



**MILITARY OFFICERS ASSOCIATION OF  
AMERICA HOUSTON AREA**  
**WWW.MOAHOUSTONAREA.COM**  
**P.O. BOX 1082, HOUSTON, TEXAS 77251-1082**  
**www.moahoustonarea.com**



Vol: XLV Number XI

October 2007



**PRESIDENT Message**  
**Lcdr. Peter C. Meyer**

Fall is approaching and summer seemed to go by quickly. We welcome the new members aboard our Moaa Houston Area.

We extend our sympathy to Mrs. Hester and Tervay for the passing of their husbands. Both men will be truly a lost to MOAA and it's membership. Both men were instrumental getting keeping our chapter organized. Col. Hester played a key role on the Board of Directors and keeping us in line.

Our luncheon was another success and everyone enjoyed the food and company. Our speaker did an outstanding job informing us about the Endowment fund. He outlined the ROTC programs in the area and how the universities work together. Not forgetting the Junior ROTC program for the High Schools. Ed Hale has done a lot of work with these young men and women. We are going to help Ed Hale expand the program to other High Schools.

I look forward to meeting everyone at our next luncheon and guest speaker. Please invite other to join us.

Remember this coming month we will be electing new Officers and Appointing others to serve on the board. The only qualification is to be a member of MOAA or MOWA. I encourage anyone interested please contact us.





**Maj. Martin  
Harris,  
Treasurer**

Our Operating capital exceeds the expenses for the month of September.

### HOUSTON AREA OFFICERS MOAA (2007)

Office	Person	
President	Lcdr. Peter C. Meyer	832-895-0062
1 <sup>st</sup> VP	LtCol. Wayne Ritter	713-947-2087
2 <sup>nd</sup> VP	Martina Boe	713-436-5875
Treasurer	Maj. Marin Harris	713-436-0429
Chaplain	Col. Michael Rusnock	713-782-5120
3 <sup>rd</sup> VP Membership		
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

### LUNCHEONS FOR 2007

DATE	PLACE	LOCATION
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.



Eugene Tulich  
Liaison

NEW - Gathering of Eagles - Oct 10  
**NEW - Houston Military Affairs Committee Meeting - Oct 11**  
UPDATE - Navy Birthday Ball - Oct 12  
NEW - The National Veterans Museum of Texas Fundraiser - Oct 12  
NEW - 36th Division Association Meeting - Oct 13  
American Legion Post 490 Octoberfest - Oct 14  
147th Fighter Wing 90th Anniversary Celebration Golf Tournament - Oct 15  
NEW - Marine Corps Coordinating Council - Oct 16  
NEW - Houston Marine Networking Luncheon - Oct 18  
American Legion Post 404 7th Annual Golf Tournament - Oct 22  
Vietnam Veterans Wall - Oct 24-29  
Flags of Our Fathers Seminar - Oct 27  
Houston Half Marathon - Oct 28  
NEW - Chapter 33, ROA Annual Picnic - Oct 28  
2nd Annual DOD Research Conference - Nov 1-2  
90th Anniversary of 147th Fighter Wing - Nov 3  
Veterans Benefits Fair - Nov 3  
Welcome Home Marines 2nd Bn, 1st Marines - Nov 7-11  
Houston Veterans Day Parade - Nov 11  
UPDATE - Houston Freedom Fest - Nov 11  
Let Freedom Sing - Nov 11  
UPDATE - Veterans Day Celebration University of Houston - Clear Lake - Nov 11  
Sugar Land Rotary Veterans Tribute - Nov 13  
Vets' Journey Home Retreat - Dec 7-9  
Ellington Field  
NEW - Veterans Museum in Texas Developments  
VA Notes  
Veterans and Military Information  
Need for speakers and subject matter experts  
Houston Military Affairs Committee Membership Drive  
HMAC Email Notice



**2<sup>nd</sup> Vice President, Martina Boe  
Arrangements**

### **The October Luncheon**

**Reservations to Martina Boe by 2007**

**Pappadeaux**

2410 Richmond at Kirby

Hospitality from 11:00 --12:00

Lunch from 12:00 --1:00p.m.

Speaker 1:00 2:00p.m.

Cash Bar.

#### **MENU**

Mixed green salad with assorted dressing

Entree:

Chicken Cordon Bleu served with rice pilaf

Crab Stuffed Flounder with Lemon Butter, served with rice pilaf

Rib-Eye Steak served with parsley potatoes

Fresh Vegetable Medley, rolls with Butter. Coffee and Ice Tea. "PECAN PIE"

\$25.00 Cash or check to MOAAHA.

Greatly appreciated "if" I don't answer the phone, please leave your name and phone number and your request for lunch and I will return your call. Try to bring a friend to help build enthusiasm for MOAAHA.



**WAYNE RITTER**  
1st VP Speakers

Dr. Helene K. Henson is the department head for Poly-trauma Rehabilitation Care at the De Bakey Veterans Affairs Hospital in Houston. This department functions as the care giver and rehabilitation for wounded veterans injured while fighting the war on terrorism.

Dr. Henson is a native of Galveston. Her undergraduate degree is from the University of Texas. She graduated from the Medical School at the University of Texas Health Science Center and did her Internship there also. She completed her Residency at the Baylor College of Medicine.



**LADIES CORNER**  
**Jeannette Evans**  
**President - MOWA**

We enjoyed lunch at The Houston Racquet Club on September 20th and the ladies had a great time socializing. On October 18th, we will meet at The Junior League Tea Room.

The menu is:

House Salad  
 Parmesan crusted chicken with tomatoes and basil  
 Green beans  
 OR  
 Grilled Salmon with red onions and tomato salsa  
 Served with ricotta and asparagus  
 Dessert:  
 Strawberry trifle  
 or Pecan ball in lace basket  
 Rolls  
 Coffee or tea

Price \$23

Make your reservation with Alice Alvarado (281-261-0276) before 8:00 PM on the Monday before the luncheon on Thursday.

If you know of someone who is ill or suffered a loss, call Lucy Somers (713-465-2676). Lucy will send a card to the family know we care.

Our condolences to Marilyn Ellzey for the loss of her husband.

See you at the luncheon on  
 October 18th



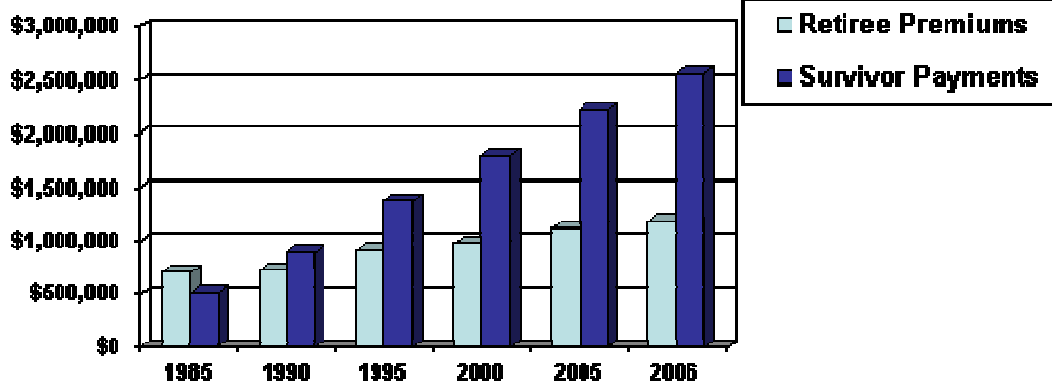
The upcoming elections are fast approaching. We encourage all interested parties to come to the board meeting or contact me if you want to be a board member. It is challenging sometimes but very rewarding. Come and join us to build a bigger and better MOAA HOUSTON AREA.

## NEWS FROM NATIONAL

**Survivor Benefit Plan (SBP) - Show Me The Money**

A question we frequently hear from older members is, "I've been paying into SBP for decades. The government has made a lot of money on me. Why can't I get some of that money back after all these years?"

Anyone who thinks the government is making money on SBP is way off-base. As shown in the chart below, the government



currently pays out more than twice as much in SBP benefits to survivors than it collects in retiree premiums. And that difference will continue to grow, since we recently won a benefit increase for survivors age 62 and older.

For members retiring after 20 or more years of active duty, the government expects that the average retiree's lifetime SBP premiums will only cover about 60% of the average benefits that will be paid to the retiree's survivor.

That means three things:

Your SBP benefit is 40% subsidized by the government to help recognize the value of your service... (much different than the **negative** subsidy of civilian insurance, for which premiums must cover 100% of benefit costs, as well as company overhead, salaries, commissions, and profit).

Much like Social Security, every dollar you pay in SBP premiums goes toward paying part of the benefit for someone else's survivor, just as other retirees' premiums will help fund your survivor's benefits in the event of your death.

Any civilian insurance that provides "cash back" if you don't die is going to cost you a lot bigger premium per death benefit dollar (and we don't know of any civilian insurance that provides a fully inflation-protected annuity like SBP does).

**House, Senate Lock Horns on Benefit Issues**

The Senate first took up the FY2008 Defense Authorization Bill back in July, but action stalled until Gen. Petraeus delivered his report on Iraq last month.

It came back to the Senate floor in September. After two contentious weeks of debate, the Senate finally passed it by a vote of 92-3 on October 1 -- the first day of FY2008. But the fight for its enactment is far from over.

Next to come are critical negotiations between House and Senate leaders to iron out the thousands of differences between their respective versions of the bill. And there are many, many provisions that likely affect you and your family and friends.

You can help persuade Congress to do the right thing by military people by sending a MOAA suggested message to your legislators asking them to retain key issues in the final defense bill.

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<sup>1</sup>Annual savings based on countrywide survey of new customers from 1/21/07 through 3/23/07. Savings do not apply in HI and MA, and include a discount for online purchase. Online discount not available in CA, FL, GA, HI, MA, MI, MN, MO, NY, NC, NE. Actual savings may vary. • <sup>2</sup>USAA does not charge a fee for the first 10 ATM withdrawals and refunds up to \$15 in other banks' ATM fees each month. • Property and casualty insurance products are available to military members and their families who meet certain membership eligibility criteria. • Use of the term "member" does not confer any legal, eligibility or ownership rights. USAA means United Services Automobile Association and its affiliates. • Auto insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Swanton Property and Casualty Insurance Company, USAA County Mutual Insurance Company, San Antonio, TX. • Banking products provided by USAA Federal Savings Bank, an equal housing lender. Credit cards provided by USAA Savings Bank. Both banks Member FDIC. © USAA 2007. All rights reserved. 3635 36218 ENT-2007-968



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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	Phone for Directory
CIVIL OCCUPATION		BUSINESS FIRM		BUSINESS PHONE		

EMAIL: \_\_\_\_\_

**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. \_\_\_\_\_

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