



Houston Area
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November 2020 Issue – Newsletter to Members

President's Message...

Greetings MOAA Houston Area Chapter Members and Friends,



November will be an exciting month! Not only will we celebrate Thanksgiving with our families and friends, as well as both Veterans Day and the Marine Corps birthday, we will also elect the next President of the USA and many Senators and Congresspersons. Unfortunately, the coronavirus pandemic is still with us, so please continue doing what is right to protect yourselves and those around you.

I understand we had a great turnout for our October meeting at the Lone Star Flight Museum. We had 26 folks show up, which was the most event attendees we've had in a while. Unfortunately, I missed the event due to work travel; however, both Rob and Dan informed me that the guest speaker and museum president, Lt Gen Owens, USAF (Ret.) was both entertaining and informative, sharing several stories from his USAF career, as well as educating our members about the museum's efforts to motivate our local youth towards aerospace and STEM career fields. Special thanks to Rob and Dan for executing the event in my absence.

In November, we are planning another great event, our holiday luncheon at the Golfcrest Country Club in Pearland, Texas. The luncheon is scheduled for

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MOAA Houston Area Chapter Luncheon
Saturday, November 21st 1200-1330
Thanksgiving Holiday Luncheon

Golfcrest
 COUNTRY CLUB

2509 Country Club Drive
 Pearland, TX 77581

Turkey, cornbread dressing, green beans, gravy, cranberry sauce, yeast rolls, and pumpkin pie. Includes: iced tea and coffee.
Luncheon Price: \$15.00



December Guest Speaker...



CAPT Howard Reese, USN (Ret.)
Director, US Navy Arctic Submarine Laboratory

The Arctic Submarine Laboratory is the "Center of Excellence" for Arctic matters for the U.S. submarine force. ASL is responsible for developing and maintaining expertise in Arctic specific skills, knowledge, equipment, and procedures to enable the submarine force to safely and

December Events >>>

December MOAA HA Virtual Chapter Meeting (via Zoom)

Saturday, December 19th, 2020

12:00-1:30 PM

Guest Speaker: CAPT Howard Reese, USN (Ret.)

Current Director, US Navy Arctic Submarine Laboratory

Former Military Assignments:

Naval Attaché (ALUSNA), US Embassy Moscow
Commander, Submarine Squadron 22, La Maddalena Italy
Director of Training, Commander Sixth Fleet, Gaeta Italy
Commanding Officer, USS Kamehameha (SSN 642)

December MOAA BOD Meeting

December 22nd, 2020

12:00-1:30 PM

Rudi Lechner's German Restaurant
(please join us via Zoom)



VA Officials Explain No-Cost Burial Benefits

Many veterans don't realize that their military service entitles them to be interred in a national cemetery at no cost. Even if a veteran never received disability or any other benefit from the VA, if they served on active duty and were discharged under conditions other than dishonorable, they are eligible.



The Veterans Affairs National Cemetery Administration wants veterans to know the bottom line upfront: Many veterans don't realize that their military service entitles them to be interred in a national cemetery at no cost. Even if a veteran never received disability or any other benefit from the VA, if they served on active duty and were discharged under conditions other than dishonorable, they are eligible. If they served in the Reserve Component and were mobilized or served long enough to earn a retirement, they are eligible. Yet only 20% of all eligible veterans living in the United States take advantage of this benefit which would save their families thousands of dollars.

The best, most effective way to ensure veterans get the burial or memorial benefits they and their spouse have earned through military service is through a VA program called Pre-Need Eligibility, or Pre-Need. Pre-Need establishes eligibility for VA burial and memorial benefits before death, so the family doesn't have to go searching for documentation after the veteran's death. Simply fill out a VA form 40-10007 and mail it in to the St. Louis office indicated on the top of the form. Veterans can print out a form or fill it out online. The form and more information is available at <https://www.cem.va.gov/pre-need/>. VA officials will review each application and send a letter confirming or denying eligibility. If approved, safely store the letter and inform someone of its location. Pre-Need provides veterans and families with peace of mind. This information is particularly important for Guard and Reserve members, many of whom don't realize that their service entitles them to burial benefits. There are some nuances for reservists who may have to provide additional paperwork if a mobilization isn't documented on their DD Form 214, so it is even more important for them to apply for Pre-Need. Waiting to establish eligibility at the time of death can sometimes result in a non-eligible decision with little or no time to provide additional information. If a VA national, state or tribal veteran cemetery is selected as the final resting place,

a veteran will receive the following: gravesite, opening and closing of the grave, grave liner, and perpetual care of the gravesite. Also included are memorial benefits such as a headstone, marker or cover for a columbarium niche. All are absolutely free, which means a savings of thousands of dollars to the veteran's family.

The veteran's spouse as well as minor children and unmarried adult children who legally rely on the veteran for support are also eligible for interment free of charge, typically in the same grave or columbarium niche as the veteran. If veterans choose to be interred in a private cemetery, they can still have a free government furnished headstone, marker or niche cover. If a veteran chooses burial in a private cemetery with a privately purchased headstone, marker or niche cover, their family may request a free bronze medallion with the word "veteran" and the appropriate branch of service to attach to the headstone. Families also receive a burial flag. At many VA national cemeteries, NCA partners with local military units or volunteer service organizations to provide deceased veterans with military funeral honors, including the playing of taps and presentation of the burial flag.

Finally, upon request, the veteran's family will receive a Presidential Memorial Certificate signed by the current U.S. president. Multiple copies can be requested so that all family members can have one. For more information about VA burial and memorial benefits, visit www.cem.va.gov or call 800-697-6947. (Courtesy of the Office of Engagement and Memorial Innovations, National Cemetery Administration) Many veterans don't realize that their military service entitles them to be interred in a national cemetery at no cost. Even if a veteran never received disability or any other benefit from the VA, if they served on active duty and were discharged under conditions other than dishonorable, they are eligible.

2020 Officers

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How to Protect Your Investments During Bad Times

By: Shane Ostrom



As humans, our emotions are powerful drivers behind our decisions. When it comes to finances, the drivers are often greed and fear. Fear is a primary emotion, as it is the basis of the survival instinct.

In bad economic times, our fear and survival instinct leads us to want to protect our assets. Usually, this takes the form of pulling them from the stock market and fleeing to the safety of cash or bonds.

A better strategy is to build a portfolio of diversified assets. This allows you to manage the ups and downs in your portfolio value without having to “time the markets” with “just in time” management. Timing the markets is a proven strategy for disaster, as no one knows the future. You’ll get in and out of markets as your emotions dictate missing opportune times that no one knows.

To build a diversified portfolio allocation, you need assets for growth and assets for safety. The younger you are, the less safety you need. The older you are, the more safety you need. While stocks are volatile in the short term, they offer required growth over long periods that will offset the negative impacts of taxes, inflation, and your spending.

Safety can come in many forms. Ideally, you’ll want assets that will rise when stocks are falling — these are also known as uncorrelated assets. These uncorrelated assets are too complex and risky to buy as individual issues. I prefer inexpensive, indexed, mutual funds or exchange-traded funds.

The easiest uncorrelated assets to own are cash and bonds. Other more complex assets that are known as alternatives include real estate investment trusts, treasury inflation-protected securities, senior floating rate funds, international assets, commodities, currencies, futures, options, precious metals, and “real return” strategies, which are hedge fund portfolios. Various types of insurance could also work.



Happy 245th Birthday Marine Corps!

The United States Marine Corps Birthday is an annual celebration observed on November 10. The Marines are responsible for conducting expeditionary and amphibious operations with the United States Navy as well as the Army and Air Force. On this day, a traditional ball and cake-cutting ceremony is held.

The history around the day of celebration is based upon the events surrounding the establishment of the original Marine Corps. On November 10, 1775, the Second Continental Congress issued the decree that established the Continental Marines. However, the Continental Marines were disestablished when the American Revolutionary War ended in 1783.

The Marine Corps was re-established by President John Adams on July 11, 1798. The official birthday of the U.S. Marine Corps was originally celebrated on July 11 with little pageantry or pomp. In 1921, it was suggested that the original birthday of November 10 should be declared the official holiday of the Marine Corps. The first formal ball was held on November 10, 1925. Prior to 1952, celebrations took varied forms. They included dances, musical performances, sporting events, and mock battles. In 1952, the celebrations were formalized and standardized. The cake cutting ceremony has been performed since 1956. Traditionally, the first slice of cake is handed to the oldest Marine present, who passes it to the youngest Marine present. The celebration often includes readings, a banquet, dancing, a pageant of uniforms, and a unit run.

Link to Commandant's 245th Marine Corps Birthday Message...

<https://www.dvidshub.net/video/771859/commandants-245th-marine-corps-birthday-message>

Chaplain's Message

The month of November provides us with numerous opportunities to be thankful for our lives, for men and women who serve or have served in the uniforms of our nation, and, of course, for the special day set aside for "Thanksgiving." On the 10th we honor the 245th anniversary of the establishment of the United States Marine Corps. Again, this month there is a verse of the hymn "Eternal Father, Strong to Save" for the Corps: "Eternal Father, grant, we pray, to all Marines, both night and day, the courage, honor, strength, and skill their land to serve, thy law fulfill; be Thou the shield forevermore from every peril to the Corps."

November 11th gives us the opportunity to honor those who have served and are still with us. Originally called Armistice Day as a way of commemorating the 11th hour of the 11th day of the 11th month in 1918 when the armistice between Germany and the allied nations was signed ending World War 1. In 1954 it officially became Veterans Day. Then its celebration got bounced around a bit with Congress in 1968 moving it to the 4th Monday of October and then, thankfully, in 1975 President Ford signed a law moving it back to November 11th. So, on November 11, 2020 we honor, give thanks, and pledge our support for all who have served.

The 28th is set aside as a day of national thanksgiving officially recognized by Presidents Washington, Adams and Madison and then there was a twenty-seven year absence until 1863 when President Lincoln's Proclamation set the 4th Thursday of November as Thanksgiving. Since then every President has issued a Thanksgiving Proclamation. Most worshipping congregations appropriately sing an 1844 hymn written by an Anglican priest, "Come, Ye Thankful People, Come." Henry Alford wrote: "Come, ye thankful people, come, raise the song of harvest home; all is safely gathered in ere the winter storms begin; God, our maker, doth provide for our wants to be supplied; come to God's own temple, come, raise the song of harvest home." Let's all take advantage this month to say "thank you" on these special days set aside for commemoration and celebration.



October Chapter Meeting at the Lone Star Flight Museum



Speaker, Lt Gen Owens

Our October 31st monthly luncheon at the Lone Star Flight Museum was a huge success! It was the largest turn out we have had in several years. The museum's president, Lt Gen Owens, USAF (Ret.) was a dynamic and interesting speaker. The speaker shared his experiences from his Air Force career as well as his post-retirement career working with nonprofits. A key theme of the Lt Gen Owen's discussion was the importance of service to community and developing our nation's youth. Dan Gutierrez also did a great job updating our members on the chapter's recent recognition from MOAA National, receiving a 5-Star Level of Excellence Award.



Maj Ernie Siefert



Dr. Janice Nickie Green



Lt Col Larry and
Carolyn Schmidt



Dr. Milinda Morris



Judith Thomas



Rhee Haun



LTC Rollins
and Pat Collins



Col Frank
and Barbara Tricomi



Lt Col Bill Mayo



Col Steve Ryan



Capt Bill Humphries



Charles Jackson



Mike Martin



Col Dan Clinton, Jr.



Col Rob Ritchie



NOVEMBER CHAPTER EVENTS

MOAA Houston Area Board of Directors Meeting
Tuesday, November 24th, 1200-1300
Rudi Lechner's Restaurant
(You can also participate via Zoom)

Please RSVP to Joe Willoughby to attend any chapter events.
Email: joe.willoughby@gmail.com
Phone: 713.569.6700

*We need YOU...
to remain a MOAA HA Member!*



Debating whether to renew your chapter membership?

Talking to a potential new member?

Benefits to belonging to a chapter:

- **Camaraderie and Connections:** when you attend chapter functions, actively serve on a committee, or take a prominent leadership role, you forge lasting ties with other MOAA members.
- **Community Involvement:** Membership provide opportunities to contribute to your community in a variety of ways, from providing scholarships to local students, to supporting causes that support wounded warriors and their families.
- **Legislative Advocacy:** We advocate for the entire military community-all ranks. Members play a critical role in advancing legislation in both Austin and Washington, D.C. This grassroots advocacy is key to MOAA achieving its legislative goals.

Chapter dues reminders will be emailed/sent out in November to those members needing renewal. We are on a calendar year for our chapter dues.

Annual renewal is \$30 for one year, \$20 for each additional year paid with renewal.
Surviving Spouse \$15 initial membership; \$10 annual renewal.

Membership Application on the last page!

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: _____

Email: _____

Dues: Regular Membership – \$30 first year; annual renewal \$30 (Discount for multiple years if paid with renewal: \$20 for each add'l. year **paid with renewal**)
Surviving Spouse – \$15 first year; annual renewal \$10 (same discount for multiple years)

Make check payable to MOAA-HA and mail 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: _____