



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

Newsletter to Members

Vol. LVII No. 1

January 2020

NEXT MEETING SATURDAY, January 25, 2020 BRAEBURN COUNTRY CLUB

President's Message

Dear HOAA-HA Members:

It's hard to believe that 2019 is already behind us. Yet, it was another successful year for the Military Officers Association of America-Houston Area Chapter (MOAA-HA). I officially started my tenure as MOAA-HA president on January 1, 2020, so I would like to thank the immediate past-president **Dan Gutierrez** for his dedication and hard work leading the chapter over the past two years. Because of Dan's passion and support for the organization, the chapter continues to play an important role in the Houston-area military community. As a direct result of Dan's efforts, the MOAA-HA Chapter continued to advance the MOAA mission, to include 1) advocating at the grass-roots level to influence local, state, and federal legislation; 2) serving as community ambassadors and volunteers in the Houston-area; and 3) supporting local area Junior ROTC and ROTC commissioning programs.

In 2020, we start the year with a new leadership team at the helm, including me as the chapter president, Colonel **Rob Ritchie** (Ret.) as the new vice-president, and Colonel **Frank Tricomi** (Ret.) as the new chapter treasurer. We are excited about growing the membership ranks for MOAA-HA and identifying new opportunities for the chapter. During the coming year, our monthly chapter meetings will remain focused on bringing knowledgeable speakers to our meetings to update us on military affairs, health-care issues affecting our members and their spouses, and initiatives supporting veterans in the Houston area.

Our MOAA-HA Chapter unites active duty, former, and retired officers from every branch of service, including National Guard and Reserve, as well as surviving spouses. Our chapter events not only provide us with the opportunity to connect with other members with similar backgrounds and interest, but to also develop close and lasting friendships.

(Continued on p. 3)



Joe Willoughby

2020 Officers

President

Joseph C. Willoughby, LtCol USAF
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Vice President

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Chaplain Kerry Magee CAPT USN
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Surviving Spouse MOAA Liaison

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Editor Carol Ann Wilson

Reservations

281..642.4050 cell
carolwilson@earthlink.net



MOAA Houston Area Board Meetings

January 14, Lunch at Noon
Meeting at Rudi Lechner's

Further details in Feb. newsletter

All members are welcome.

MOAA Houston Area MEETING

Saturday
January 25, 2020

11:30 Fellowship
12 Noon Luncheon

BraeBurn Country Club
8101 Bissonnet
713.774.2586

MENU

Garden Salad

Chicken Piccata
w/lemon butter sauce
OR
Steak Diana (8 oz.)
w/mushrooms, brandy

Green Beans
Parmesan Mashed Potatoes

Rolls, Butter
Coffee or Tea

French Silk Chocolate Pie

\$30

Complimentary Valet Parking

Reservations by Wed.
Jan. 22 to Carol Wilson,
281.642.4050

2020 Monthly Meetings

1/25 2/29 3/28 4/25
May Is the Military Ball

6/27 7/25 8/29 9/26 10/31
11/19 (w/MOWA)

Military Officers Wives Association

MOWA

Thursday, Jan. 16
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. 1/13, 10 a.m.

See you there!

MOAA-HA

**\$ Treasurer's Report
Treasurer Records
Are in Transition**

Report in February

Frank Tricomi, 2020 Treasurer
COL USA Ret.

ANNUAL DUES ARE DUE ON JANUARY 1

Please check your "Paid Through" Date in the Directory and see if your dues are due. We thank our members who took advantage of the multi-year discount, and we urge others to do so. If you pay for more than one year at the time of renewal, two years is \$50, instead of \$60.

And just in case you have moved or changed your phone number or email address or other information, the

form for renewal is the same as the one for a new member, and you may find it at the back of this newsletter.

We appreciate your support!

WELCOME NEW MEMBERS

Maj Michael S. Jemelka
USAFR, Active
MOAA ID 02663273
Spouse: Wanda
3434 Marion Circle
Missouri City TX 77459
615.319.4075
esshane@yahoo.comj
Maj Jemelka comes through MOAA's free chapter membership program to LIFE MEMBERS for a two-year local chapter membership.

AND

Janice E. Nickie-Green
COL, USA (Ret.)
MOAA ID 02462192
15706 Elkins Creek Ct
Houston TX 77044
915.373.2610
jnickiegreen@yahoo.com

Chaplain's Message

**SHALOM!
PEACE BE
WITH YOU!**



Kerry Magee
CAPT USN (Ret.)

This is from Buddy Scott's weekly column in our daily *Brazosport Facts* newspaper entitled "Pass it on!" Buddy is a friend and the Director of His Love Counseling Services. I want to share his message with you all—My Heart to Yours. And the thought to think about, pray about, and act

accordingly is: “My family members and I will talk ‘friendly’ towards each other in working out differences.” WHOAA! That could totally change America!

How many times during busy, hectic, and stressful days, we snap back verbally to a family member or colleague when otherwise we would not say such a thing? (Guilty!) Buddy asks that family members find a time when everyone is not mad and talk “friendly” with each other about how to solve family problems, especially those that repetitiously cycle. He said, “Someone in your family needs to be big enough [mature enough] to “talk friendly” and say, “Let’s figure out why this keeps happening. Let’s outsmarts those cycles and stop hurting each other. Truly, I love each of you. We shouldn’t be treating each other worse than our friends or enemies.” Relax a bit! Stop loading every comment with a cocklebur. Put a filter in front of your mouth and carefully consider what you are about to say, sifting out the cockleburs. I totally concur with my friend Buddy and prayerfully ask our members to do likewise.

This brings to my mind Norman Vincent Peale’s 1996 book, *Power of Positive Thinking*. Maybe I should re-read it; I will re-read it. And now I end this message with two quotes from Dr. Peale:

1. “Our happiness depends of the habit of mind we cultivate.”
2. “The way to happiness: keep your heart free from hate, your mind from worry.

Live simply, expect little, and give much. Fill your life with love. Scatter sunshine. Forget self, think of others. Do as you would be done by (the Golden Rule). Try this for a week and you will be surprised!”

God bless you all!

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

Capt. Magee is still recovering from some health problems and appreciates all our prayers. Until he’s back on his feet, we hope you enjoyed this reprint.

Endowment Fund & Houston Corps of Cadets

A very special thanks to all of you who donated to the Endowment Fund University of Houston Corps of Cadets in 2019. Please send what you can in 2020 to help these Cadets. The form is at the back of the newsletter.

Bill
William Taylor
Cpt. USA Ret

2020 OFFICERS



President

JOSEPH C. WILLOUGHBY,
LtCol USAF (Ret.)



Vice President

ROBIN P. RITCHIE,
COL, USA (Ret.)



Treasurer

FRANK A. TRICOLI,
COL, USA (Ret.)

PRESIDENT’S MESSAGE

(Cont’d from p. 1)

We are always interested in new ideas and thoughts on how we can improve the chapter and make your MOAA-HA membership experience better. Your suggestions and feedback are always welcome and encouraged, so please don’t be shy in contacting us. As we start the new year, I am confident that your continued support will enable the MOAA Houston Area Chapter to make remarkable progress on our mission to support all veterans in the Houston area. Here’s to a great 2020!

Sincerely,

Joseph C. Willoughby
Lt Col, USAF (Ret.)

MOAA-HA President

MILITARY WIDOWS TAX REPEALED!

With the President’s Signature on the 2020 National Defense Authorization Act on December 20, 2019, the Survivor Benefit Plan - Dependency & Indemnity Compensation Offset (the Military Widows Tax) has been repealed!

Starting in 2021, more than 65,000 Military Surviving Spouses will receive one-third of the formerly denied SBP compensation, another third in 2022, and the Offset will be fully rescinded in 2023. As an example, if the Offset was \$1,000 monthly, \$333.33 will be restored in 2021, \$666.66

in 2022, and the full amount in 2023. DFAS will have more information in summer 2020.

Merry Christmas and Happy New Year,

Judith Thomas
Surviving Spouse
One of the 65,000



Plan to be at BraeBurn Country Club on 1/25!

JANUARY SPEAKER

On January 25 we will be pleased to be able to hear **CPT Chris Fishell, USA**. CPT Fishell is Commander of Alpha company, 1-158th Assault Helicopter Battalion (AHB). The First Battalion traces its lineage to Company A, 158th Aviation Battalion, activated on 25 July 1968, for assignment to the 101st Airborne Division (airmobile) when the division, already in Vietnam, was transitioning from a parachute unit to a helicopter-transported airmobile unit. Websites: www.ghostriders-online.org; www.facebook.com/pages/1158th-Aviation/186343378093602.



In addition to being a skilled U. S. Army aviator, CPT Fishell commands a unit of personnel that flies and maintains the UH-60 Blackhawk helicopter. The unit is located in Conroe, Texas, and is more affectionately known as the "Ghostriders." The "Ghostriders" have deployed overseas in support of combat operations and most notably flew many missions in support of Hurricane Harvey relief efforts.

100 YEARS AGO

Looking back 100 years, here are some interesting little "factoids" about 1919:

Here are some statistics for the year 1919:

The average life expectancy for men was 47 years.

Fuel for cars was sold in drug stores only.

Only 14 percent of the homes had a bathtub.

Only 8 percent of the homes had a telephone.

The maximum speed limit in most cities was 10 mph.

The tallest structure in the world was the Eiffel Tower

The average US wage was 22 cents per hour.

The average US worker made between \$200 and \$400 per year.

A competent accountant could expect to earn \$2,000 per year.

A dentist earned \$2,500 per year.

A veterinarian between \$1,500 and 4,000 per year.

And, a mechanical engineer about \$5,000 per year.

More than 95 percent of all births took place at home

Ninety percent of all doctors had **NO COLLEGE EDUCATION!** Instead, they attended so-called medical schools, many of which were condemned in the press AND the government as "substandard."

Sugar cost four cents a pound.

Eggs were fourteen cents a dozen.

Coffee was fifteen cents a pound.

Most women only washed their hair once a month, And, used Borax or egg yolks for shampoo.

Canada passed a law that prohibited poor people from entering into their country for any reason.

The Five leading causes of death:

1. Pneumonia and influenza
2. Tuberculosis
3. Diarrhea
4. Heart disease
5. Stroke

The American flag had 45 stars

The population of Las Vegas, Nevada, was only 30.

Crossword puzzles, canned beer, and iced tea hadn't been invented yet.

There was neither a Mother's Day nor a Father's Day.

Two out of every 10 adults couldn't read or write.

And, only 6 percent of all Americans had graduated from high school.

Marijuana, heroin, and morphine were all available over the counter at local corner drugstores.

Back then pharmacists said, "Heroin clears the complexion, gives buoyancy to the mind, regulates the stomach, bowels, and is, in fact, a perfect guardian of health!" (Shocking?)

Eighteen percent of households had at least one full-time servant or domestic help...

There were about 230 reported murders in the ENTIRE U.S.A.

Is it possible to imagine what it may be like in another 100 years?

We've come a long way....OR have we?

Something to think about



HAPPY NEW YEAR!

News of Interest to Our Members

In August www.military.com reported on a new legal opinion that some call a "bombshell." The case is from the Navy-Marine Corps Court of Appeals, and the article is titled "**New 'Bombshell' Legal Opinion Says Military Retirees Can't Be Court--Martialed.**" Our members might be interested in reading further, and the article may be found at www.military.com/daily-news/2019/08/09/new-bombshell-legal-opinion-says-military-retirees-cant-be-court-martial-ed.html.

Military Retirement: Background and Recent Developments

Update prepared by
Congressional Research
Service for Congress
Updated July 12, 2019

Summary:

The military retirement system is a government-funded, noncontributory, defined benefit system that has historically been viewed as a

significant incentive in retaining a career military force. The system currently includes monthly compensation for qualified active and reserve retirees, disability benefits for those deemed medically unfit to serve, and a survivor annuity program for the eligible survivors of deceased retirees. The amount of compensation is dependent on time served, basic pay at retirement, and annual Cost-of-Living-Adjustments (COLAs). Military retirees are also entitled to nonmonetary benefits including exchange and commissary privileges, medical care through TRICARE, and access to Morale, Welfare and Recreation (MWR) facilities and programs.

Currently, there are three general categories of military retiree: active component, reserve component, and disability retiree. Active component personnel are eligible for retirement (vested) after completing 20 years of service (YOS). Reserve personnel are eligible after 20 years of creditable service based on a points system, but do not typically begin to draw retirement pay until age 60. Finally, those with a disability retirement do not need to have served 20 years to be eligible for retired pay; however, they must have been found unqualified for further service due to a permanent, stable disability.

In FY2018, approximately \$59 billion was paid to 2.3 million military retirees and survivors. Military retirees, families, and veterans' service organizations closely monitor potential changes to the retirement system. When considering alternatives to the current system, Congress may choose to consider the balance among (1) the benefits of the military retirement system as a retention incentive, (2) budget constraints, and (3) the needs and concerns of constituents.

The 25-page report may be found at this Website:
fas.org/sgp/crs/misc/RL34751.pdf.

The Military's New Retirement Option

(Taken from *The New York Times*, Sept. 12, 2019)

The armed forces have stepped back from the pension "cliff," and those in uniform will now get the kind of plan familiar to many civilians.

The military's retirement plan has undergone its most comprehensive change since World War II. The old system—a defined "cliff vesting" pension plan—is out. The new plan—a defined contribution plan known as the B.R.S. (Blended Retirement System)—is in.

Now those in uniform will be participating in the kind of 401(k) plan familiar to many American civilian workers. Service members can now make automatic savings contributions from their base pay, which the government will match up to 5 percent.

Career military will still receive a pension after 20 years, but down to 40 percent of their pay from 50 percent (based on an average of their last three years of service).

Under the new plan, instituted by the Department of Defense and approved by Congress as part of the 2016 National Defense Authorization Act, one who joins today would be vested after two years. They could leave the military after one or two terms of service (typically two to six years, depending on the branch) and like civilian workers who switch jobs, essentially roll over their military 401(k).

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: _____



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