



Heart of Texas Chapter (TX-07)
Military Officer Association of America
P.O. Box 23964 Waco, TX 76702-3964

Volume MMXX, Issue I

January 2020

Chapter Web Site: hotmoaa.org

PRESIDENT'S COLUMN

Greetings

We are about to enter into a new year and a new decade. I don't know about you, but it will take me a week or two to get used to writing down 2020 instead 2019. If 2020 is anything like the last 10 or 20 years, we can expect some dicey economic and political times coupled with proud moments for our country.

With that said let's recall a few high points for Heart of Texas Chapter Military Officers Association of America.

First, we met our goal of providing financial support for the five Junior ROTC programs in the Waco area.

Second, we helped students in the Baylor ROTC programs with some financial assistance.

Third, we supported local organizations that provide direct assistance to local Veterans.

Fourth, your generosity and hard work resulted in another successful Golf Tournament/Scholarship Program that raised funds for the above causes. Be proud of yourselves and your MOAA Chapter.

Our thanks to Dennis DeGraff, Bill Milnor and Michael Flynn for recruiting and updating the make up of our Officers and Board of Directors slate. Also thank you to members who nominated and voted for the 2020 team of Officers and Directors. We plan to continue to effectively manage our chapter business in the coming year.

Our annual dinner dance on December 12 was well attended and it appeared that our members enjoyed the meal and entertainment. As usual, the Morticians provided a nice selection of dance music as well as some Christmas favorites.
Special Note:

The 12th annual Freedom Ball will be held at the Waco Convention Center again this coming year. Be sure to sign up for the Freedom Ball to be held on Saturday, March 7, 2020. Details can be found at web.wacochamber.com/events.

Our next membership meeting will be on Thursday, January 16, 2020. This will be a lunch meeting at the McLane Stadium in the 5th floor Press Box and Media room on side A of the stadium. This has a separate entrance and is before the Baylor Club entrance. Our guest speaker will be McLennan County Judge Scott Felton. If you haven't signed up yet, please let Vince know in advance.

It appears that we have some informative and interesting speakers and entertainment lined up for 2020. Many thanks to our members for recommending guest speakers and entertainment as well as potential new Chapter members. Your continued involvement is greatly appreciated.

Please remember to "Never Stop Serving" and have a safe New Year's celebration.

Bless you, your family, current and former active duty personnel plus the greatest country on earth, The United States of America.

Respectfully,

Gary J. Urban

CHAPTER ELECTION RESULTS FOR 2020

The election for the 2020 chapter officers and directors was held at the December dinner meeting. The following slate was approved:

President: Gary Urban

1st Vice-President: Bill Milnor

2nd Vice-President: Bobby Sammon

Treasurer: Vince Tobola

Directors:

Harold Rafuse

Jimmie Hanes

Roland Duty

Robert Lull

Don Speed

Jim Milam

Michael Slavens

David "Bart" Bartholomew

Joe Augeri

Carol McHaney

Installation of officers and directors will be at the January 16, 2020 luncheon at McLane Stadium.

Upcoming Events and Information Items

JAN. 16 THURSDAY LUNCHEON MEETING,
MCLANE STADIUM, PARKING AREA A ON
SIDE FACING I-35 (1001 S. Martin Luther
King). The luncheon will be in the Media Meeting
Room and Press Box area. This is in separate
area from the Baylor Club

The Media Entrance is between the Recruit
Player Entrance and the Baylor Club entrance.
There is sign at door and on sidewalk. Take the
elevator at lobby to the fifth floor; use any
parking between stadium & I-35.

Guest Speaker – McLennan County Judge Scott
Felton and Installation of 2020 Chapter officers
and directors.

Registration Table will be open at 11:00 a.m.
****11:30 Call to tables**, **11:35 Opening
Remarks and Installation of 2019 Slate **,
**11:50 Buffet Lunch **, **Program Start: 12:20
P.M. **, **Meeting Concludes: 1:00 P.M.**
MENU: Tossed Salad with Assorted Toppings and
Dressings, Fresh Baked Bread, Seasonal Fruit
Selection, Composed Salad, Two Seasonal Entrees,
Fresh Vegetable, One Starch, Chef's Dessert Station,
Iced Tea or and Coffee. Lunch cost is \$30 per
person and is payable at registration table; cash or
check payable to HOT Chapter MOAA.

Please call [Vince Tobola, 709-5795](tel:709-5795) or e-mail
vtobola@aol.com, by Monday, 13 Jan., 6:00 p.m.
for sign-ups; and after this date as soon as
possible if plans change to help with lunch count.

Note there will be **no January dinner meeting.**

**NOTE: dress code is business casual, which for
gentlemen collared shirt and slacks; coat and/or
tie is optional and ladies' attire as they prefer.**

Be aware that the First Pitch Luncheon will also
be occurring at lunch time but will be in the
Baylor Club itself.

HOT CHAPTER BOARD MEETING

The next Board January 28, 2020, 5:00 p.m.,
UNCLE DAN'S BBQ & RIBHOUSE, 1001 Lake
Air Dr.

GOLF COMMITTEE MEETING

The next golf committee meeting for the 2020
annual scholarship fundraiser golf tournament will
be held on Wednesday, January 15, Noon, at the
Hewitt Summer Palace.

PROPOSED SCHEDULE FOR 2020

Ridgewood Country Club at 7301 Fish Pond Rd.

- **20 February, Thursday, RCC,** Dinner Meeting, Guest speaker or entertainment to be announced.
- **19 March, Thursday, RCC,** Dinner Meeting, Guest speaker or entertainment to be announced.
- **16 April, Thursday, RCC,** Dinner Meeting, Guest speaker or entertainment to be announced.
- **May 21, Thursday, RCC,** Dinner Meeting, Guest speaker or entertainment to be announced.
- **Other meetings for now scheduled on third Thursday dinners at RCC**
- **5 June, 2020, Friday afternoon,** Annual Fundraiser Golf Tournament at Cottonwood Creek Golf Course.

JANUARY SPECIAL DAY RECOGNITION

Birthdays: Bruce Burdett, Rita Dampier, Gloria DuBose, Mary Aileen Edwards, Charles Farr, Mary Gee, Kay Gompper, Hope Hacker, Joe Herbelin, Gene Lednicky, Linda Pitzer, Harold Rafuse, Donna Sammon, Rosemary Sancton, Mauve Sawyer, and Paul Thronburg.

Anniversaries: Jimmie and Mary Hanes, Jon and Terri Ker, Bill and Vicki Matta, and Mike and Karen O'Bric.

CONGRATUATIONS TO ALL

VACATION PLANING

For MOAA members, please note that vacation planning is available through their service, MOAA Vacations at web site, www.moaavac.com or phone 800-211-5107. It offers savings on every cruise line and tour company.

GUEST SPEAKER – MCLENNAN COUNTY JUDGE SCOTT FELTON

Scott M. Felton is a lifelong resident of McLennan County and was raised on a ranch near the Elk Community. He retired as the President of Wells Fargo after 30 Years. He has served in various capacities with numerous national, state and local organizations. On October 1, 2012, he was appointed and began serving as the McLennan County Judge. He was then elected to a 4 year term in 2014 and was re-elected in 2019.

The Texas Constitution vests broad judicial and administrative powers in the position of County Judge, who presides over a five-member Commissioners Court, which has budgetary and administrative authority over county government operations.

The County Judge handles such widely varying matters as hearings for probate matters, hearings on admittance to state hospitals for the mentally ill and mentally retarded, temporary guardianships for special purposes and hearings for contested bear and wine license applications. The judge is also responsible for calling elections, posting election notices and for receiving and canvassing the elections returns.

2020 CHAPTER MEMBERSHIP DUES

The Board is always looking for prospects to join the chapter; please contact Bobby Sammon, 254-662-5232 or Vince Tobola, 254-709-5795 and can help with chapter information as needed. Each can also provide a membership application, which is also on the chapter web site, hotmoaa.org. Chapter member dues are \$25 and are due starting January 1 and will be prorated for new members joining later in year. Notice will be sent out this month. Renewals can be paid at the meetings or mailed to the PO Box address on first page of newsletter. Thank you for your support.

MEDAL OF HONOR MUSEUM TO TEXAS

The National Medal of Honor Museum will be built in Arlington and is expected to open in 2024. Besides the military stories related to the Medal of Honor recognition, the museum is expected to show also how these people had later impacts. Some examples of MOH recipients: first flew solo across the Atlantic, one who composed taps, one who founded CIA, great athletics, a president, members of Congress, mayors, governors, journalists, actors, builders of railroads, generals and more. It is to show values embodied in our past and hope to inspire in the future.

WACO CHAMBER OF COMMERCE

The HOT Chapter is a member of the Greater Waco Chamber of Commerce so chapter members can attend chamber events and not pay non-member costs. Web site is wacochamber.com. The Chamber is located in downtown Waco at 101 S. 3rd Street (254 757-5600). Please check web site for registration info on events.

- Thurs., Jan. 9, 11:30 a.m. – 1:00 p.m., Networking Forum at the Olive Branch, 215 S. 2nd Street. This a networking lunch with chance for individuals to talk about their businesses. Attendees will pay their server directly for lunch.
- Tues., Jan. 28, 5:00 – 7:00 p.m., Business After Hours at Waco Regional Tennis & Fitness Center, 900B W. Lake Shore Drive. This is opportunity to meet other business member and to see the facility itself.
- Sat., Feb., 1, 9 a.m. – 6:00 p.m., Extraco Event Center, 4601 Bosque Blvd, MidTex Farm, Ranch & Garden Show. This is free event. It will present products and services to Central Texas farmers and ranchers, as well as the weekend farmers and gardeners. This includes items as one-of-a-kind gifts, must-have plants, new garden tools, hand-crafted art and furniture, specialty seeds, and more.

MOAA EDUCATIONAL ASSISTANCE

The MOAA Scholarship Fund has enjoyed another successful year and will distribute more than \$8 million to more than 1,300 students in 2019. Moreover, continued growth in donations and in the MOAA Scholarship Fund's investment portfolio enabled MOAA to expand the grant program this year from about \$1.1 million to \$1.6 million. This marks the first increase in the grant program since 2002.

It is open now for interested parties to make applications. These are available only with on line applications. Criteria for applications and factors considered are explained at the web site, moaa.org, go to member benefits and look under Education Assistance.

MOAA ADVOCACY NOTE

The MOAA organization is a means to advocate for the military community through its presence in Washington but more important through the efforts of its 350,000 members and over 400 chapters.

SURVIVOR BENEFITS

One part of the National Defense Authorization Act includes change on survivor benefits. After nearly 50 years, MOAA's efforts and the efforts of others finally paid off with the elimination of a financial penalty more than 65,000 military survivors face, known as the "widows tax." Eliminating the widows' tax has been a top legislative priority for MOAA for decades.

According to the legislation, the offset will be phased out over a three-year period in this fashion:

2020: No changes. Current Special Survivor Indemnity Allowance (SSIA) and all current Survivor Benefit Plan-Dependency and Indemnity Compensation (SBP-DIC) offsets remain in place. MOAA will continue to follow the evolution of directives which will support the implementation and ultimate completion of this repeal.

2021: The SBP-DIC offset is reduced by one third. Annuitants will receive the amount that would exceed two-thirds of the Dependency and Indemnity Compensation.

2022: The SBP-DIC offset is reduced by two-thirds. Annuitants will receive the amount that would exceed one-third of the Dependency and Indemnity Compensation.

2023: The SBP-DIC offset is eliminated. Annuitants will receive the full amounts of both SBP and DIC. Further, on Jan. 1, 2023, survivor benefit eligibility is restored to those who previously elected to transfer payment of their annuity to a surviving child or children.

NEW SPACE FORCE

President Donald Trump on Dec. 20 established the US Space Force as America's sixth military service, one of the most significant changes in Air Force history and a milestone in America's exploration and militarization of the cosmos.

The Space Force is the Pentagon's first branch of the military solely dedicated to organizing, training, and equipping personnel to operate and protect military space assets like GPS satellites. It will sit within the Air Force and draw on much of the service's existing bureaucracy, while aiming to create its own culture and structure to prioritize and tackle space in new ways.

NEW LEGISLATION "SECURE ACT"

Maybe you are hearing rumblings about the SECURE Act, a new law that changes a number of retirement account programs. Here is a summary of the major issues in the legislation – technically known as the Setting Every Community Up for Retirement Enhancement Act of 2019 – that may impact you.

The Required Minimum Distribution (RMD) age has been extended to age 72 from 70½. This change is for people who turn age 70½ starting in 2020; all of you age 70½ in 2019 and before don't get to delay your RMDs.

Contributions to a traditional individual retirement account (IRA) after age 70½ are no longer prohibited. You can continue your contributions to a traditional or Roth IRA, and a traditional and Roth 401(k), as long as you continue to work. There are no RMDs as long as you are working and contributing (unless you own more than 5% of a company).

The new law eliminates the "stretch" provision for inherited retirement plans. A beneficiary must withdraw all assets of an inherited account within 10 years. It does not matter how the withdrawals are made as long as all is distributed after the 10th year.

This provision does not apply to the surviving spouse, disabled beneficiaries, beneficiaries zero to 10 years younger than retirement plan owner, or children of the owner less than the age of majority. This will apply to heirs of account holders who die starting in 2020.

It allows the use of tax-advantaged 529 accounts for qualified student loan repayments up to \$10,000 annually. Also, it permits penalty-free withdrawals of \$5,000 from retirement plans to defray the costs of having or adopting a child.

THREE-DIGIT SUICIDE PREVENTION NUMBER APPROVED

The Federal Communications Commission has been approved to move ahead with a new three-digit phone number, 988, that will connect callers with the National Suicide Prevention Hotline. A report released this year, showed that creating a three-digit number, similar to 911, and would improve access for people in crisis. Once the 988 number is working, calls to 988 will be routed to the National Suicide Prevention Lifeline, where veterans can already call 1.800.273.TALK, and press 1 for specialized support.

TRICARE PHARMACY COSTS

Prescription drug costs for Tricare users are also set to rise Jan. 1, some by as much as 42%. The pharmacy fee increases impact all Tricare users who utilize off-base pharmacies, including those on Tricare for Life.

Effective Jan. 1, 2020, a 90-day supply of generic drugs received through the program's Express Scripts mail-order pharmacy will increase from \$7 to \$10. Co-pays on brand-name drugs received through the mail will go from \$24 to \$29; the price rises from \$53 to \$60 for non-formulary drugs.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from \$11 to \$13 for a 30-day supply, while the same supply of brand-name medications will increase from \$28 to \$33. Non-formulary drugs -- those not on Tricare's list of fully covered medications -- will go up from \$53 to \$60. Prescriptions filled on base will continue to be free.

DECEMBER 2019 UPDATE ON POW/MIA STATUS

Americans accounted for: The number still missing (POW/MIA) and otherwise unaccounted-for (KIA/BNR) from the Vietnam War is still 1,587. Of that number 90% were lost in Vietnam or in areas of Cambodia or Laos under Vietnam's wartime control: Vietnam-1,246 (VN-443, VS-803); Laos-286; Cambodia-48; PRC territorial waters-7.

Since chartered in 1970, the National League of families has sought the return of all POWs, the fullest possible accounting for the missing, and repatriation of all recoverable remains. The total accounted for since the end of the Vietnam War in 1975 is 996.

A breakdown by country of these 996 Americans is: Vietnam – 672, Laos – 279, Cambodia – 42, and the PRC – 3. In addition, 63 US personnel were accounted for between 1973 and 1975, the formal end of the Vietnam War, for a grand total of 1,059. These 63 Americans were accounted for by US-only efforts in accessible areas, not due to cooperation by post-war governments in Vietnam, Laos or Cambodia. A total of 287 have been accounted for from Laos, 727 from Vietnam, 42 from Cambodia and 3 from the PRC. NO IDs have been announced since July 29th.

DIC BENEFIT INCREASE

The Dependency and Indemnity Compensation (DIC) benefit paid by the Department of Veterans Affairs to survivors of certain deceased veterans will be increasing by 1.6% for 2020.

DIC is a monthly benefit paid to eligible survivors of certain deceased veterans. There are two main types, one for surviving spouses and one for surviving parents.

The surviving spouse DIC is a congressionally mandated monthly benefit which is adjusted annually based on the Cost-of-Living.

Under most circumstances, a surviving spouse under 57 years old who remarries cannot receive DIC. Spouses, however, are eligible for increased benefits if they have children under 18, or if they have a disability themselves that requires living assistance.

Parent DIC is based on the parent's income. Typically, only those parents whose income is below a certain level are eligible.

The basic monthly tax-free DIC benefit will increase from \$1,319.04 in 2019 to \$1,340.14 for 2020, with additional amounts also seeing the 1.6% increase.

If the surviving spouse also gets a Survivor Benefit Plan (SBP) payment from the deceased veteran's military service, they may see their SBP payment decrease by the amount of the DIC benefit thanks to federal offset rules. However, there is partial reimbursement of this offset, known as the Special Survivor Indemnity Allowance (SSIA).

The SSIA will be paid to surviving spouses who have their SBP payments decreased by the amount of their DIC payments.

The SBP and SSIA are taxable income, while the DIC is not. The SSIA amount for 2020 is \$332. Like DIC, it increases each year based on the annual cost-of-living adjustment.

APPROVAL OF THE NDAA

The *National Defense Authorization Act for Fiscal Year 2020* (NDAA) was approved. Some highlights are: a 3.1 percent pay raise for troops and improving occupational license portability for relocated military spouses. Other important items include expanding Arlington National Cemetery, granting full military honors for Medal of Honor and Prisoner-of-War Medal recipients, directing DOD to conduct post-deployment medical assessments for burn pits, toxic airborne chemicals, and other airborne contaminants, and incorporating blast exposure history into service members' medical records.



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Address label

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USEFUL NUMBERS

MOAA Capital switchboard hotline 1-800 272-6622
 MOAA Membership 1-800 245-8762

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INSIDE THIS ISSUE:

PRESIDENT MESSAGE

***JANUARY 16 THURSDAY LUNCH MEETING
 WITH INSTALLATION OF 2020 OFFICERS AND
 DIRECTORS AND GUEST SPEAKER, MCLENNAN
 COUNTY JUDGE SCOTT FELTON
 LEGISLATION AND BUDGET UPDATES
 TRICARE PHARMACY COST UPDATE
 CHAMBER EVENTS***