



MOAA[®]
 Military Officers Association of America



Houston Area
 PO Box 18372
 Sugar Land, TX 77496
www.moahoustonarea.org

~ Five Star ★★★★★ Chapter ~

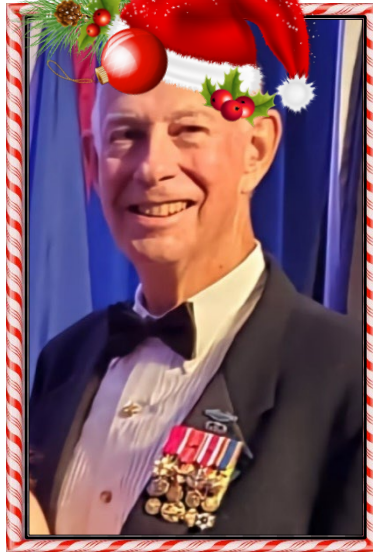
President's Message...

December 2024 Issue

Greetings Colleagues,

December 7th, 1941, a day that will live in infamy. This is the 83rd anniversary of the Japanese attack on Pearl Harbor. This is the day that forever changed America's role on the world stage. This date was the beginning of what became America's greatest generation so let us pause and salute these great men and women.

And speaking of generations, this will be my last President's Message to you. Our Chapter's leadership is proudly transitioning to the next generation and it could not be in better hands. The elected ship team is:



- President: John (JC) Nicholson, CAPT (R) United State Navy
- Vice President: Jeffrey (Jeff) Hokett, COL(R) United States Space Force
- Treasurer: Alan Ostendorp, MAJ (R) United States Airforce
- Secretary: Ivan Santiago, CW5 (R) United States Army
- TCC: CAPT Rick Miller
- Legislative and VSO Liaison: CDR Gene Tulich
- Surviving Spouse Liaison: Judith Thomas
- Chaplain: MAJ David Essells
- ROTC/JROTC Liaison: LTC Denis Blindauer

The 2025 appointed members to the Board of Directors can be found on Page 8 of this newsletter and you will see a few new names there as well. Congratulations to all of our 2025 Board of Directors. It has been my honor and privilege to serve as your President for these past three years and I look forward to being with you for many more as an old "Soldier".

Finally, best wishes to all for a very Blessed and Merry Christmas as well as joyous New Year.

Never Stop Serving!

Rob
 Robin P. Ritchie, COL, USA (RET)
 President



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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

Tuesday, January 28th, 2025 @ Noon

MOAA HA BOD Meeting

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

Tribute to MOAA Life Member – Commander Joan Tulich



MOAA life member Commander Joan Tulich, Nurse Corps, US Navy (Retired), passed away on Thanksgiving Day. Joan served 20 years in the Navy with assignments at Balboa Naval Hospital San Diego ; Naval Air Stations Kodiak and Adak Alaska; Naval Submarine Base Groton, Ct; Corpsman School at Great Lakes Naval Station, Il; Hospital ship USS SANCTUARY in Vietnam (her favorite duty); NAS Lemoore, CA when the Vietnam POWs were released; Assistant Chief Nurse on Guam when the Vietnamese refugees came through and Oakland Naval Hospital.

Joan also had a part to play in the establishment of Ellington Field Joint Reserve Base. John Martinec and Gene were not paid for the BRAC 2005 process. Joan squeezed the pennies so Gene could participate in many of the activities. For that and other activities in support of the military she was commissioned a Yellow Rose of Texas by Governor Perry.

She will be missed!



LET'S NOT FORGET!



*By: Dan Gutierrez
December, 2024*

It was Christmas Eve, December 24, 1914, soldiers from the great European nations had been killing and maiming each other in horrendous numbers since August. It was the first year of “the Great War,” later to be known as World War I. In northeast France and Belgium massive French and British armies faced the forces of the German Empire. By now the war had ground itself into a stalemate of trench warfare that would last until the final year – 1918.

But on that night a lull fell over the battlefield. It was cold but the cloudless night had a moon which glistened over the snow scape below. Suddenly, from the German lines came a voice singing “Stille Nacht,” or as it is known in English, “Silent Night.” Soon other German voices chimed in and cast what seemed like a magical spell over the night. Soon, Scottish soldiers began to sing the English version and after that French poilus picked up the song in French and joined in. All joined in singing their version but the melody was identical. Soon after the singing a voice from the German trenches called out, “hey Tommie, frohe Weihacten.” A Scottish officer recognized the term and responded. This was followed by a general exchange of salutations from all sides. “Merry Christmas” was followed by “Joyeux Noel” until a strange feeling of comradeship overtook all sides. It was not long before someone offered the other side some chocolate and a general exchange of pleasantries took place. One soldier ventured to advance into no man’s land to greet his opposite number and soon all sides ventured out to meet those on the other side almost as brothers. Someone produced a soccer ball and an impromptu game broke out. Junior officers on both sides gathered to talk about the spontaneous and unofficial truce. Eventually, the word filtered back to higher headquarters. Commanders were not happy and demanded discipline and control over this friendship of brothers in arms. The festivities were put to an end. But for one very brief moment humanity raised its head to give promise of the night; to give peace, warmth and humanity to all, including deadly enemies. The war resumed and the killing began anew.

We cannot let the month of December go by without mentioning December 7, 1941, Pearl Harbor Day. On the morning of that day 2,403 US service members and civilians were killed during the surprise attack of Japan. Thus the United States entered the caldron of the Second World War. The dastardly nature of this event must be remembered and its lessons absorbed. We must stay ever vigilant in a dangerous world and ever strong in our ability to prevent and or respond to such a threat in the future. But time erodes feelings and memory. It has been 83 years since we were so forcefully hurled into the maelstrom of World War II. But who among us remembers or even knows what happened to us that day and indeed, the following four years. I’ll bet not one in ten high school kids has any knowledge of that day in Hawaii. Let us not forget; let us not let our guard down.

Ah, the holidays of the season – my favorite time of year. Merry Christmas to you all. God bless.

LET'S NOT FORGET!



MOAA Earns Spot on 'Top Lobbyist' List for 18th Straight Year

December 05, 2024

By MOAA Staff



Photo by Mike Morones/MOAA

MOAA's ongoing work on Capitol Hill on behalf of its 360,000-plus members and the wider uniformed services community received recognition Dec. 5 from *The Hill*, a leading Beltway news outlet, which again included the association on its list of Top Lobbyists.

It's the 18th consecutive inclusion on the list for MOAA, which was honored alongside the American Cancer Society, AARP, and the Veterans of Foreign Wars in the list's Grassroots section – a move that showcases the association's nationwide reach and the ongoing dedication of its membership, MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), said.

"While our staff works tirelessly in Washington to make a difference, this award doesn't happen without the thousands of active MOAA members who keep our priorities at the top of their legislator's to-do lists," Kelly said. "Whether it's through their [local chapter](#), a [virtual chapter](#), our [Legislative Action Center](#), or all three, your voice makes a real difference on behalf of those who serve and have served, their families, and their survivors."

MOAA's advocacy work is far from over for the year, as legislators move forward on the annual National Defense Authorization Act (NDAA), comprehensive benefit reforms for veterans and caregivers, and other key priorities as the 118th Congress comes to a close. Some other top priorities for 2024 advocacy included:

- **Veterans Health Care and Benefits:** In September, MOAA and Disabled American Veterans (DAV) published [Ending the Wait for Toxic-Exposed Veterans](#) – a report offering a blueprint for the VA to reform its delay-plagued toxic exposure process. These upgrades would add to the generational progress made possible by the Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act, signed into law in 2022.
- **DoD Health Care/TRICARE:** MOAA remained at the forefront of TRICARE reform efforts in 2024, using its leadership position in [The Military Coalition](#) (TMC) to push for updates to Alzheimer's treatment coverage, reverse reimbursement cuts to children's hospitals, and ease the transition for beneficiaries in the upcoming T-5 contract changeover.

Currently Serving Members and Families: MOAA has worked with the House Armed Services Committee's Quality of Life Panel since its 2023 inception, resulting in the inclusion of many reforms (and improved compensation) as part of the NDAA.

[ADVOCATE ONLINE: Support MOAA's Advocacy by Signing Up for [MOAA's Legislative Action Center](#)]

Support for these efforts came via testimony before committee members; hosting roundtable discussions and information sessions for Capitol Hill staffers and fellow advocates; and partnering with fellow advocacy groups in their work on behalf of shared priorities, such as the The Military Coalition's Richard Star Act Hill Day.

Continued on next page...

MOAA Earns Spot on 'Top Lobbyist' List for 18th Straight Year

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MOAA brought more than 150 members from across the nation to Capitol Hill in April as part of our annual Advocacy in Action (AiA) event, where groups met with lawmakers and staffers to discuss a range of MOAA priorities. Tens of thousands of letters on AiA topics reached these offices via our Legislative Action Center in connection with the event; more than 129,000 letters from more than 26,000 registered advocates have been sent through the platform this year.

"We are thankful for this honor from *The Hill*, which shows the powerful voice of MOAA and its members," said Maj. Gen. April Vogel, USAF (Ret), MOAA's vice president of Government Relations. "Advocacy is all about momentum, and we want to carry our momentum forward into the NDAA process and the rest of our year-end priorities, then begin our work with the new Congress on behalf of the wider uniformed services community to protect earned benefits and preserve the all-volunteer force."

See the full top lobbyist list [at this link](#). ★

TRICARE Guide 2024-2025



Illustration by John Harman/MOAA. Some imagery by Mathisworks/Getty Images

Sponsored by MOAA Insurance Plans, Administered by Association Member Benefits Advisors (AMBA)



Whether you're stepping into the TRICARE health plan for the first time or you've been using the plan for decades, this guide will help you find your way through changes in the benefit and health care services for you and your family. See below for the entries in this year's guide.

You may also be interested in our [TRICARE Toolkit](#) (updated monthly).

Premium and Life members have full access to the TRICARE Guide as well as [Transitioning Into Medicare and TRICARE For Life](#), a publication available exclusively to MOAA Premium and Life members. Those members also can download a PDF version of the TRICARE guide [at this link](#). Want to join or upgrade for access? [Click here to learn more](#).



[Transitioning Into Military Retirement](#)

Leaving service can mean significant changes in health care options. Plan ahead for your next steps. *(Premium and Life member exclusive)*

Continued on next page...



Understanding Medicare and TRICARE For Life

Take these steps before turning 65. *(Premium and Life member exclusive)*

Interview: TRICARE Director Discusses Program’s Future

Read our exclusive Q&A with Dr. David Krulak on top priorities, the new TRICARE contract, and much more.



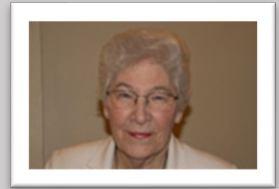
Weight Loss Drugs and TRICARE

What’s covered, under what conditions, and how MOAA works to ensure your coverage keeps up with civilian plans.



Medicare Advantage Plans: Answering Your Questions

Learn how these coverage options work ... and how they partner with your service-earned health benefits. *(Premium and Life member exclusive)*



Surviving Spouse Corner: What You Need to Know About Reserve-Component Benefits

By: Kathy Thorp
December 04, 2024

Did your spouse die before he or she turned 60 years old and before reaching the age to apply for retirement with pay? Are you confused about what death benefit you might be eligible for, and how to apply for it?

Let's take this step by step to explain Reserve Component-Survivor Benefit Plan (RCSBP) eligibility. If you can find your loved one's notice of eligibility letter (20-year letter), it will outline what was selected at the 20-year mark in your spouse's career. If the "immediate" annuity was selected, it is known as Option C (DD2656-5) and you are immediately entitled to your spouse's RCSBP. Option B is a deferred annuity; the annuity is deferred to your spouse's eligible age of 60 if he or she were alive today. Option A is when one declines election and the surviving spouse will not have any RCSBP.



New York National Guard soldiers fold the flag during a 2018 funeral service in Saratoga Springs, N.Y. (Photo by Spc. Andrew Valenza/New York National Guard)

[FOR PREMIUM AND LIFE MEMBERS: [Guard and Reserve Retirement Guide](#)]

If you are unable to locate the 20-year letter, call the [appropriate service casualty office](#) and report your spouse's passing, and they can help you. Find more contact information online at these sites:

- **Army Reserve:** <http://www.hrc.army.mil/>
- **Air Force Reserve:** <http://www.arpc.afrc.af.mil/>
- **Navy Reserve:** <https://www.mynavyhr.navy.mil/Career-Management/Reserve-Personnel-Mgmt/Reserve-Retirements/>
- **Marine Corps Reserve:** <http://www.marforres.marines.mil/>
- **Coast Guard Reserve:** <http://reserve.uscg.mil/>

For example, a surviving spouse of a Navy servicemember who was a gray-area reservist should call (833) 330-6622 and report the passing of your loved one. Mail a request for death benefits, along with an original death certificate, to:

*Navy Personnel Command
ATTN: PERS-912E 5720
Integrity Dr. Bldg. 768
Millington, TN 38055*

If your spouse reached the 20-year mark and was eligible for retirement (regardless of branch), you will need to call the Defense Finance and Accounting Service at (800) 321-1080 to report the death.

There are various types of coverages for RCSBP, such as spouse-only; spouse and child(ren); child(ren) only; former spouse; former spouse and child(ren); and natural interest person (insurable interest).

If you are eligible for RCSBP, you have only six years from the date of your spouse's death to apply for the annuity or the annuity might be denied.

Find more details on the process [at this link](#). ★

Chaplain's Corner...



'TIS THE SEASON OF GIVING

The Tuesday after Thanksgiving has been designated “GIVING TUESDAY” since 2012. This year over \$3.1 billion dollars was donated to a myriad of organizations. The donations by over 36 million Americans amounted to an average of almost \$100 per donor. Donations ranged from one dollar to whatever the largest donation was. Donors were individuals, corporations, foundations and churches of most religions. As Americans we can be proud, whether or not we made a donation. If we didn't donate we need not feel guilty since the opportunity to give is never limited except by either our resources or our will.

Of course, the holiday season is also a time of giving. Whether it's Christmas, Hannukah, Quanza or any other religious or secular holiday we enjoy giving and receiving. Christian Scripture is not the only sacred book that quotes “It is better to give than to receive. But Christmas does recognize God's precious gift of redemption and reconciliation. The birth of the Christ Child is the fulfilment of what Christians believe is God's provision for redeeming man's sin. The gift was God showing His love for mankind by redeeming us from our individual and collective sins...Missing the mark of God's Holiness and Perfection. Since we believe that man is inherently sinful, we are all under the curse of sin and death is God's penalty for missing that mark. Naturally, sin, our mistakes and selfishness make their nasty appearances in all our lives. It creates chaos, confusion and discord. But death is what sin brought into God's created world.

John 3:16 describes God's Gift of Jesus in one verse, “God loved the world so much that he gave his only begotten son. Whoever believes in him shall not perish but have everlasting life.” Jesus' birth and sinless life was God's plan of redemption. He came as a baby, innocent and beautiful as all babies are. But Christ's sinless life was God's free gift to all mankind. This baby was born to live a sinless life so that God would show His Love to us by sacrificing His life as a penalty for our sin. Jesus would be crucified as a sinless and innocent man. That terrible sacrifice was God's gift and provision. The Gospel (The Good News Story of Christ's Life) is that God's Redemption is for all people of all nations. Fortunately, Christ's death wasn't the end of God's plan. His death was followed by Jesus' resurrection and ascension into heaven. Reconciliation with God is a free gift of forgiveness for our sins when we ask God for it. It can't be bought for money but by asking God for it by praying, confessing our sin and asking Jesus to enter our lives and live in us.

Christmas and the holiday season is a festive and joyous time for most of us. We enjoy our families, our food and our gifts. God has given all of us the gift of life. Most of us enjoy our health and each of us is given the opportunity to make our choices daily. This Christmas remember that God's gift is here for the asking. Reconciling with God and others is a great way to end this year and to begin a new year.



~ *David Essells, USAF, MAJ, RET*

2025 Officers

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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 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: _____