



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

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September 2022

Chapter Web Site: hotmoaa.org

PRESIDENT'S COLUMN

Greetings

I hope you are all are ready or getting ready for football, volleyball and basketball -- Sic 'em Bears!!! We have a lot to be thankful for this month. To name a few: on September 2, 1945 Japan formally surrendered; on September 3, 1783 the American Revolution officially ended; September 14 is POW/MIA Recognition Day; the U.S. Constitution was approved on September 17, 1787; the U.S. Air Force was established on September 18, 1947; and September 24th is Gold Star Mother's Day.

What does this mean? The sacrifices our brothers, sisters and citizens made since our founding must not be forgotten!

2022 Scholarship Winners. Last month 59 members/guests attended our membership luncheon where you met our final scholarship awardee and outstanding student leader, Scott Harmon, the "Freedom is Not Free" \$3000 scholarship winner who attends Baylor University. Let's get ready for 2023! In addition to the scholarships awarded, your Board of Directors also awarded \$300 to the Baylor Vets program and \$1000 to the Veterans One Stop.

Featured Speaker. You will not want to miss our guest speaker this month; Jimmie Munroe will discuss her life and life on the professional rodeo circuit. She was on the Sam Houston State University rodeo team and earned a Bachelor of Education degree. Over her rodeo career, Jimmie made eleven trips to the National Finals Rodeo winning two national barrel racing titles and three Women's Professional Rodeo Association titles.

Jimmie was married to the late Bud Munroe, a world champion saddle bronc rider. Both were inducted together into the National Cowboy and Western Heritage Museum. Be sure to attend and hear Jimmie's story.

Website Modernization. We are working with on revamping our HOTMOAA.org web site. In addition to giving it a new look, our goal is to make it more user friendly, provide secure on-line payment methods, and a secure member access portal, to name a few. Our webmaster liked our approach and has reviewed and made a few recommendations. Vince and I are reviewing these and will discuss plan to meet with our web master this month to discuss the way ahead.

Challenge Coins. As always, our HOT MOAA Challenge Coins make excellent gifts and are very reasonably priced at only \$15 per coin. These coins herald organization membership and help promote organizational camaraderie. Proceeds go toward our fundraising efforts. Time to pitch in! Contact Vince to pick up one but better yet get two or more. *P.S. As former military members, you should never go to the bar without one – could be costly.*

Finally, let's pray for our leaders to support and defend the Constitution and the United States of America. They need our support reestablish trust in our institutions and to restore civility. Thank you for your good work and support. I look forward to seeing you at our September 22nd dinner meeting - come out and enjoy!

Duty, Honor, Country – Always Serving

v/r

Michael Slavens

Upcoming Events and Information Items

HOT CHAPTER BOARD MEETING DATE

The September Board meeting will be held on **Tuesday, September 27, 2022**; 5:00 p.m. at Uncle Dan's BBQ that is located at 1001 Lake Air Drive.

SEPTEMBER SPECIAL DAY RECOGNITION

Birthdays: Lyn Anderson, Ron Benson, Jim Buehrig, Debby DeGraff, Mary Duty, Elizabeth Garcia, Jerry Gordon, Jeri Harkins, Christi Huntinghorse, Bill Perdue, Tim Pfanner, Randy, Ramey, and Robert Ross.

Anniversaries: Larry and Mary Gee, Pete and Susan Patrick, Billie and Mauve Sawyer and Matt and Savana Urban.

2022 CHAPTER MEMBERSHIP DUES

Chapter member dues are \$25 for renewing members and are due starting January 1. Dues will be prorated for new members joining depending on the date in the year. Renewals can be paid at a chapter meeting or mailed to HOT Chapter MOAA, PO Box 23964, Waco, TX 76702. The Board is always looking for prospects to join the chapter; please contact Ken Ratajczak, 254-776-4804 or Vince Tobola, 254-709-5795 with prospect names. Reminder that our website, hotmoaa.org, does have chapter application form and MOAA membership forms. Dues for the chapter and MOAA are separate from each other.

MEETING SCHEDULE FOR 2022 & 2023

- **20 October, Thursday, Lunch or Dinner meeting** at McLane Stadium. Guest speaker under review since scheduled speaker on B-24 Liberator had to cancel.
- **17 November 2022, Lunch or Dinner meeting** to be determined at McLane Stadium and guest speaker or entertainment pending.
- **15 December 2022, DINNER/DANCE** in the President's Suite at McLane Stadium. Plan to have election for 2023 Officers and Directors plus live entertainment by the band, The Morticians.
- **10 June 2023, Saturday, Annual Scholarship Golf Fundraiser,** Tee-off will be 8 a.m. at City of Waco Cottonwood Creek Golf Course.

THURSDAY DINNER MEETING

SEPTEMBER 22, 2022, IN THE MEDIA ROOM AT MCLANE STADIUM, 1001 S MARTIN LUTHER KING BLVD.

Enter stadium parking lot thru gate 1, off of MLK Blvd and bear right. The media entrance has a separate outside entrance on the I-35 side of McLane Stadium and is located before the Baylor Club main entrance. There will be a Media Entrance sign above the inset double door entrance located almost behind the white column at the stadium sidewalk. Go thru the doorway and take the elevator to the fifth floor.

You can park in any space; the numbered spaces for 1-160's and 1-170's are across from the Media Entrance. Look for a set of stairs and railings just past the Media Entrance to get up to the sidewalk at the stadium.

DINNER SCHEDULE

**** 6:00 P.M. Social Hour**

**** 6:35 P.M. Call To Table**

**** 6:40 P.M. Intro & Announcements.**

**** 6:50 P.M. Dinner**

**** 7:50 P.M Drawings & Guest Speaker**

Presentation – Mrs. Jimmie Munroe, inductee into the National Cowboy and Western Heritage Museum and numerous rodeo titles.

MENU: Fresh fruit salad, tossed salad with balsamic and ranch dressings, artisan bread, Marinated Sirloin Steak, Dr. Pepper Pork Loin, Red Roasted Potatoes, Medley Mixed Vegetables, and Desserts. Fresh Brewed Iced Tea and water will be on the table.

Please note dinner cost is \$35 per person, payable at registration table, cash or check made to HOT Chapter MOAA. Please call Vince Tobola, 254-709-5795 or e-mail vtobola@aol.com, NLT Thursday, 15 September Noon for sign-ups.

Early RSVP's are welcome and appreciated. After the 15th, please contact Vince Tobola as soon as possible if then planning to attend and we will update the attendee list to accommodate you at the dinner meeting. On another item, dinner cost may be charged for missed attendance, depending on total turnout for the meeting date.

NOTE: Summer dress code will be in effect, gentlemen, collared shirts and pants, optional for coat and/or tie and ladies attire as desired.

GUEST SPEAKER – MRS JIMMIE MUNROE

While Jimmie (Gibbs) Munroe initially made a name for herself in the rodeo arena by winning a WPRA world title in 1975, her commitments to the advancement of women in professional rodeo has cemented her legacy in the sport. Munroe, a Texas native and granddaughter of Zack Miller of the famous Miller Brother 101 Ranch Wild West Show, entered her first show at three and her first rodeo at ten.

An impressive rodeo career that launched with two National NIRA Barrel Racing titles and an All-Around title, went on to include three WPRA world titles (barrel racing, all-around, and tie-down roping all in 1975), and 11 trips to the National Finals Rodeo (NFR) on three different horses. During the 1984 NFR, she won the first five rounds aboard Smooth Cadett “Cat”, a feat unmatched by any NFR contestant at the time of induction. Munroe etched her name in the record books winning the barrel racing world title aboard Robin Flit “Billy”, in 1975. She credits her mom with finding the bay gelding that cost just \$400 and changed the course of her life.

A graduate of Sam Houston State University, Munroe earned a degree in education that she has used not only as a leader of the Association, but in conducting horsemanship and barrel racing clinics worldwide. Munroe served as president of the WPRA from 1978 – 1993 and again from 2011-12. During her tenure as president, she led the association in acquiring equal prize money for women, obtained national sponsors, strived for better arena conditions and advanced the use of electric timers.

COST OF LIVING ALLOWANCE

Military retirees and veterans receiving disability pay from the Department of Veterans Affairs are likely to see record monthly check increases for the second year running thanks to the pace of inflation, according to new estimates.

The annual VA disability pay and military retirement cost-of-living pay adjustment, known as COLA, is typically tied to the Social Security rate change, which will likely be announced in October. An early projection based on national inflation data by The Senior Citizens League (TSC), a nonpartisan senior advocacy nonprofit, estimates rates could rise by 9.6%. TSC's estimate is based on the CPI-W through July. But with several months left to go, the ultimate increase could vary slightly from the projection.

LOCAL EVENTS

- **Each Saturday**, Farmer’s Market, in downtown Waco across from the County Courthouse. Time is 9 a.m. to 1 p.m. Free.
- **Sep 10th, from 7 – 9 p.m., the 9-11 Remembrance Fundraiser, Texas Music Café TV Show recording at Lee Lockwood Library & Museum, 2801 W Waco Drive.** Be part of the TV Studio Audience. 7 pm, Earle Nelson (Temple), 8 pm J Edwards (Nashville) and 9 pm Rodney Pyeatt (Temple). Admission is free (\$20 Donation Suggested). All proceeds will be used to buy lumber for handicap ramps thru the Stan C. Parker Foundation.
- **Sep 18th, Saturday**, Brotherwell Brewing, 400 E. Bridge Street, Waco. Phone number 254-301-7152. Free. There will be various craft vendors and food trucks in the afternoon.

SEPTEMBER DATES

- Sep 2: V-J Day Japan Signed Formal Surrender (1945)
- Sep 5: Labor Day
- Sep 10: U.S. Naval Sea Cadet Corps Incorporated (1962)
- Sep 11: Patriot Day and National Day of Service and Remembrance
- Sep 11: Grandparents Day
- Sep 14: "Star-Spangled Banner" Written by Francis Scott Key (1814)
- Sep 16: POW/MIA Recognition Day
- Sep 17: U.S. Constitution Approved (1787)
- Sep 17: Constitution and Citizenship Day
- Sep 18: U.S. Air Force Established (1947)
- Sep 23: Autumn Begins
- Sep 25: Gold Star Mother's Day
- Sep 28: Veterans of Foreign Wars Established (1899)



The advertisement features the MOAA logo (three vertical bars of increasing height) and the text "MOAA INSURANCE PLANS" in white on a dark blue background. Below this, the slogan "Standing with you at every stage." is written in a large, light blue font. At the bottom, the phone number "1-800-247-2192" and website "www.moaainsurance.com/plans" are listed in white on a dark blue background. A small number "97017" is visible in the bottom right corner of the ad area.



2022 EDUCATIONAL SCHOLARSHIP WINNER

The chapter evaluation committee has completed the evaluation process for 2022 and three scholarships are being awarded.

Two of the scholarship winners had their award presentations at the July 21st dinner meeting.

The third recipient was presented his award at the August 18 luncheon in the President's Suite at McLane Stadium. The award for \$3,000 was presented to Scott Harton. His family was present at the award luncheon; parents, Patrick and Ann Harton and sister, Malia Harton. Scott is currently attending Baylor University and he is an Air Force ROTC cadet.

PACT ACT AND POSSIBLE SCAMMERS

The PACT Act is a new law that expands VA benefit eligibility to millions of our Veterans exposed to toxic substances while deployed overseas. Because so many Veterans are eligible for these benefits, the VA is expecting a flood of disability claims. As the VA works through these requests, a window of opportunity opens for scammers who look to take advantage of Veterans eligible for these benefits.

Service members deployed during the Gulf War and post-9/11 eras disposed of waste — such as leftover jet fuel and human waste — by digging pits, throwing the waste in them and setting them on fire. Every day, burn pits exposed service members to hazardous smoke and fumes. Many of them are now facing health problems that are likely related to the exposure to these toxins.

Research has not definitively linked exposure to these toxic materials to any cancers or illnesses. This made it nearly impossible in the past for Veterans to receive benefits or

compensation in relation to toxic exposure. The PACT Act changes that by adding over 20 presumptive conditions — conditions that the VA automatically assumes were caused by service — for burn pits and other toxic exposures.

The PACT Act — described as one of the most extensive healthcare and benefits expansions in nearly 30 years — expands VA benefit eligibility for Veterans of the Vietnam, Gulf War and post-9/11 eras, including those who were exposed to Agent Orange and radiation.

The PACT Act officially expands benefits to more than 3.5 million Veterans. As a result, the VA is experiencing an influx of disability claims from these newly eligible Veterans. However, the VA can't start processing PACT Act-related benefits until they receive funding approval from Congress and put the necessary systems in place. While Veterans wait for their benefits, scammers reach out with empty promises claiming they can help Veterans get their compensation more quickly for a small fee. They may also reach out posing as a representative of the VA to steal sensitive information—such as Social Security numbers or account login information.

Unfortunately, scammers like this are nothing new and have been scamming Veterans out of their well-earned benefits for years. The good news is Veterans can protect their benefits from these fraudsters by being aware of the red flags, following the rules to spot a scam, and reporting these scams to the authorities.

Common Red Flags of Veteran Benefits Scams

- They require you to pay an upfront fee in order to receive your benefits.
- They claim you need to update your records in order to be eligible for benefits.
- They ask you to provide personal information to verify your identity.
- They require you to pay to receive access to your records or documents.
- They use urgent language in an effort to get you to act quickly.
- The person you're dealing with is reluctant to give you their contact information.

If someone contacts you claiming they can help you get your benefits for a small fee, report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Reporting increases the likelihood that scammers are prosecuted and helps others avoid being scammed.

MAY BE PAYING TOO MUCH ON MEDICARE PART B PREMIUMS

While Medicare Part B premiums for 2023 won't be announced until the fall, it is likely beneficiaries could see a payment reduction, or, at the very least, an increase far smaller than the double-digit spike experienced in 2022.

But beneficiaries don't all pay the same premium – Medicare sets its overall cost using the Income Related Monthly Adjustment Amount (IRMAA), which is added to the base Medicare Part B premium for higher income levels. In 2022, for example, those with a modified adjusted gross income (MAGI) of less than \$91,000 (\$182,000 for couples filing joint tax returns) paid a \$170.10 monthly premium, while those in higher income brackets paid up to \$578.30 a month.

Beneficiaries' 2022 IRMAA figures were calculated using MAGI from tax year 2020, when available. Next year's figures will rely on income levels from the 2021 tax year.

This could prove problematic for beneficiaries who've seen a downward income swing between their 2021 taxes and present day. Some beneficiaries may have left a post-service job and now rely solely on military retirement pay. Others may have experienced a one-time increase in income during the 2021 tax year, leading to a higher-than-usual MAGI ... and higher-than-expected Part B premiums.

Those in one of the above situations, or similar, can appeal to the Social Security Administration to have their premium lowered to match current income levels, a process known as requesting a new initial determination. Form SSA-44 covers this appeal for income reductions connected to life-changing events, to include:

- Marriage, divorce, or death of a spouse.
- Work stoppage or reduction.
- Loss of income-producing property due to disease, fraud, theft, or natural disaster.
- Loss of pension income.
- Employee settlement payment.

Applicants must provide documentation outlining the change in income, either in person with a Social Security Administration employee or in submitting the form via mail to their local Social Security office; get more information on your office at (800) 772-1213 or via the administration's online field office locator.

Some beneficiaries may have amended their tax return after the Social Security Administration calculated their IRMAA, resulting in an inaccurate figure. You may need to provide the administration with the amended form to secure a correction

DOD NEXT GEN USID CARDS & TSA USAGE

Identification cards for service members, retirees, and their dependents have changed to the Next Generation Uniform Service Identification (USID) cards and are being issued now. Those whose cards do not have an expiration date will need to upgrade within the next four years. The USID cards provide enhanced security features that include compatibility with Transportation Security Administration (TSA) checkpoints in all U.S. airports as a REAL ID, and free TSA PreCheck availability for currently serving service members and DOD civilians.

One option for ID cards is to visit Camp Mabry in Austin. Address is 200 W. 35th Street, Austin, TX 78703. Phone number is 512-782-6841 (Opt. 1). The office is open 8 a.m. to 4 p.m. Please call if any questions plus get info on the ID office building location on Camp Mabry.

TEXAS MILITARY FORCES MUSEUM AT CAMP MABRY IN AUSTIN

Camp Mabry has the Texas Military Forces Museum on site. The 45,000 SF area explores the history of the Lone Star State's militia and volunteer forces from 1823 (date of the first militia muster in Stephen F. Austin's colony) to 1903 when Congress created the National Guard. From 1903 to the present the museum tells the story of the Texas Army and Air National Guard, as well as the Texas State Guard, in both peacetime and wartime. Permanent exhibits utilize uniforms, weapons, equipment, vehicle, personal items, film, music, photographs, battle dioramas and realistic full-scale environments to tell the story of the Texas Military Forces in the Texas Revolution, the Texas Navy, The Texas Republic, The Mexican War, the battle along the Indian Frontier, The War between the States, the Spanish-American and Philippine-American Wars, World War 1, World War II, the Korean War, the Cold War, Peace Keeping Deployments and the Global War on Terror. Living history programs, battle reenactments and other special events take place throughout the year.

Admission is free. The museum is open Tuesday – Sunday, 10 a.m. to 4 p.m.



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Address label

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