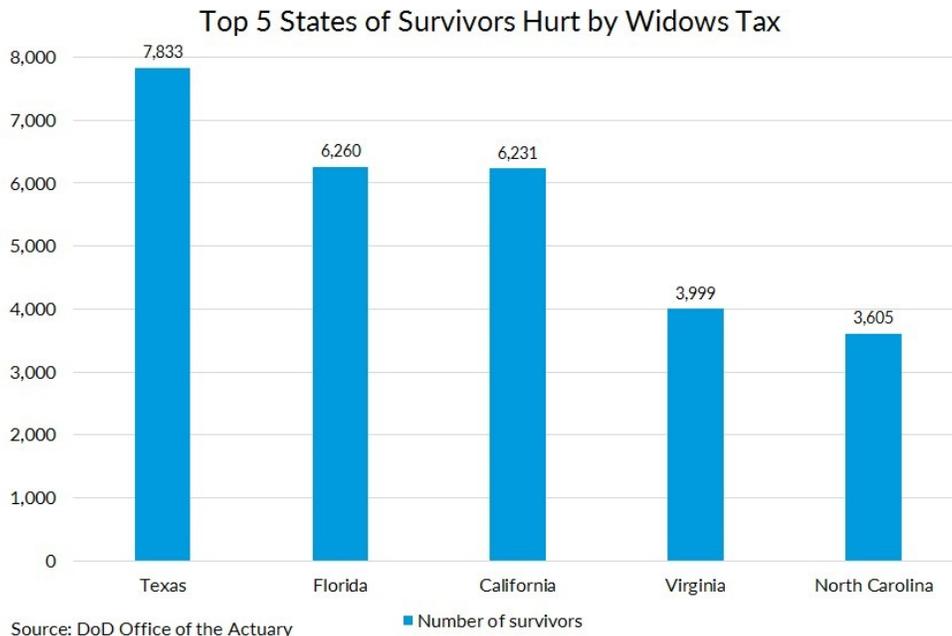
Congress recognizes the inequity and has worked hard over the years to address the issue. Starting in 2008, Congress established the Special Survivor Indemnity Allowance (SSIA) to help military survivors affected by the widows tax.

SSIA began as a 10-year temporary benefit. Thanks to the hard work of House Armed Services Committee chair Mac Thornberry (R-Texas), a provision in the FY 2018 National Defense Authorization Act makes SSIA permanent at its current level of \$310 a month. Future increases will be indexed to inflation.

State of Play

“Last year's work by Chairman Thornberry was a strong good faith effort showing how seriously he takes this issue. There's concern in the survivors' community that lawmakers may consider the issue fixed and they can move on to other priorities,” said Jamie Naughton, Associate Director of Government Relations at MOAA.

Raising awareness of the issue is important. According to DoD's Office of the Actuary, over 40 percent of military survivors affected by the widows tax live in five states: Texas, Florida, California, Virginia, and North Carolina.



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 MAJ Dan Gutierrez, 281.543.1257

**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: _____



**Find our chapter information, Bylaws, and
copies of all past newsletters,
at**

www.moaahoustonarea.com

MILITARY OFFICERS ASSOCIATION OF AMERICA, HOUSTON AREA
Houston Corps of Cadets ROTC Endowment Fund–The University of Houston
(Army, Navy, Marine Corps, Air Force)

Please Print Donor name: _____

Mailing Address _____

Phone: Day _____ Evening _____ e-mail _____

My pledge of \$ _____ should be designed to support MOAA,HA Houston Corps of Cadets

My gift will be made with installments of \$ _____ to be paid _____ monthly _____ quarterly _____ annually _____.
Beginning date: _____ The Office of Stewardship will send reminders.)

____ Enclosed is a check (made payable to University of Houston) for the first pledge payable.

Please charge my credit card for the amount of my gift, as scheduled above:

____ Visa ____ Mastercard ____ American Express ____ Discover

Account Number _____ Expiration date: _____

Name as it appears on card: _____

Signature: _____

____ I would like to be contacted about fulfilling my pledge with a gift of appreciated securities.

My pledge payment will be matched by: _____

(Please specify company for our records)

Donor signature: _____ date _____

Donor Signature: _____ date _____

Thank you for your support of the MILITARY OFFICERS ASSOCIATION OF AMERICA, HOUSTON AREA, HOUSTON CORPS OF CADETS ROTC ENDOWMENT FUND, THE UNIVERSITY OF HOUSTON

University of Houston; Advancement Services; P.O. Box 867; Houston TX 77001-0867

Attn: Nancy V. Clark E-mail: uh.edu/giving

Be sure to attend our Regular Monthly Luncheon Meeting
February 23

Braeburn Country Club
8101 Bissonnet
713.774.2586

Call Carol Wilson, 281.642.4050, by Wednesday, Feb. 20, 10 a.m., to reserve your place

See you there!