



# OFFICERS CALL



## MOAA Excellent Chapter Award

2001 / 2004 / 2005 / 2006 / 2007 / 2008 / 2009 / 2010 / 2011 / 2012 / 2013  
2014 / 2015 / 2016 / 2017 / 2018 / 2019 / 2020 / 2021 / 2022 / 2024

MOAA Newsletter Award: 2001/2003/2009/2013

MOAA Recruiting Award: 2001/2002

Volume 24 Issue 4

AUG-SEP 2024

**NORTH DFW MILITARY OFFICERS ASSOCIATION**  
**P.O. Box 294685, Lewisville, TX 75029-4685**  
*MOAA and the North DFW Chapter are nonpartisan organizations*



**Meeting Location: Sat, Sep 14<sup>th</sup> , a LUNCHEON MEETING will be held  
At **THE WHITE ROOM, 2227 W. Park Row, Pantego, TX. 76013.****

**1100 Camaraderie/Social**

**1200 Invocation and Pledge of Allegiance**

**1210 Luncheon**

**Program: Chris Cassidy.**

**Entrées:**

TEXAS BBQ: Smoked Brisket and smoked sausage, mashed potatoes,  
BBQ Beans, Hot Rolls and Relish Tray.

**COST: \$37/pp inclusive).**

**Please see Reservation Form/Menu page 21 for details.**

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**PRESIDENT**  
COL Si Simonson  
USA Retired



### **CHAPTER PRESIDENT REMARKS**

I sadly report that our long time friend and chapter member Keith Lockhart passed away this week. Our prayers are with Linda and their family. Information on the Visitation, Funeral and interment is on page 12.

We have an exciting MOAA lunch scheduled for Saturday, September 14. This will be a joint luncheon with members attending from the following local MOAA chapters: The Greater Granbury chapter, the Lone Star chapter (Fort Worth), the Greater Dallas and North Texas chapter, Wichita Falls chapter, and our North DFW MOAA chapter.

Because we are having a joint luncheon, we had to pick a venue that was closely located to the center of all the chapters, and with a cost that was not too expensive. The luncheon will be held in Pantego Texas, which is just west of Arlington. Directions and a map are included in this newsletter.

Despite the travel distance, you will not want to miss this exciting program. Our speaker is a phenomenal individual. Chris Cassidy is the President and CEO of the National Medal of Honor Museum that is being built in Arlington, Texas. It is located right next to the Texas Rangers and Dallas Cowboys stadiums. This is the only Medal of Honor Museum in the Nation. It is due to open on Medal of Honor Day on March 25, 2025. Chris will give a presentation on the Medal of Honor Museum. I am also trying to arrange a tour of the museum that day for a group of us. More on that will be sent to you later as we coordinate this tour.

Some background on Chris Cassidy. I have heard him speak twice, and was impressed both times. Chris graduated from the US Naval Academy, served as a Navy Seal, and then as an astronaut spending 370 days in space. He has a lot of interesting stories on each of these chapters of his service. Chris retired as a Navy Captain. See his biography in this newsletter.

I am looking forward to seeing you at this event in September. It is a luncheon that you will not want to miss.

# GUEST SPEAKER CAPT (Ret) CHRIS CASSIDY



## CHRIS CASSIDY

★  
*President and CEO*

### BACKGROUND

In August 2021, the Board of Directors for the National Medal of Honor Museum Foundation selected Chris Cassidy to be President and CEO, where he now leads the project to build the iconic Museum, Monument, and Institute. Our team is on a mission to inspire America, promoting the belief everyone is born with the potential to be extraordinary. Chris is the embodiment of this truth. From humble beginnings in the upper Northeast, he chose a life of service to country. First, as an elite Navy SEAL and then as NASA's Chief Astronaut, he has always put others first and given back to the country which gave him boundless opportunities.

### EARLY LIFE AND EDUCATION

Christopher J. Cassidy was born in Salem, Massachusetts on January 4, 1970 and considers nearby York, Maine, where he grew up, to be his hometown. A graduate of York High School, Chris completed Naval Academy Prep School in Newport, Rhode Island in 1989 and received a Bachelor of Science in Mathematics from the U.S. Naval Academy in 1993. He later received a Master of Science in Ocean Engineering from the Massachusetts Institute of Technology and has Honorary PhD's from Husson University and the University of Maine at Augusta.

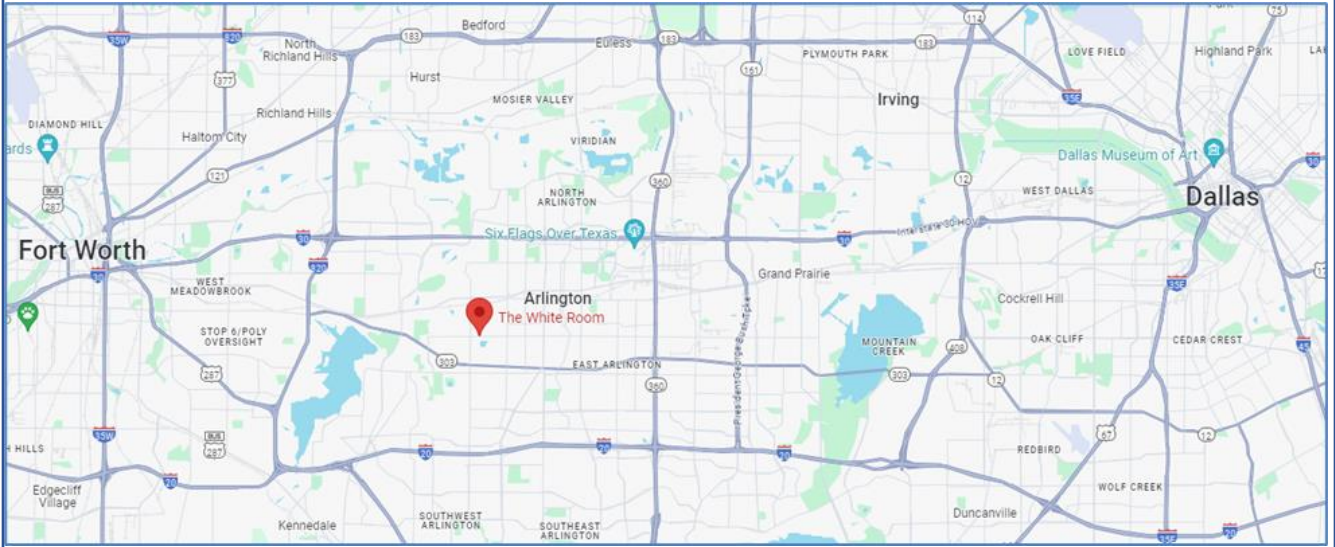
### MILITARY SERVICE

Captain Cassidy is a retired U.S. Navy SEAL. During his service, he was awarded the Bronze Star with combat 'V' and received a second Bronze Star for combat leadership service in Afghanistan. In 2004, the platoon he commanded was awarded the Presidential Unit Citation for a nine-day operation at the Zharwar Kili Cave on the Afghanistan/Pakistan border.

### NASA YEARS

Cassidy was selected as an astronaut in 2004. He is a veteran of three space flights and ten space walks. Chris has flown to the International Space Station (ISS) aboard the Space Shuttle Endeavor and the Russian Soyuz spacecraft. He has accumulated 377 days in space to include his most recent six-month spaceflight in 2020. In 2015, he became NASA's 14th Chief Astronaut and served in this capacity for two years.

# DIRECTIONS TO THE MOAA LUNCH at THE WHITE ROOM 2227 W. Park Row, Pantego, Texas

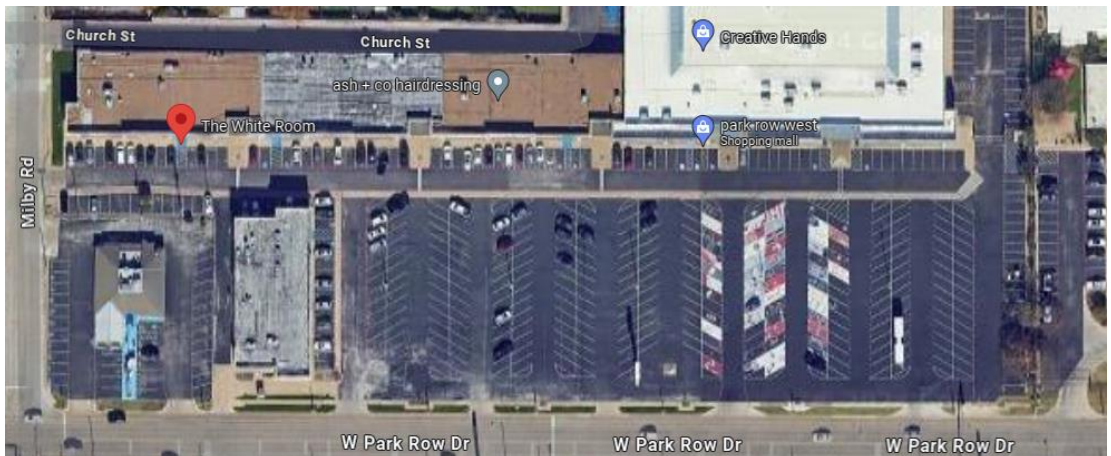


The White Rooms is located between I-30 and I-20, between **South Bowen Road** (the approach from I-20) and **South Fielder Road** (the approach from I-30). These are best and fastest exits from the Interstates to get to the venue.

Here is a picture of the outside of The White room:



Here is a view from the top showing the venue and parking.





## 1st Vice President Programs and Support

LtCol Bob Little USAF (RET)

Mark your calendar for our luncheon meeting on **Saturday, September 14**. This will be a combined luncheon with other area MOAA chapters at **The White Room** located between Dallas and Ft. Worth. Our keynote speaker will be **Chris Cassidy, President and CEO of the new National Medal of Honor Museum** currently under construction in Arlington, Texas.

Our November meeting will be on Nov. 13. Plans are in progress for this meeting.

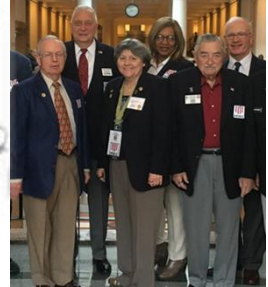
Our annual **Christmas Holiday dinner** is all set for **Wednesday, December 11** at Bistecca in Highland Village.

Have a safe Labor Day and we'll see you on Sept. 14.

Bob Little  
1<sup>st</sup> V-P



### 3<sup>rd</sup> VP – Legislative & Community Activities



**LTC Ginger Simonson, USA (Ret)**

### 2024 Interim Legislative Session



In the last Chapter newsletter, I mentioned that I would attend the Texas Senate Veterans Committee meeting. I'm happy I did because it turned out to be the only committee meeting planned for the Interim session. You can find the minutes for that meeting here - <https://www.capitol.state.tx.us/tlodocs/88R/minutes/pdf/C6502024051509001.PDF> Additionally, you can link to the archived video using the QR code below and read my notes from the meeting.



#### Senate Veteran Affairs Committee Meeting

May 15, 2024

Senator	Issue	Comments
Sen. Hancock	Micro look at what processes are not working Mental Health & Technology Veterans Housing	Example: Macro is \$\$\$; Micro is Customer Svc. Have you asked Veterans what they need? Where do children learn about suicide;TiK Tok? Texts? What about separate Housing for women Veterans; can you use AI to assist in suicide prevention; address MST during active-duty service.
Sen. Parker	Veterans Services	How does the relationship between the TVC & VA work for benefits & services; pushback on poor VA services.
Sen. Blanco	Mental Health Stand-alone facilities for Women Vets w/wraparound services	Lack of Access in Rural Areas; Counseling Compact; Scale up services for MST
Sen. Bob Hall		Data is good, outcomes are key
Sen. Sparks	Veteran Services	Need Better integration of TVC – VA – Non-profits

After I finish this newsletter input, I'll start preparing for the Texas House Defense Affairs and Veterans committee meetings on Aug 20 (in Austin) and on Aug 21 in San Antonio. As you can see from the committee scheduling notices (at the two links below), the representatives will cover the charges issued to them by the House Speaker earlier this year.

<https://capitol.texas.gov/tlodocs/88R/schedules/html/C3052024082010001.HTM>

<https://capitol.texas.gov/tlodocs/88R/schedules/html/C3052024082110001.HTM> 6

# 2024 House Interim Charges - Veterans

1. Monitoring: Monitor the agencies and programs under the Committee’s jurisdiction and oversee the implementation of relevant legislation passed by the 88th Legislature.

Conduct active oversight of all associated rulemaking and other governmental actions taken to ensure the intended legislative outcome of all legislation, including the following:

- HB 90, relating to benefits for certain members of the Texas military forces and survivors of members of the Texas military forces; and
- HB 671, relating to a Veterans’ suicide prevention campaign.

2. Identification and Support of Texas Veterans: Identify barriers to identifying and verification of veteran status. Make recommendations to improve identification efforts to better engage and support the state’s veteran populations.

3. Professional License Portability for Military and Spouses: Evaluate compliance statewide with the Section 19 of the Veterans Auto and Education Improvement Act of 2022 (P.L. 117333, 50 U.S.C. §4025a), concerning the portability of professional licenses of service members and spouses and make recommendations to ensure that service members and their spouses may, under appropriate circumstances, continue to practice under a license issued by another jurisdiction.

4. Strength of Texas Military Bases: Review the federal criteria for considering and recommending base closure or realignment and evaluate the strength of Texas Military Bases under the scoring system utilized by the U.S. Department of Defense. Make recommendations to mitigate the risk of realignments or closures of military installations in Texas.

I am particularly interested in hearing about the Texas Veterans Commission (TVC) Mental Health Department’s plans for a new Veterans’ Suicide Prevention Campaign that the Legislature required them to put together during the 2023 Legislative Session. Veteran mental health issues are not effectively coordinated on a state-wide basis. Perhaps this “opportunity” directed by the Legislature will turn the tide and encourage better collaboration and innovation throughout Texas.



## **More Continuing Resolution in our Future?**

We have less than 3 months until national elections and about 45 days left in the Government Fiscal Year.

Neither the House nor the Senate has passed all the individual appropriation bills needed to fund operations beginning on 1 November. We can only hope and pray that the September and 2025 federal fiscal year (FY25) funding legislation will be prioritized when Congress returns in early September after the August recess.

## **MOAA's 2024 Summer Advocacy Campaign**

It's that time of year when a few minutes of your time can have a large collective impact on fellow retirees, Veterans and those who are still serving. With all the noise surrounding election year politics, we need to remind our elected representatives that they have a duty to support a strong defense and keep the promises made to those who have honorably served our country.

### **These are the Key MOAA advocacy priorities for this summer advocacy program:**

- **Junior Enlisted Pay Raise:** Competitive pay remains critical to the health of the all-volunteer force, and both the House and the Senate seek to address this issue in the National Defense Authorization Act (NDAA). The House NDAA calls for servicemembers E-1 to E-4 to receive a 15% pay raise beyond the 4.5% earmarked for all in uniform. While the Senate version calls for an additional 1% increase for servicemembers E-1 to E-3 (beyond the 4.5% raise).
- **Basic Allowance for Housing (BAH) Restoration:** Access to quality housing and promoting financial wellness are important to sustaining the all-volunteer force. Restoring BAH addresses both issues. The House version of the NDAA would restore BAH to 100% for FY 2025 – a move toward MOAA's goal of full repeal of the BAH reduction, but not a permanent fix. Unfortunately, the Senate version does not address the issue.
- **Major Richard Star Act:** Tens of thousands of combat-injured veterans lose a dollar of earned DoD retirement pay for every dollar of VA disability compensation. For three years in a row, over two-thirds of Congress has supported the Star Act, which would end the unjust financial offset. Despite this vast support, neither version of the NDAA includes the bill. However, it is critical lawmakers continue to hear about this important issue, especially as we approach the start of the 119th Congress.

Do your part, Take Action NOW and Don't forget to select TX 31 as your MOAA chapter.

<https://moaa.quorum.us/campaign/65997/>





**Treasurer**  
Maj Dave Nelson, USAF Retired



## **Treasurer's Report**

Greetings from the finance department once again. Since most of us are busy during the summer months, I don't show much activity in the checking account. Not many of us think August is a good time to bring dues up to date or send voluntary scholarship donations to the chapter as other things are on our mind. The Alaska cruise, the drive to Red River to escape the temperatures of the third level of Hades that Texas becomes this time of year. I get it.

I have funded the 3 scholarships our chapter awarded this year. We awarded these at the last luncheon meeting at Salerno's restaurant. The awardees were very impressive and conducted themselves very professionally. I was impressed with their maturity as I spoke with them individually. I asked each of them to forward to me their school's name and student identification number as soon as they were assigned so I could get the funds deposited into the proper student accounts. I completed the last one today. After funding the awards, our scholarship balance stands at \$3840.16 which is a credit to the generous donations of the membership and Rich Crossley's tireless spinning of the raffle ticket wheel.

Speaking with a friend last week, the subject of estate and inheritance tax came up. I wasn't sure of my facts so I was forced to do a little research. I will try to simplify what can be a complicated subject. The Federal government levies an estate tax on your assets after you die and pass them on to your beneficiaries. Those assets can include a range of things, such as real estate, although there are exceptions like gifts to a tax-exempt charity or anything left to a U.S. citizen spouse. The good news is the actual tax only applies to those with estates that exceed a certain value. For 2021, that threshold is \$11.7 million for individual and doubled for married couples at \$23.4 million. As you can see, we probably won't have to worry about estate tax. These numbers will decrease greatly in 2025 but still won't affect most of us...

Inheritance tax is a little different. While the decedent is responsible for estate taxes, the beneficiaries must pay the inheritance tax. So, if you receive assets or property when someone passes, you might be liable to pay this tax. More correctly for most of us, if we are leaving assets or property to our beneficiaries, they will be

## CON'T

responsible for the tax. Only certain states use it, however, instead of the estate tax. We in the military sometimes choose other states as permanent addresses so this could apply. The states which charge inheritance taxes include Iowa, Kentucky, Maryland, Nebraska, New Jersey and Pennsylvania.

Among them, Maryland is the only one that uses both. Also, it doesn't matter if you live outside those states. If you inherit from someone who lived in Kentucky, but you live in Arkansas, you might still owe money to Kentucky.

The amount beneficiaries pay varies. This is because the amount they pay can depend not only on how much they receive but also on their relationship with the deceased. Certain exceptions may apply to allow them to receive assets without paying an inheritance tax on them. For example, Maryland does not place an inheritance tax on property passed on to a surviving spouse or direct descendants. Alternatively, New Jersey doesn't tax assets left to children or a surviving spouse, but the decedent's siblings are liable. As I mentioned, it can get complicated. Again, for those of us who reside in Texas, it doesn't apply to us.

One thing that may apply to us is the income tax burden our beneficiaries will bear. This is a whole other long subject. Simply, if we leave a traditional IRA to our kids, they must pay ordinary income tax at their tax rate on any withdrawals they make. Also, they must empty the IRA within 10 years. This can force them into a higher tax bracket paying more taxes on their regular income too. It is worth doing some tax planning for your kids.

If you have a Roth IRA and have had it for over 5 years, the distributions to your beneficiaries are tax free in most all cases. Again, there is always more to the story but in general, this is true.

My hope is that I may have peaked your interest in a subject we sometimes are hesitant to address. Do I convert some of my IRA into a Roth? Do I gift money to my kids before I die? Do I buy a new Corvette, a cabin in Aspen and a big boat so their inheritance amount goes down, so they don't have to pay so much tax? (I kinda like that one...) I know, it's not my problem, right? Let them deal with it, right? After all, I will be gone, right? Maybe a little selfish...

I wish you all a safe end of summer and hope to see you at the September combined luncheon.

That is all,

Dave



## CHAPLAIN COL Paul Vicalvi, USA (RET)



### A Note from Chaplain Paul Vicalvi, Chaplain (COL), U.S. Army, Retired

In light of the mighty jostling on the road to the November election, I was reminded of a well known prayer to reflect on: “Let there be peace on earth, and let it begin with me”. We certainly have a choice in how we respond during the days ahead. May God help us! Recently a friend shared a poem attributed to a battle weary C.S.A soldier near the end of the war.

I asked God for strength, that I might achieve;  
I was made weak, that I might learn humbly to obey.  
I asked for health, that I might do greater things;  
I was given infirmity, that I might do better things.  
I asked for riches, that I might be happy;  
I was given poverty, that I might be wise.  
I asked for power, that I might have the praise of men;  
I was given weakness, that I might feel the need of God.  
I asked for all things, that I might enjoy life;  
I was given life, that I might enjoy all things.  
I got nothing that I asked for, but everything I hoped for.  
Almost despite myself, my unspoken prayers were answered.  
I am among all men most richly blessed.

Be Blessed!



Major (Ret) Keith E. Lockhart passed away on August 17th, 2024, from complications resulting from major surgery. He was born Dec 30, 1939, in Greenview, Illinois. After high school he attended Bainbridge Prep School and Air Force basic training before entering the Air Force Academy the summer of 1959. He is a member of USAFA Class of 1963 and was in 8th Squadron during his Academy tenure. Upon graduation, he attended Navigator Training at James Connally AFB, TX, and then attended Electronic Warfare Officer (EWO) training at Mather AFB, CA. He then

transitioned to B-52 crew training at Castle AFB, CA, whereupon he was assigned to the 28th Bomb Wing at Ellsworth AFB, S.D. During his tour there, he deployed TDY two times to Anderson AFB, Guam, where he flew over 80 Linebacker combat missions over North and South Vietnam. He was subsequently medically grounded and assigned duties at the AF Satellite Control Facility in Sunnyvale, CA. When he regained flying status, he was assigned as a Drone Launch Officer flying in C-130s at both Edwards AFB, CA and Hill AFB, UT. He was then assigned research duties at Wright Patterson AFB, OH, for one tour. His final active duty assignment was as an EWO once again flying B-52s at Minot AFB, N.D. After 20 years on active duty, Major Lockhart retired to Lewisville, TX, where he worked as a civilian scheduling officer for two DoD contractors: first Texas Instruments and later Raytheon. He was an avid student of wildlife bird activities and took numerous trips over a 40-year period to observe and catalog hundreds of species. He was also a past president of the Dallas Chapter of the Audubon Society. He was an member of the North DFW MOAA Chapter.

Flower Mound family Funeral Home  
3550 Firewheel Drive, Flower Mound, TX 75028

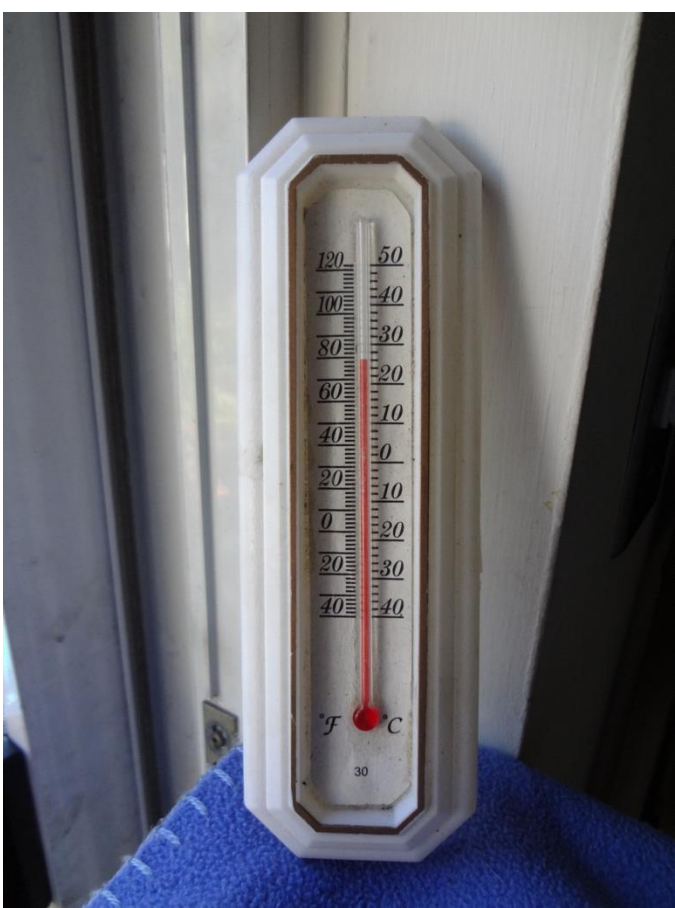
### **Visitation**

August 25th 3:00pm-5:00pm

### **Funeral Service**

August 26th 11:00am

**DFW National Cemetery Burial** - Monday August 26th 1:15pm



SEP 14, 2024  
Luncheon Meeting  
The White Room  
Guest Speaker:  
Chris Cassidy

NOV 13, 2024  
TBD



DEC 11, 2024  
Christmas Party  
Bistecca Steak  
House












This all began because I committed to writing a short Age of Sail series ...

- Started when my publisher asked if I was interested in writing an Age of Sail series
- Most, if not all the books of the period 1775 – 1816 focus on the Royal Navy
- This series has two main characters, one Royal Navy and one Continental Navy
- Totally underestimated the level of effort and research needed
- Had to transport myself back in time and learn a new way of life
- Initially committed to 4 books, now am under contract for 7

© Marc Liebman July 2020






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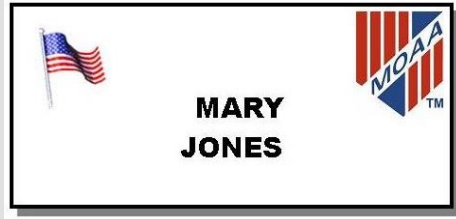
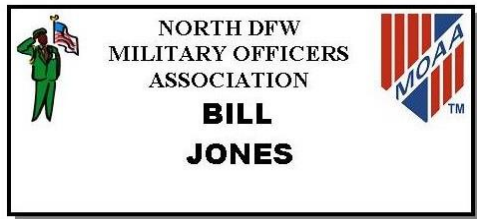
And

Visit our Website at:

<https://www.northdfwmoaa.com>

NOTICE

PERMANENT NAME BADGES ARE AVAILABLE



FIRST NAME \_\_\_\_\_

LAST NAME \_\_\_\_\_

VERSION (CIRCLE ONE) MEMBER

ATTACHMENT (CIRCLE ONE) CLUTCH (\$18) PIN (\$18)

SPOUSE/GUEST

MAGNETIC (\$18)

FIRST NAME \_\_\_\_\_

LAST NAME \_\_\_\_\_

VERSION (CIRCLE ONE) MEMBER

ATTACHMENT (CIRCLE ONE) CLUTCH (\$18) PIN (\$18)

SPOUSE/GUEST

MAGNETIC (\$18)

CHECKS TO: North DFW Officers Association , (PO Box 294685, Lewisville, TX 75029-4685)

# RESERVATION FORM AND MENU

**MAIL RESERVATION TO:** NORTH DFW MOAA, P.O. BOX 294685 LEWISVILLE TX 75029-4685

**LAST MINUTE CHANGES:** Email Dave at [Davenelson@tx.rr.com](mailto:Davenelson@tx.rr.com) or call him at 972-740-8449

If you want to pay via Zelle, send the money from your Zelle account to [Davenelson@tx.rr.com](mailto:Davenelson@tx.rr.com) which goes directly into our chapter's account.

## **SATURDAY September 14, 2024**

**The White Room  
2227 West Park Row  
Pantego, TX 76013**

### **Buffet Meal Service**

**The Meal costs \$37.00 per person.**

- Tender Smoked Brisket and Smoked Sausage
- Mashed Potatoes
- Texas Style BBQ Beans
- Hot Rolls
- Relish Tray
- Coffee and Tea

**If you need a special diet menu, please indicate what food restrictions you have so that they can prepare a special meal: \_\_\_\_\_**

### **CASH BAR AVAILABLE**

**Your Name: \_\_\_\_\_ #Guests \_\_\_\_\_ Amount Enclosed: \_\_\_\_\_**

**RESERVATION WITH PAYMENT NLT **Friday, September 6.**  
CANCELLATIONS NLT **Monday, September 9.****

**Scholarship Donations can be made to Dave Nelson at the door.**



**North DFW Military Officers Association**  
**Elected Officers and**  
**Committee/Project Leaders**



**Elected Officers**

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**Appointed Committee/Project Leaders**

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**HISTORIAN** — CW2 Doug Brown, USAR (Ret), 214-755-1153, [douglasabrown@verizon.net](mailto:douglasabrown@verizon.net)



**North DFW Military Officers Association**

**2024 Membership Application and Renewal**

Mail application to:

North DFW Military Officers Association  
 P. O. Box 294685, Lewisville, Texas 75029-4685  
 Treasurer—[davenelson@tx.rr.com](mailto:davenelson@tx.rr.com)



<b>Bill To:</b>	
Name:	
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Description	Amount
<b>2024 North DFW MOAA Chapter Membership Dues</b> North DFW MOAA Chapter Membership dues are separate from and in addition to National MOAA Dues. <b>Pay 2024 Dues: \$25</b>	
<b>Chapter Coins: How Many</b> ____ <b>@\$10/ea</b>	
<b>Voluntary Scholarship Contribution</b> Contributions go toward our annual scholarships awarded each May. Contributions to the scholarship fund are tax deductible. Please make a copy of this invoice and retain it as proof of payment for your records.	
<b>Check #</b>	<b>Total Amount Enclosed</b>

**Make Checks Payable to: North DFW MOAA**

*"An Association of Military Officers(& their surviving spouses) of the Eight Uniformed Services of the United States"*  
 Affiliated with the Military Officers Association of America (MOAA) 350,000 Members — "One Powerful Voice"  
 MOAA is a nonpartisan information services association and advocate for active and retired families .