



MILITARY OFFICERS ASSOCIATION OF AMERICA
 HOUSTON AREA
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 www.moaahoustonarea.com



Vol: XLV Number: 2

February 2007



PRESIDENT Message
George Boe

ANNUAL DUES, PLEASE SEND THEM IN.

TRUE VALUE OF MOAA MEMBERSHIP

The latest issue of the "Affiliate" tells us of the value of membership in MOAA. Among these values are MOAA acts as an advocate for bringing about vital legislation on Veterans Affairs, and it is an information resource of veterans benefits and entitlements. Thus, it is incumbent on our membership to check their membership status with the National Organization, and to remember that dues for the Houston Area Chapter are Due at this time of year.



CPT. Bill Taylor
 Legislative Representative

We have now reconnected with the University of Houston grant program. They have selected a new person to handle our account. We are meeting with Judy Reiner this week and with the Dean of the College of Liberal Arts. We will present our delayed check at this meeting. In addition we will start the process to establish an scholarship fund directly with the U of H to benefit the Army and Air Force cadets. Our goal is a revolving account of at least \$200,000 which will allow us to provide the scholarships with the interest earned on these sums. Brian Klock has established relations with Rice University to include the Navy once again in a separate fund as yet to be determined. We will keep you informed of our progress



Chaplain
Col. Mike Rusnock



Maj Martin Harris, Treasurer
MILITARY OFFICERS ASSOCIATION OF AMERICA HOUSTON AREA - Financials
BALANCE SHEET – January 2007
INCOME STATEMENT FOR THE MONTH ENDING, January 2007

No Report for this month do to change over of Treasurers



BOARD MEETING SCHEDULE

ALL MEETING ARE HELD AT Rudi !

January 23	February 20	March 20	April 24
May 22	June 26	July 24	August 21
September 25	October 27	November 27	December 8

HOUSTON AREA OFFICERS MOAA

Office	Person	
President	Maj. George Boe	713-436-5875
1 st VP	LtCol. Wayne Ritter	713-947-2087
2 nd VP	Martina Boe	713-436-5875
Treasurer	Maj. Martin Harris	713-436-0429
Chaplain	Col. Michael Rusnock	713-782-5120
3 rd VP Membership	IstLt Lawrence Denson	713-866-6260
Secretary	Maj. Val Henneberg	713-729-8217
Director Advertising	LTC Clarence Hester	713-541-3143
Legislative Representative	Capt. William Taylor	281-482-7315
Asst. Legislative Representative	Col. George McDowell	713-723-5166
ROTC	Col. Ed Hale	713-644-3796
Liaison	Cdr. Eugene Tulich	281-376-0061
Newsletter Website	Lt. Peter Meyer	832-895-0062

LUNCHEON FOR 2007

DATE	PLACE	LOCATION
Feb.24	Magnolia Bar and Grill	6000 Richmond
Mar.24	Gilruth Center	2101 Nasa Pkwy, Bldg 207 AH12 Houston
Apr.28	Maggiano's Little Italy	2019 Post Oak Blvd, Houston
May 19	MILITARY Ball	
June 30	Briar Club	2603 Timmons Lane
July 28	Brady's Landing	8505 Cypress St.
Aug.25	Pallotta's	10865 Jones Rd. @ FM1960 W.
Sept.29	Willie G's	1605 Post Oak Blvd.
Oct.27	Pappadeaux	2410 Richmond at Kirby
Nov 15	Auxiliary is the Host	The Petroleum Club
Dec. 8	Briar Club Christmas Ball	2603 Timmons Ln.



2nd Vice President, Martina Boe
Arrangements

February 24, 2007 Luncheon at the Magnolia Bar and Grill 6000 Richmond Av. Houston, TX. 77057.

Beef Kabob with vegetables, over Rice Dressing.

Chicken Capelletti Mesquite grilled chicken breast with fresh tomatoes, basil and roasted shallots.

Grilled Rainbow Trout. Plus extras.

Preset salad, rolls and butter, coffee-tea. Delicious Pie.

Cash bar, Hospitality from 11 to 12 and lunch served at high noon.

Please note!

With do consideration the board has decided to raise the fee for our monthly membership meeting luncheons, not to exceed \$25.00 per. person. I'm trying to keep the tab down and at Magnolia Bar and Grill it is \$23.00 per-person.

Reservations to Martina and George Boe by February 21st, 2007. Phone 713-436-5875, leave your message and what your choice of lunch would be. I'll call you back if necessary.

Thank you for your consideration.

Sincerely: Martina L. Boe, acting chair person.



3rd VP Membership
1st LT. Larry Denson

NEW MEMBERS

Please contact Larry Denson about new member information.



LADIES CORNER
Jeannette Evans
President - MOWA

In January, the 24 members and guests enjoyed lunch at Vargo's . Our next luncheon will be February 15th at Maggeana's, 2019 Post Oak . Please Join Us!

Social at: 11:30 Luncheon: 12:00 Price: \$25.00

Menu

2 Appetizers

2 Salads Lasagna & Chicken Manicotti or Salmon & Pork Loin Chocolate Cake & Tiramisu, Coffee, Ties, & Rolls

Our March 15th luncheon will be at Vargas

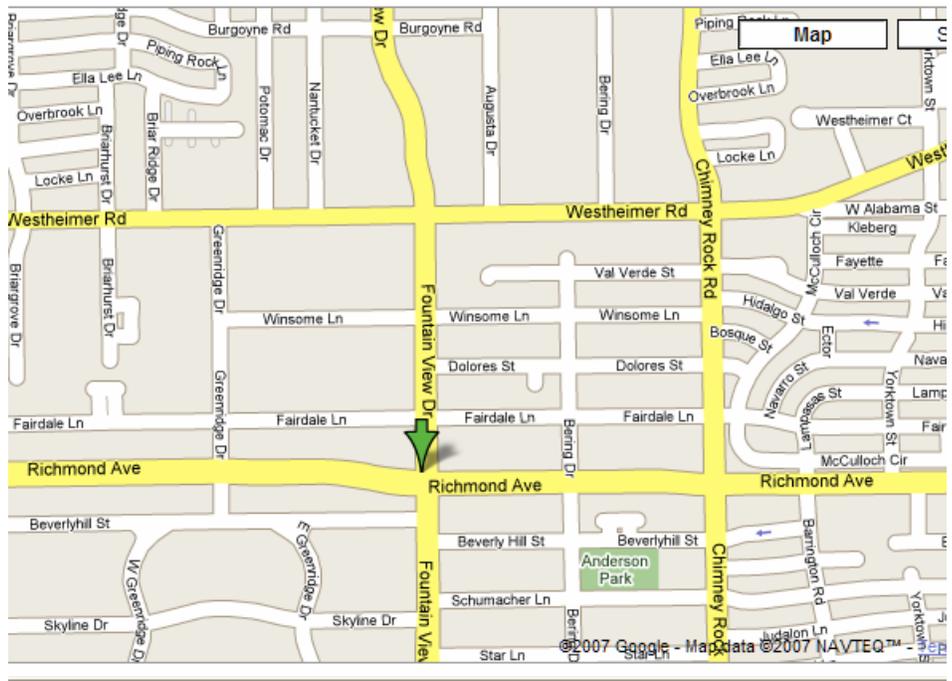
To make your reservation, call Alice Alvarado before 8PM on Monday before the luncheon on Thursday.

Please call our Sunshine lady — Lucy Somers if you know of a member who is ill or has suffered a loss.

See you at this December luncheon. The 2007 dues of \$5.00 are now due mail Shirley Hooks. Enjoyed the grandma's Quartet. Festive luncheon. New members needed.

NEW MOWA OFFICERS

- President Jeannette Evans
- VP Sarah Crabtree
- Treasurer Shirley Hooks
- Ass't. Treas Mary Agnes Trainor
- Telephone Chairman Alice Alvarado
- Sunshine Lucy Somers
- Historian Billie Clarke



Map to Magnolia Bar & Grill
 6000 Richmond



WAYNE RITTER

Isr VP Speakers

Col George C. McDowell, USAF, Retired

Col George C. McDowell studied engineering and graduated from North Texas Agricultural College in 1932. He graduated from the United States Military Academy at West Point in 1937 as a 2nd Lt in the Field Artillery. His first assignment was to Ft Sill in the 18th Field Artillery, a horse drawn artillery unit providing live firing demonstrations for the Field Artillery School.

In '39 he was transferred to the Ordnance Dept. for duty with the Air Corps where he attended the Aviation Ordnance School at Aberdeen Proving Grounds, MD, and Langley Field, VA.

Col McDowell in '41 was assigned Ordnance Officer at Bowman Field, KY, and then Ireland Task Force, New Orleans Air Base. After attending Army Command and Staff School, FT Leavenworth, KS, he was assigned as Ordnance Officer, Third Air Support Command. Within two months this headquarters unit was sent to Washington DC, redesignated as 12th Air Support Command of the Western Task Force for the Nov '42 invasion of French Morocco under the command of Gen Patton. In '43 and '44 his staff responsibilities involved support for both the Royal Air Force and the US Tactical Air Support. Upon receiving an MBA from Harvard Business School in '48 and transferring to the Air Force, he spent the next seven years in the Pentagon and at Wright Patterson AFB getting the 1.5 million-item Air Force spare parts inventory and record keeping handled more efficiently

From '58 to '60 he was assigned to the Air Force Ballistic Missile Program, first in California and later as Project Officer and Commander of the Thor Missile Force in England. He then returned to the Pentagon in the office of the Secretary of Defense, Weapon Systems Evaluation Group before retiring from the Air Force and entering the real estate business in Houston. Among his awards and decorations are the Legion of Merit with Oak Leaf Cluster, Army Commendation Medal, and the Air Force Commendation Medal.

Col McDowell formed his own real estate firm in 1961 to manage residential property. Over the years this firm, Clark McDowell & Kic, Inc has grown to become the foremost residential property management firm in the city. The Institute of Real Estate Management, National Association of Realtors, awarded him in 1966 the designation of Certified Property Manager. Col McDowell served as an Adjunct Professor at the University of Houston Continuing Education School for nine years, instructing in property management. He founded and served as the first president of our Houston Chapter of the Retired Officers Association. He has also served as president of the West Point Society of Greater Houston. Col McDowell closely follows and actively participates in local political activities to assure that competent candidates enter the election process. In 2001, 2004 and 2006 he served on Harris County grand juries.

Col McDowell's wife of 67 years, the former Rae Woods, passed away last year. As a matter of interest, they met at Ft Sill on a blind date arranged by Lt William Westmoreland, later the Vietnam Commander. He has two children -- Larry and Linda --two grand children, and three great grand children.

Article Submitted

by Maj. Martin Harris

ATTORNEY'S ADVICE

Read this and make a copy for your files in case you need to refer to it someday.

A corporate attorney sent the following out to the employees in his company. Maybe we should all take some of his advice!

1. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
2. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks (DUH!). You can add it if it is necessary but, if you have it printed, anyone can get it.
4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc.
Unfortunately, I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more. But here's some critical information to limit the damage in case this happens to you or someone you know.
5. We have been told we should cancel our credit cards immediately. But the key is having the toll-free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
6. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

Continued next page

But here's what is perhaps most important of all (I never even thought to do this.).

7. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, etc, has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union : 1- 800-680-7289
- 4.) Social Security Administration (fraud line): 1-800-269-0271

We pass along jokes on the Internet; we pass along just about everything. You should be willing to pass this information along also.

From the Editor :

Please feel free to make suggestions or submit information to your newsletter. I would like to give a name to our newsletter, like other MOAA Chapters and Area do. My suggestions is THE BOYOU CITY.

Liaison - Eugene Tulich

The **Houston Military Affairs Committee** and the **Military Officers Association of America Houston Area** are pleased to announce the following programs, events and information. Please visit the web sites for the Houston Military Affairs Committee at <http://www.HMAC.us> and the Military Officers Association of America Houston Area at <http://www.moahoustonarea.com/> for updates and other interesting information.

Naval Order of United States Banquet - Feb 3
NEW - Houston Military Affairs Committee Meeting - Feb 8
NEW - 36th Division Association Meeting - Feb 10
Reserve Officers Association Meeting - Feb 13
UPDATE - "Our Blood for Our Troops" Blood Drive - Feb 17
NEW - Marine Corps Coordinating Council - Feb 20
Armed Forces Day Military Ball - May 19
"Flags of Our Fathers" - May 27
Ellington Field

MOOAHA is offering free memberships for new initial memberships of Active Duty officers in the Chapter. For information contact Val Henneberg at [Mailto:ValHenneberg@aol.com](mailto:ValHenneberg@aol.com)

Visit the chapter web site at <http://www.moahoustonarea.com/>

HOUSTON MILITARY AFFAIRS COMMITTEE MEETING

The meeting will be held at 11:30 at the **Doubletree Guest Suites**, 5353 Westheimer, Houston just west of the Galleria on the south side by the Capitol Grille. Meal cost is \$20. Parking is \$1 in the parking garage. Do not park in adjoining shopping center as cars will be towed.

The speakers are Colonel Phil Bossert, USAF and Lieutenant Colonel Anthony Landry, USA who are the Professors for the Air Force ROTC and Army ROTC programs at the University of Houston. They will speak about UH's "Corps of Cadets."

For **reservations** please contact Col. Clyde Walker by email at cwjr1950@earthlink.net or call him at (713) 680-7254.36

TH INFANTRY DIVISION ASSOCIATION MEETING - February 10

The monthly meeting of the Houston Chapter of the 36th Infantry Division Association is at the PAPPADÉAUX SEAFOOD RESTURANT, 13040 NW FWY.(HWY 290) with the fellowship starting at 1130Hrs.

"OUR BLOOD FOR OUR TROOPS" BLOOD DRIVE - February 17

The 75th Division, Gathering of Eagles, Houston Military Affairs Committee and other veterans and military organizations will conduct a blood drive in connection with the Armed Services Blood Program at Fort Sam Houston and Fort Hood. The blood collected will go directly to the Armed Forces, particularly those forces serving in Iraq and Afghanistan. The target amount is 500 units.

Blood will be collected from 8 AM to 8 PM at the Army Reserve Center, 1850 Old Spanish Trail and at Ellington Field Joint Reserve Base.

Information on reservations and screening information will be posted as they become available at the HMAC web site www.hmac.us

Local Area News Provided by CDR. Tulich Contact him at [Mailto:gene42@flash.net](mailto:gene42@flash.net)

ANNUAL CHRISTMAS PARTY

Thanks to Andy Parsons for the pictures



Speaker Logan Caldwell



Drawing winner
Janice Taylor.



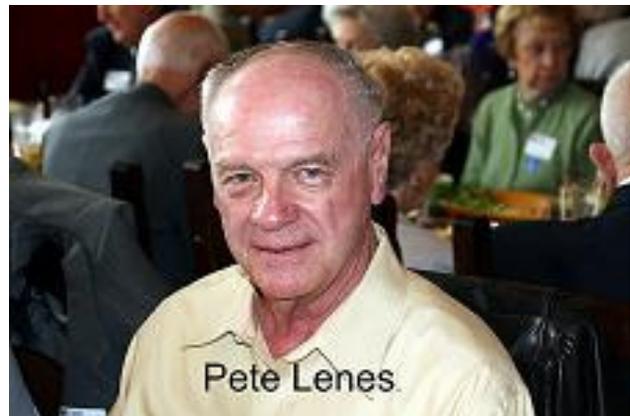
Joyce Farnsworth



CDR Klock Receiving
his Past Resident Pin



Nancy Koch



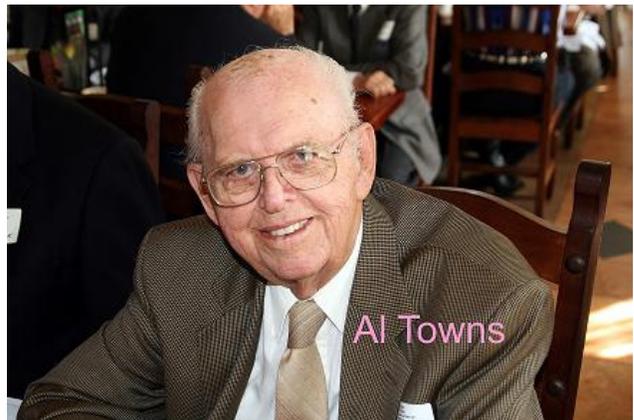
Pete Lenes.



President Boe presenting speaker Caldwell a certificate.



Carolyn and Larry Schmidt



Al Towns



President Boe receiving his President pin

Higher TRICARE Fees Sought

Tom Philpott | January 19, 2007

Plan to Raise Retiree TRICARE Fees Ready for Relaunch

Senior Defense officials have renewed their call to raise TRICARE enrollment fees and co-payments for under-65 military retirees and their dependents.

Officials are warning anew that unless the cost of military health care is “re-balanced,” so the beneficiary pays more and the government less, the prized lifetime benefit, arguably the best in the country, “cannot be sustained” over time.

Defense officials said they briefed key lawmakers on the planned fee increases back in 2005 and most seemed to agree they were needed. But in early 2006, an election year, lawmakers bolted like cats from a sprinkler after the Pentagon’s “Sustain the Benefit” plan officially was unveiled.

This year, Defense officials hope that, at a minimum, their call for higher TRICARE fees will win the endorsement of a new study group, the Task Force on the Future of Military Healthcare. The 14-member panel was created by Congress, but its members were appointed by the same officials pressing for fee increases.

Half of the task force already works for the Department of Defense, being senior military officers or civilian executives. Congress gave them a broad range of issues to exam. But at their first public hearing Jan. 16, Dr. David Chu, under secretary of defense for personnel and readiness, told the task force that the “elephant in the room” it needs to address “is the structure of benefits.”

Ideally, DoD wants the task force to endorse higher TRICARE fees for 3.1 million beneficiaries in an interim report to Congress due in May, presumably early enough for legislative action this year when no lawmaker stands for reelection.

“Odd numbered years are probably better than even numbered years,” quipped Chu when a task force member asked for timing guidance on getting recommendations to Capitol Hill.

Defense officials briefed the task force on the military health system’s skyrocketing costs. The total this year will be \$38 billion, up 131 percent since 2000. Healthcare spending now is 8 percent of the defense budget but will climb to \$64 billion, or 12 percent, by 2015, unless fees are increased, officials said.

Most of the growth is tied to new benefits enacted since 2001, including TRICARE for Life for 1.9 million Medicare-eligible beneficiaries. Two other key factors are medical inflation and a shift by retirees into TRICARE and away from more expensive health plans earned in second careers or by working spouses.

Defense officials overall are striking a harder tone than was heard last year. Winkenwerder, for example, advised the task force that if it wants to consider more sweeping cost-control measures, to include higher fees for retirees 65 and older too, it should do so. He also said he learned too late that, by law, the department has authority to raise the \$22 co-payment for non-formulary prescription drugs to \$30. He suggested that should have been part of the plan.

Several task force members, including retired Air Force Gen. Richard Myers, former chairman of the Joint Chief, are on record as supporting the fee increases. But newer faces on task force also seem to consider higher fees as reasonable. Dr. Robert Galvin, director of global healthcare for General Electric, said the DoD plan “sounded like it was well researched, rigorously thought through.”

But why, Galvin asked, did Congress not enact it?

Part of the problem, Chu said, is that “Congress only votes one budget year at a time and, in the immediate year, it’s not a crisis. So it is easier to listen to the concerns of various constituencies and to think about the fact that you would have to stand for reelection in the face of this unpopular and difficult decision.”

The lone task force member appointed to represent the views of military associations and veterans’ service organizations even seemed to side with raising fees. Retired Army Reserve Major Gen. Robert W. Smith III, former president of the Reserve Officers Association, urged defense officials to work harder to explain that military healthcare is not an “entitlement,” as some retiree groups contend, but a “benefit” which, he implied, an employer can adjust from time to time.

When perceived as an entitlement, Smith said, health care is a more emotional issue. Service associations have been making that kind of argument.

Veteran groups and The Military Coalition, he said, “went to the congressmen and the senators and created a lot of this [resistance to fee increases.] And when we start educating them I think you’ll see that we can move forward.”

“We agree with that,” said Winkenwerder.

To comment, write Military Update, P.O. Box 231111, Centreville, VA, 20120-1111, e-mail milupdate@aol.com or visit www.militaryupdate.com

From the Editor:

Recently, my checking account was empty and over drawn. How could this happen to a computer savvy guy, It is very easy to have your identity stolen without you even knowing it. I receive a lot of e-mails during the week and have all the protection anyone would need. On-line banking has become a big risk today. The emails look like they came from your bank. I didn't even respond to it but opened it. This new scam is generated by various people within the U.S. and use Western Union to draw on your account. The banks haven't even taken measure to inform people of phony emails. It has taken a week to just have the funds put into my account. Now I have to wait on the bank, police and Western Union to validate it was a scam.

I recommend not to download or open emails from any bank. The bank asked me why it took three days to find out? I don't check my account on line everyday and if I waited for my statement it be 30 days. Noted below is an example of bank mail fraud. All banks can fall to this scam. The process is called phishing and it can be used for other than banks. I recommend not response to unknown addresses or mass mailing to several individuals. Two things you don't have to give out is your social security number and id number on the reverse side of



Dear Wells Fargo customer,

In order to be prepared for the smart card upgrade on Visa and MasterCard debit and credit cards and to avoid problems with our ATM services, we have recently introduced additional security measures and upgraded our software.

The security upgrade will be effective immediately and requires our customers to update their ATM card information. Please update your information by following the link given below.

http://www.wellsfargo.com/biz/products/online_banking/overview.jhtml

We are committed to delivering your quality service that is reliable and highly secure. This email is one of many components designed to ensure your information is safeguarded at all times.

Please do not reply to this message. For any inquiries, contact Customer Service.

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your card. I was lucky, a man in Friendswood lost \$30,000 plus his identity.

**Military Officers Association of America,
Houston Area**

P. O. Box 1082 Houston, TX 77251-1082

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Military Officers Association of America, Houston Area
Membership Application or Renewal is available to Officers who have held a Federal Warrant or Commission in any of the seven uniformed services of the US or to the surviving spouse of such a person. (Also use this form for any corrections to the current Directory)

(Please Print)

Last Name First Name Initial Grade Service Branch Spouse's First Name

Home Address City State Zip E-MAIL

WOULD YOU SERVE ON A COMMITTEE?

Arrangements _____ Directory _____, Membership _____ Newsletter _____, ROTC _____, Secretary _____

Dues: \$10.00 initial (first year) membership. Annual renewal, Regular Membership \$20.00 or Auxiliary (widowed spouse) \$10.00.. Renewal _____ New _____ No. _____

Above fees do not include \$5.00 membership in Military Officers Wives Association (MOWA).

Make check payable to: MOAA, HA, and mail to MOAA, HA, P. o. Box 1082, Houston, TX 77251-1082

Member of National MOAA? Yes _____ No _____ MOAA (Optional but desired)

Make check payable to: MOAA, HA, and mail to MOAA, HA, P. O. Box 1082, Houston, TX 77251-1082

CALL Val Henneberg; 713-729-8217 for more information about MOAA-HA