



MOAA[®]
Military Officers Association of America



Houston Area
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~ Five Star ★★★★★ Chapter ~

President's Message...

January 2025 Issue

Greetings Shipmates,

I hope you all had a blessed Christmas and fun New Year holiday. The chapter begins this year with an almost entirely new slate of officers and board of directors, and there is an opportunity to review where we are and look anew for opportunities to improve and alter course if needed. For the past three years the steady leadership of Rob Ritchie has guided us. During his tenure our membership has grown and stabilized, our finances have been set upon a firmer foundation, and the chapter has expanded its community support to Impact A Hero via our first-ever grant through MOAA national headquarters. I want to personally thank Rob for his efforts and his mentorship as I take on the responsibility of filling his shoes.



One thing that will not change is the commitment to publishing a newsletter that is engaging and worthy of continued recognition from HQ. I hope you enjoy this month's edition. The article *Teach Confidence...Not Fear* is an interesting read as it highlights one of the many social trends in play that are adversely affecting the recruitment and retention of confident and competent young men and women into the armed services.

Lastly, since we are into the new year, if your membership is up for renewal, please do so. Your dues and contributions in kind are the life blood of the chapter and are vital to the programs we support.

With gratitude,

JC

P.S. Don't forget to RSVP for this month's luncheon meeting! Our guest speaker is the Consul General of Ukraine in Houston. Should be a good one! Also, check us out on Facebook.



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January 2025... Chapter Events:

Saturday, January 25th, 2025 @ 11:30am
MOAA HA Chapter Meeting
Rudi Lechner's German Restaurant
2503 S Gessner Rd
Houston, TX 77063

MOAA HA BOD Meeting
Immediately following Chapter Meeting



LET'S NOT FORGET!

*By: Dan Gutierrez
January 2025*

In the early hours of January 16, 1991, a vast array of aircraft and missiles was hurled at Iraq – **Operation Desert Shield** was over and **Operation Desert Storm** began. During the course of Operation Desert Storm, the coalition forces of 42 nations would fly 100,000 sorties and drop 88,500 tons of ordinance on Iraq and Iraqi forces. The attacks would continue for 42 consecutive days in preparation for the land assault in February, 1991.

The Iraq War was triggered when Iraq invaded Kuwait in August of 1990 and annexed Kuwait as a province. Not only did this action overrun a sovereign country friendly to the Western Powers but it was also a direct threat to Saudi Arabia and its vast oil reserves. The United States and its allies interpreted the Iraqi action as a belligerent attempt to be the main player in the Middle East – an intolerable eventuality, and the war came.

For the United States military establishment, the war was a demonstration of American military might and an affirmation that the lessons of Vietnam had been learned and applied. The doctrine by which a clear mission was identified, correct combat forces gathered, allies assembled and decisive leadership applied was solidified. The war proved a text book account of how to wage war in support of national security concerns and win. Some of these lessons would be forgotten in subsequent conflicts in the Middle East with results much different than those of this first **Persian War**.

This month, we also remember **Operation Just Cause**, the invasion of Panama by US Forces in December, 1989 and ending in January 1990...The action by this country received broad condemnation around the world but was justified as an action to protect US interests in the Panama Canal Zone, overthrow a criminal government involved in drug trafficking and protect American citizens in Panama. Although this was a campaign of short duration, we must not forget that 23 American soldiers and 2 civilians were killed. They died obedient to their orders and to the oath of allegiance upon which they swore.

Finally, I venture back to the Vietnam War. We cannot forget that it was on January 30, 1968, when a country-wide assault by Vietnamese regulars and Viet Cong insurgents was launched. It was a bloody time, and I remember, I was there.

LET'S NOT FORGET!



MOAA's Legislative Priorities for the 119th Congress

By: Jeff Goldberg
January 2025

As the legislative slate resets for the 119th Congress, MOAA member engagement will become even more vital to achieving our advocacy objectives.

Your advocacy ensures that MOAA and the broader community of military and veteran service organizations (MSOs/VSOs) maintain momentum for existing priorities such as the Major Richard Star Act, which would benefit tens of thousands of combat-injured veterans.

We also need your help to build support for new objectives and emerging issues, often via immediate action, to respond to the sporadic nature of the legislative process.

First step: Register as an advocate in our Legislative Action Center. If you're already registered, send the link to a family member or friend. Remember, the Legislative Action Center is open to all who support the uniformed services community.

While our advocacy team remains active on many issues not listed here, our priorities are shaped throughout the year depending on policy developments or emerging issues that necessitate an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholders. MOAA leverages those relationships to expand our reach on Capitol Hill.

These are among MOAA's priorities for this year:

Currently Serving

Military housing: Recent reporting from the Government Accountability Office (GAO) reveals the myriad challenges servicemembers in unaccompanied housing are facing. The health, safety, and privacy concerns outlined by GAO show the need for action.

[RELATED: [GAO Report Finds Flaws in DoD's Approach to Housing Challenges](#)]

MOAA seeks to improve funding and condition transparency for unaccompanied housing by requiring an annual, publicly available report, which will highlight areas that require the most attention from both DoD and Congress.

Retirees/Veterans

Toxic exposure: MOAA will focus on capitalizing on our recently released report, [Ending the Wait for Toxic-Exposed Veterans](#), to advocate for veterans exposed to toxic materials during their service.

While the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act has made major improvements to how toxic exposures are treated by the VA, additional measures are required. In cooperation with other VSOs, MOAA will advocate for Congress to pass legislation that shortens the time veterans must wait before their toxic exposures are acknowledged and conceded by the VA.

Family/Survivors

Spouse employment: Rates of unemployment for military spouses continue to be four to five times higher than the national average. This persistent challenge requires not only providing education and employment resources for spouses, but also incentivizing businesses to hire someone who will likely move in two to three years.



*Photo via Bloomberg Creative/Getty Images; illustration by Nicole Cross/MOAA
(This article originally appeared in the January 2025 issue of Military Officer, a magazine available to all MOAA Premium and Life members. Learn more about the magazine [here](#); learn more about joining MOAA [here](#).)*

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The Work Opportunity Tax Credit program was established to support populations who face significant barriers to employment, and adding a military spouse target group is long overdue. Passing the Military Spouse Hiring Act will provide another important lever needed to address the critical issue of spouse unemployment.

DoD Health Care

Access to care: DoD has acknowledged that congressionally directed reforms to the Military Health System (MHS), together with U.S. medical workforce volatility, exacerbated long-standing access challenges and led to a destabilized MHS that does not consistently deliver timely care to beneficiaries.

[RELATED: [What a Major DoD Health Care Shift Could Mean for Your TRICARE Benefit](#)]

Current patient resources for reporting access problems and getting assistance navigating the MHS are inadequate. Also, it is unclear if there are mechanisms for reporting up to the Defense Health Agency so systemic access challenges can be identified and addressed.

MOAA seeks a digital MHS assistance platform allowing beneficiaries to report access-to-care challenges and receive help navigating the MHS, including reporting requirements to increase visibility on barriers to access so fixable issues can be addressed.

VA Health Care

Support for caregivers: MOAA has long advocated for legislation that would improve caregiving support for veterans' families. This includes enhancements to the VA Program of Comprehensive Assistance for Family Caregivers (PCAFC) and expansion of home health and long-term care services to meet current and future needs of veterans, their caregivers, and families.

This year, MOAA strongly supports the reintroduction and enactment of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act. This legislation acknowledges caregivers' invaluable contributions while addressing the significant economic and emotional burdens they face. By offering education, employment, and retirement opportunities, the legislation empowers caregivers to achieve financial security while potentially reducing the federal government's long-term economic burden.

Persistent Efforts

There are certain issues that MOAA will always advocate for until they are passed. Among these are concurrent receipt for combat wounded (Major Richard Star Act), Arlington National Cemetery access, and cost-of-living adjustments (COLAs).

[RELATED: [MOAA's COLA Watch](#)]

MOAA will also continually monitor certain issues and will immediately mobilize the entire association, our membership, and VSO/MSO allies to ensure these issues are not negatively impacted. These issues include:

- Decrements to scheduled pay increases.
- New TRICARE or TRICARE Pharmacy Program fees.
- TRICARE cost-sharing increases that exceed military retired pay COLA or TRICARE Pharmacy Program cost sharing that exceeds common industry practice.
- Unequal decrements of compensation and benefits based on rank, age, family composition, retirement status, or disability benefits.

As the work of the 119th Congress gets underway, MOAA will continue its efforts to advocate on behalf of our members and the entire uniformed services community. We will leverage our experience and our relationships on Capitol Hill and with our partners to navigate an increasingly partisan environment.

Through our efforts, MOAA will seek to ensure that servicemembers, veterans, and retirees and their families — who have sacrificed so much — continue to receive benefits earned through their service. ★

Teach Confidence – Not Fear

Posted on Monday, January 6, 2025
by AMAC, Robert B. Charles

America's young people are in trouble. The data is piling up. Kids are not being taught critical skills, how to think, work, dare, and thrive. They are unduly anxious—in historical context—but this can be fixed. Adults must teach confidence, not fear.

Nationally, the raw numbers are arresting. Some states are worse than others, but all paid dearly for misconceived COVID mandates and lost time living and learning.

Harvard's Center for Education Policy Research reports education outcomes *continue* to decline, suggesting policymakers need to think harder and work together.

In "[The Scary Truth About How Far American Kids Have Fallen](#)," the Center notes "more than four years after the pandemic shuttered classrooms and disrupted lives of millions of children ..." we are still in trouble.

In the wake of COVID, "effects were seen almost immediately, as students' performance in reading and math began to dip ..." and the *New York Times* reported, "[The pandemic erased two decades of progress in math and reading](#)."

But now – as 2025 unfolds – we have a larger concern, "non-recovery" by kids, lack of resilience, and no rebound for young adults. Why? In part because critical life skills – social, psychological, academic – were not taught, and life keeps coming.

On the academic side, we can see effects on scores. "Trends in International Mathematics and Science Study" just found that "between 2019 and 2023, test scores for [American 4th graders in math dropped by 18 points and scores for 8th graders dropped 27 points](#)."

Other studies suggest the same, [up to half of all kids are a grade behind](#). The slide is accelerated by absenteeism, anxiety, depression, drugs, and violence.

Not surprisingly, anxiety originating in the pandemic mandates and lost social interaction has been compounded by inflexible policy responses, lack of accountability, and unhelpful hysteria about politics, jobs, crime, health, and climate.

Another recent medical study found: "[Rising anxiety and depression in primary school students adversely affects their development and academics, burdening families and schools](#). This trend necessitates urgent, focused research within this young demographic. This alarming trend calls for a systematic bibliometric analysis to develop effective preventive and remedial strategies."

Another report, citing still other studies, declared "[Anxiety and depression are spiking among young people. No one knows why](#)." The media throw hands in the air, oddly like arsonists handwringing over a fire they helped start.

The *Wall Street Journal* last week [expanded the damage assessment circle](#). A wide swath of young Americans, even after school – face personal lags. Wrote the *Journal*: "As American 30-somethings increasingly bypass the traditional milestones of adulthood, economists are warning that what seemed like a lag may in fact be a permanent state of arrested development."

What does that really mean? The data suggests slower learning of self-reliance and skills that reinforce confidence, producing less financial independence, more living alone, slower marriage, childbearing, and missed markers of adulthood.

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Teach Confidence – Not Fear *Continued from previous page...*

In short, we are at another intersection – lean in, or shrug. We can choose not to care, or we can affirmatively reach out and teach by example, offering positive reinforcement for self-reliance, role modeling, job training, how to make decisions, how to fail and recover – or the reverse, permitting fear, self-doubt, and anxiety to win.

What is the answer? The answer is to reverse engineer the problem, teach trust and responsibility, and go back to basics: How to fail, learn, succeed, and keep going, how to have faith in yourself and – yes – faith in God, understanding things work out.

We have to remove the impediments to confidence, personal growth, and achievement, stop excusing escapism, replace bad influences—from ambivalence to drugs—with good ones and affirmatively teach resilience—how to step up, not back.

Can this be done? Yes, of course it can. Can we give kids the life lessons, role models, sources of peace, predictability, faith, and calm we were once taught? Yes, of course we can. This can be fixed. Adults must teach ... confidence not fear.

Robert Charles is a former Assistant Secretary of State under Colin Powell, former Reagan and Bush 41 White House staffer, attorney, and naval intelligence officer (USNR). He wrote “Narcotics and Terrorism” (2003), “Eagles and Evergreens” (2018), and is National Spokesman for AMAC. Robert Charles has also just released an uplifting new book, “Cherish America: Stories of Courage, Character, and Kindness” (Tower Publishing, 2024). ★



MOAA – Houston Chapter Luncheon
Saturday, January 25, 2025
1130am - 1330pm

Speaker
Vitalii Tarasiuk, Consul General
Consulate General of Ukraine in Houston



Meal Options: Chicken Schnitzel, Pork Schnitzel or Sausage Sampler
Meal includes: Main, sides, dessert and coffee/tea
Cash Bar
Price: \$30.00 per person

Rudi Lechner's German Restaurant
2503 S Gessner
Houston, TX 77063

Please RSVP to JC Nicholson
Email: jcnicholson.md@gmail.com
Phone: 346.404.4494

NDAA Recap: What's In, and What's Out, of the Final Bill

December 24, 2024
drnadig/Getty Images
By MOAA Staff



At [more than 1,800 pages](#), the FY 2025 National Defense Authorization Act (NDAA) will shape the service-earned benefits of those in uniform, and their families, well beyond the fiscal year. The bill, [which cleared Congress last week](#) and [was signed into law by the president Dec. 23](#), includes dozens of provisions tracked by MOAA throughout the long lawmaking process ... with several more proposals that did not make the final cut.

Some of these MOAA-backed moves – most notably the substantial increase in pay for junior enlisted servicemembers – already have [received significant media coverage](#). Here's a more complete breakdown of the legislation, including areas

where MOAA hopes to secure future improvements via advocacy work with the incoming 119th Congress.

Pay and Allowances

Highlights: MOAA [outlined details](#) of the junior enlisted pay hike and the 4.5% raise affecting nearly all other servicemembers, along with increased eligibility for the Basic Needs Allowance (BNA), shortly after the bill passed the Senate on Dec. 18.

Reports Required: DoD must report on the Basic Allowance for Subsistence (BAS) to Congress – specifically, to determine whether the allowance is enough to cover food costs and whether a servicemembers' number of dependents should factor into rate calculations. Another report requires a review of factors used to calculate both stateside and overseas cost-of-living adjustments (CONUS/OCONUS COLA), and whether changes to the formula are warranted.

Other Improvements: Junior enlisted members on sea duty may be eligible to receive their Basic Housing Allowance (BAH), and reservists will be eligible for travel-cost reimbursement for inactive duty training and muster duty.

Not Included: MOAA will continue its work to restore BAH to 100% of anticipated housing and utilities costs – provisions authorizing funds for such an increase did not make the final legislation.

[RELATED: [NDAA to End Copays for Birth Control for Military Families](#)]

Health Care

Highlights: The bill includes reforms designed to improve beneficiary access to health care, such as allowing telemental health providers to offer services across state lines; a waiver for the referral requirement for some types of care for servicemembers under TRICARE Prime; and the end of copays for TRICARE contraception coverage.

REWARD-ing: Existing rules made it difficult for military treatment facilities to retain skilled, experienced civilian nurses seeking to take on new positions. The NDAA includes language from the [MOAA-backed REWARD Experience Act](#) that would waive such regulations and allow for talented medical personnel to remain part of the DoD health care system.

Reports Required: The Government Accountability Office (GAO) will look into the performance of providers under the new "T-5" TRICARE contracts, and DoD will brief Congress on TRICARE's non-coverage of monoclonal antibodies as part of [Alzheimer's treatment](#). Both of these measures were included in a report accompanying the final bill, not the NDAA itself.

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[RELATED: [Your TRICARE Benefit Will Change in the New Year: Here's What to Know](#)]

Not Included: MOAA will advocate for a number of improvements left out of the NDAA late in the process, such as:

- A pilot program to treat pregnancy as a [qualifying life event under TRICARE](#).
- Expanding coverage of hearing aids to children of retirees using TRICARE Select ([a recent change](#) covered children under TRICARE Prime).
- Creation of a TRICARE dental plan for Selected Reserve members.
- A report on the TRICARE retail pharmacy network, to ensure beneficiaries, especially those in rural areas, can access the care they need.

Spouse and Family Support

Highlights: [A full breakdown of MOAA priorities in this bill](#) touches on spouse employment improvements, upgrades to military housing, and improvements to military child care.

Not Included: MOAA sought [expanded flexibility for military spouses](#) who work for the federal government and face career challenges brought on by PCS moves – a provision that did not reach the final legislation. Other unfilled priorities included reports and studies on several programs, such as the Exceptional Family Member Program, DoD child care services, and home-based businesses on military installations.

Retirees, Survivors, and Veterans

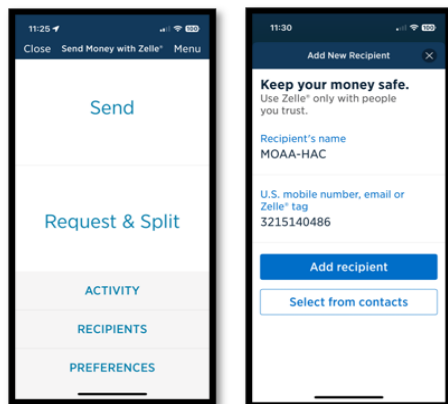
Highlights: Several sections of the bill provide for the restoration of caisson services at Arlington National Cemetery, [which have been suspended since May 2023](#).

Survivor Support: The NDAA provides an extension for minor dependents to file death gratuity claims. It also opens enrollment in DoD-run elementary and secondary schools to some dependents of fallen servicemembers.

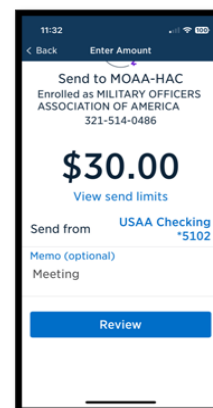
Not Included: MOAA will continue its work to remove hiring restrictions faced by retired servicemembers seeking some DoD civilian positions – removing the so-called “180-day rule.”

Help MOAA continue the fight on these ongoing issues, and ensure the upgrades that were included in the NDAA are carried out as intended by lawmakers, by signing up for our [Legislative Action Center](#). ★

A BETTER PAYMENT OPTION FOR OUR CHAPTER...ZELLE



In our ongoing effort to bring the chapter and its operations into the new-ish millennium, your board of directors is pleased to share with the membership that payment for our monthly meeting, membership dues, and other contributions in kind can now be carried out using your smart phone and your personal bank account. Most bank apps, including Frost Bank where the chapter account is found, provide free access to Zelle, a digital money transfer service. It is service fee free for the sender and there is no



admin charge to the receiver as well.

1. Go to the Zelle function of your bank app.
2. Add MOAA-HAC to your RECIPIENTS.
3. Enter the amount of the transfer and a comment so that our Treasurer can track what the payment is for.

The chapter will continue to accept cash and checks for all [transactions](#); however, we hope that you will give Zelle a try. It's safe, easy, free and reduces, at least a little bit, the administrative requirements for managing the chapter's finances.



Surviving Spouse Corner: Virtual Chapter, Book Club and Facebook Group

The MOAA Surviving Spouses Virtual Chapter is a place to receive information of interest to Surviving Spouses and to connect with others who lived the Military life.

In addition to the alternating months of informational and social meetings, there is now a monthly Book Club for members. The January book discussion focused on “Madame Clicquot” who was the “Grande Dame” of French Champagne.

If you would like to join the Chapter or the Book Club, please email the group at mssvc02@gmail.com.

We also have a Facebook group - MOAA Surviving Spouses and Friends that shares information. It is a private group that I can invite you to join.

If there is anything I can help you with, please contact me via phone, text or email.

Judith Thomas
Surviving Spouse Liaison
jthomas482@aol.com
719-331-8485



Chaplain's Corner...



A NEW YEAR; A NEW HOPE

My army chaplaincy started in California as I was ordained in 1988 in Reseda, the home of The Karate Kid. But my family started in Minnesota where I met my wife, Lois, at Bethel College in St. Paul. That's where I met my favorite professional sports teams the Twins and the Vikings. Our family is still waiting for the Vikes to win the Super Bowl. We've been 52 years waiting and hoping.

2025 is a new year and a new (Yes, believe it!) Quarter Century!. Time goes fast and fortunately hope dies slowly. Most of us often believe on New Years Day that this year will be better than the last! That's why we make New Years' Resolutions. As people of faith, hope has always been a part of our human nature. I don't know if there are any religions that do not display hope as part of their spiritual and practical understanding. Christians have Heaven, Moslems have Paradise, Hindus have Nirvana. In our practical lives our families have hope for today's activities and tomorrows' futures. The primary tenets of Christians and Jews begin in the book of Genesis where it states that God created man and woman in His own image. I believe that a part of that image is the hope that dwells innate in all of us.

Romans Chapter 8 is the chapter of hope. We frequently assert that God is a God of hope! I believe that God has high hopes for the creation that He has given us. Verses 20 and 21 state:

"For the creation was subjected to frustration, not by its own choice, but by the will of the one who subjected it, in hope that the creation itself will be liberated from its bondage to decay and brought into the freedom and glory of the children of God."

Romans is a very practical book of doctrine and understanding. Scripture tells us man's sin brought death as its consequence and penalty. God's holiness was violated; His creation was also violated and suffers under its penalty. The verses above display, in fact, the whole chapter above shows the struggle between God's creation, man's sinfulness and God's hope and plan of liberation from that dilemma. Christ became the answer to sin and death by his punishment. Religion and morality have become man's attempt to create a better earth. But we can't do the task. Jesus became the penalty for all of us. He brought God's hope to us and has brought the promise of eternal life and freedom from the chain of sin and death. The rest of Chapter Eight gives us the reality of hope even in a world full of sin, suffering, evil and death.

Slaves suffered for over four centuries under the process of what we've called civilization. They brought with them the music of hope thru the hymns and Spirituals that saw them through the atrocities of slavery. They lived through all the suffering, abuse, inhumanity and cruelty and sang as they harvested cotton—which is not a pleasant experience if you've ever walked a cotton field.

Today we heard the news of an Israeli-Hamas Ceasefire. It brings with it a new hope for the families who are awaiting the fate of their hostages. It also brings hope to the citizens of Gaza who await the beginning of rebuilding their lives and their communities. Their hopes and dreams have been crushed during the past two years. By the time you read this we will see if the ceasefire will hold. As Americans it is our responsibility to understand what they have been going through. As we have been praying for this to become reality we must also do what we can to give them Support.

~ David Essells, USAR, MAJ, RET

MOAA – HA Chapter Meeting December 14, 2024



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*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 December 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

MOAA's Core Mission

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of uniformed servicemembers and their families. MOAA's constituents proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

MOAA's greatest mission is to improve the lives of those who serve and their families, which is achieved largely through the tireless advocacy efforts taking place in our nation's capital. For more than 90 years, MOAA has supported legislation that benefits the uniformed services community and has remained equally vigilant when fighting to stop legislation that threatens our livelihood. The larger our numbers, the greater our voice. For more detailed legislative actions see [MOAA | Take Action Center \(quorum.us\)](http://MOAA | Take Action Center (quorum.us))

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)

Chapter Assistance Fund

\$100.00 \$50.00 \$25.00 Other _____

Make check payable to MOAA-HA and mail to:

MOAA-HA
PO Box 18372
Sugar Land, TX 77496



For more information, call John (JC) Nicholson, 346.404.4494

**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: _____