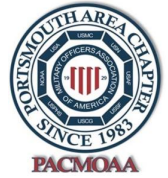




The Salute Online



Monthly newsletter of the Portsmouth Area Chapter, an affiliate of the Military Officers Association of America, serving Portsmouth, Chesapeake, Suffolk, Smithfield, Franklin, and surrounding counties, Virginia, since 1983. Dinner meetings are the Second Thursday of each month except July and August. Although **MOAA** and **PACMOAA** actively lobby legislatures for all US uniformed services members, we are nonpartisan and do not participate in political activities.

VOLUME XXXXII Issue VIII LEARN MORE AT PACMOAA.ORG OCTOBER 2023

REMINDER: Although **MOAA and **PACMOAA** actively lobby legislatures for all US uniformed services members, we are nonpartisan and do not participate in political activities.**

FROM THE PRESIDENT'S DESK



PACMOAA Family: The dinner return from our summer break was highlighted by a compassionate and amazingly musical tribute by Stephen Melillo remembering our Bataan and Corregidor POWs. Those in attendance were treated to the experiences and stories Stephen learned during his time spent with these men.

With the beginning of a new PACMOAA year, please set aside time on your calendar to attend as many dinner meetings as possible and to focus on bringing a potential new member or a family member who would appreciate hearing the experiences we all have had during our military careers.

Your service was honorable and dedicated. Our country needs us to again take the leadership mantel, by continuing your service through volunteerism, mentoring a young person, or supporting others who are engaged in charitable pursuits.

Anchors aweigh...Bruce
Bruce LaLonde CPA
CAPT USN (Ret)
757-241-302



LEFT: PACMOAA's President, CAPT Bruce LaLonde USN (Ret) presents Stephen Melillo with our Certificate of Appreciation for his Astounding Presentation



RIGHT: LTC Paul Pratt USMC (Ret) with COL Bill Smith USA (Ret)

**PACMOAA
LEADERSHIP**

Please see Leadership Tab



CHAPTER NEWS

OCTOBER

- 03 NOAA Reestablished 1970 (US SURVEY of the COAST February 10 1807)
- 12 PACMOAA Dinner Meeting Steve Zellos CEO SSEVA** (see p.3)
- 12 Columbus Day
- 13 U.S. NAVY 248th Birthday 1775
- 13 U. S. NAVY Memorial 34 Anniversary
- 14 CUBAN Missile Crisis 1962
- 14 Military Retiree Appreciation Day: Joint Base Langley **Eustice** 0900-1200
- 20 PACMOAA Board Meeting Virtual** 1400-1600
- 23 BEIRUT Barracks Bombed 1983
- 24 United Nations Day
- 25 US Invades Grenada 198510
- 25 VCOC Fourth Quarter Meeting, Falcon’s Landing, Sterling VA 0930-1330
- 31 Halloween

HAPPY OCTOBER BIRTHDAYS

Bob Alexander Jim Anderson

James Webb Jones

George Van Laethem

The October Dinner

will be held on **Thursday, October 12th** at Roger Brown’s Banquet Room,
316 High Street, Portsmouth (757) 399-5377

Sign in and social hour begins at 6 PM, with Dinner Served at 6:30 PM.

Buffett Menu

Italian Salad

Lasagna

Whiting

Mixed Vegetables (Green Beans, Corn, and Carrots with Honey)

Apple Cobbler

Garlic Bread

Water, Tea, and Coffee

Cost is \$25 (includes gratuity & tax). Cash bar available. Please make your reservation no later than **Sunday, October 8th** with Sherry Ferki at 757-922-7030 or by email at navmedarmynurse@gmail.com

A RESERVATION MADE IS A RESERVATION PAID



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www.pacmoaa.org

SCAN THE QR CODE ABOVE TO FIND OUT MORE ABOUT PACMOAA

GUEST SPEAKER

Steve Zollos is the Chief Executive Officer at Senior Services of Southeastern Virginia, the regional Area Agency on Aging that supports and enriches the lives of older adults through advocacy, education, and comprehensive services.

Mr. Zollos has over 20 years of senior-focused business and healthcare management experience.

Steve has served as chairman of the board of directors for Ramps Across America Inc. He was awarded the National Dedicated Service Award by the Bon Secours Health System, was inducted into the National Academy of Best Demonstrated Practices by the Chicago based Catalyst Institute and received the National Distinguished Achievement Award for his community outreach efforts.

Senior Services of Southeastern Virginia (SSEVA) is a beacon of hope and support for seniors and their families residing in the vibrant and diverse communities of South Hampton Roads and Western Tidewater. Established in 1968, our organization has evolved over the decades, adapting to the changing needs of our senior population. Today, we stand as a dedicated private, nonprofit entity, passionately committed to enriching the lives of seniors through advocacy, education, information, and comprehensive services. With our roots firmly planted in the communities of Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk, Virginia Beach, and Isle of Wight and Southampton counties, Senior Services plays a pivotal role in ensuring that seniors can age with choice and dignity in their own neighborhoods.

At Senior Services of Southeastern Virginia, our commitments are more than just words; they are the driving force behind everything we do. **We hold steadfastly to the following principles:**

Mission: Our core mission is to empower older adults and their caregivers to live with choice and dignity in their communities. We strive to provide the necessary support and resources to make this mission a reality for every senior we serve.

Value: We believe in trumpeting the significant contributions older adults bring to our communities, economy, workforce, and families. Seniors are a vital and irreplaceable part of our society, and we celebrate their wisdom and experience.

Ageism: We are committed to fostering age-inclusive practices, promoting equal opportunities, and nurturing an appreciation for older adults. Our goal is to create a community where seniors are respected, valued, and celebrated.

Equity in Aging: We believe that every older adult deserves an equitable share of respect, assistance, consideration, and financial support. We work tirelessly to bridge the gaps and ensure that no senior is left behind.

Food Insecurity: Our mission is to end food scarcity among older adults by ensuring access to healthy meals, fresh produce, and nutrition education. We believe that no senior should ever have to choose between food and other necessities.

Homelessness: We are dedicated to eliminating homelessness among the elderly through education, connecting seniors to essential resources, and advocating for affordable housing options. Every senior deserves a safe and stable place to call home.

Social Isolation: We recognize the impact of social isolation on the well-being of older adults. Our efforts focus on reconnecting isolated seniors to their families, healthcare, and society through transportation services, engaging programs, and technology initiatives.

MEMBERSHIP

PACMOAA had 65 paid members as of 28 August 2023, that includes our 6 new members this year and 5 life members. New Surviving Spouses account for 3 of our new members! Another loss occurred this fall when CAPT Cole retired and moved to Birmingham. Thus, we have 52 regular members and 13 Surviving Spouses that have paid their dues this year.

At the MOAA Chapter Roundtable Virtual Meeting on 28 September on Retention and Recruiting, two-chapter leaders discussed how their chapters approached these issues. One chapter in North Carolina currently has 98 members. Several years ago, they formed a 10-person Membership Committee!! They established a structure for recruiting and for retaining members. Each one took 8-10 members and contacted them before each meeting to help increase attendance. Their meetings attendance doubled as well as making members feel more connected to the chapter. This in turn encouraged all members to be recruiters! Another suggestion was to wear military paraphernalia everywhere they go. The chapter also sends out a survey every year to see what programs members are interested in. The publicity committee ensured every meeting was publicized in the local newspaper to also help increase participation. The chapter is also actively involved in community activities like Toys for Tots and sponsoring Honor Flights.

The second chapter leader that spoke was from the Whidbey Island Chapter in Washington State. They do a lot of recruiting at the Whidbey Naval Air Station located on the island as well as at NAVBASE Kitsap, the Navy's 3rd largest fleet concentration in the US. Most of the recruiting has occurred at clubs like the Officers or Chiefs Club (many bases only have one club that serves all ranks). In January 2021, they had 62 members. With a new President and new ideas, they have increased their membership to 120 members in about 2 ½ years. Twenty-six of their new members were Active Duty. As was mentioned by the VCOC legislative Chair in the past, they **focused on reminding potential new members, including Active Duty, that MOAA watches out for their Pay, Benefits, and Retirement. Another suggestion was to invite friends from other military organizations you belong to like the Navy League or VFW.** The PACMOAA Board of Directors will review these practices and decide if some of them might be helpful to our chapter.

PACMOAA consistently does very well with retention of current members other than deaths or members moving but has faced the same issue with recruiting that most other VSOs face decreasing new members. Active duty and recent retirees are not as interested in joining groups/organizations as the WWII, Korean and Vietnam veterans.

I need help with recruiting. Remember, you can invite a potential new member to dinner and their dinner will only cost half price. This is a great way to introduce them to our organization and the camaraderie when attending a meeting. I also stress to potential new members that many of our members cannot attend meetings, but their membership helps PACMOAA when dealing with the General Assembly and MOAA when dealing with Congress. MOAA's Legislative Advocacy is focused on maintaining or improving military benefits that include all Uniformed Services, All Ranks, National Guard and Reservists, family members and Surviving Spouses.

Any assistance or suggestions you can provide would be most appreciated. **We all need to be recruiters!!** I will be happy to send you a copy of our recruitment brochure and will bring some to each meeting.

Submitted by Sherry Ferki, MAJ, USA (Ret)
2nd VP/Membership Chair

PACMOAA can pay dues, dinners, etc., online

Members need to create and/or login to their PayPal account.

From the Account Overview page, click the Send button. If prompted for whether the money will be sent to a business or friend, enter "friend". Type PACMOAATreasurer@gmail.com in the block where it says "name, @username, email, or mobile" and click "next". Enter the amount to transmit and add "For PACMOAA Dues" in the note section and click "continue". Review the information, including the bank account or credit card you want the funds to come from. **Press "Send payment now"** when everything looks correct.

Please Memorize the VETERAN CRISIS HOTLINE Dial 988 then press 1

PERSONAL AFFAIRS

As mentioned last month, this has been a very difficult year for PACMOAA with the deaths of 4 longtime members between mid-April and the end of July! Over half of PACMOAA's 13 Surviving Spouses lost their spouses in the past 32 months! Please keep them and their families in your thoughts and prayers.

SURVIVING SPOUSE

This overview of the July Surviving Spouse Virtual Chapter meeting is rather late, but the information discussed is still pertinent.

Overview of Surviving Spouse Virtual Chapter Meeting 18 July 2023

The meeting focused on a presentation about TAPS (Tragedy Assistance Program for Survivors).

- **TAPS mission** is the national nonprofit organization providing compassionate care and comprehensive resources to *all* those grieving the death of a *military or veteran* loved one. This includes children, parents, partners, loved ones, and siblings.
- Their values include Honor and Remembrance, Empowerment, Connection, Education, and Creating Community.
- TAPS core services include a 24/7 National Military Survivor Helpline at 800-959-TAPS (8277), Peer-Based Emotional Support, Casework Assistance, and Community Care.
- TAPS Model of Bereavement focuses on Safety and Stabilization, Healthy Grief Journey, and Meaning and Purpose.
- Some examples of TAPS tailored support include Survivor Care Team, Peer mentors, Counseling Connections, Education Assistance, and Emergency Financial Assistance.
- There is a focus on care in the community the survivor lives in and finding the resources to assist the survivor with their transition to find “a new sense of meaning from their loss and integrating positive life patterns while looking ahead to their future”.
- TAPS also has seminars and Good Grief Camps throughout the country. Eight are scheduled from Feb to Oct of 2023.
- TAPS Support of Youth - There are increased mental health issues in children that are survivors and support is provided through Early Childhood programs, Good Grief Camps, Family Campouts, and Child and Teen Care Groups.
- Other programs include TAPS Women Empowerment, Men's Programs, Suicide Pre/Postvention, Sports and Entertainment (may be the only way the survivor feels comfortable, many wear buttons of person that died), young adult programs (18 – 30 years old), and an online community (existed long before COVID).
- TAPS is very active in policy and legislation. Some examples of 2022 accomplishments include passage of the PACT Act, granting survivor benefits for COVID-19 deaths that are service related and allowing access to electronic medical records for remarried spouses with dependent children.
- TAPS also looks at Military Survivor benefits by state: for example, the definition of “Gold Star” varies from state to state, as do waivers of state tuition.
- TAPS is involved in Research Initiatives and Partnerships and is highlighted in many publications like Military medicine.
- TAPS Institute for Hope and Healing has webinars open to military survivors. Institute@TAPS.org.
- The quarterly TAPS Magazine is available at <https://www.taps.org/magazine>.
- **Survivors can connect with TAPS anywhere in their grief journey. In 2022, about 60% connected within the 1st year, but about 20% connected 10+ years after their loss.**

This is a wonderful resource for the military community!

Surviving Spouse Corner: Thrift Savings Plan Considerations

<https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/member-spotlight/surviving-spouse-corner-thrift-savings-plan-considerations/>

By: Kathy Thorp August 31, 2023

The Thrift Savings Plan (TSP) is a tax-deferred retirement savings and investment plan for members of the uniformed services. When your military spouse dies, you — as the surviving spouse — will need to make many decisions about the TSP's future in your financial planning.

For spouse beneficiaries of deceased participants' TSP accounts with a share of the balance of \$200 or more, TSP will establish a beneficiary participant account (BPA) in your name.

Having a good financial planner, who is particularly familiar with the TSP, is the key. He or she can guide you to the best option for your new investment plan, known now to you as a BPA.

[**RELATED:** [What You Need to Know About the Thrift Savings Plan](#)]

According to [TSP.gov](#), as the owner of a TSP BPA, benefits include:

- a diversified choice of investment options, including individual funds; professionally designed Lifecycle (L) Funds, which mix the individual funds with an eye toward specific target dates; and an option for investing in mutual funds
- tax-deferred earnings on traditional money
- tax-free earnings on Roth money if qualified
- low administrative and investment expenses
- the ability to roll your beneficiary participant account over to an existing civilian or uniformed services TSP account if you have one
- a variety of distribution options

Learn all that you can through hosts of various veteran financial planners' podcasts, websites such as [MOAA.org](#), and other social platforms. The most vital of all these is the [TSP webpage](#), where you will find a plethora of resources for your perusal.

Surviving Spouse Corner: Is a 55-and-Older Community Right for You?

By: Nora Durham September 29, 2023 <https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/member-spotlight/surviving-spouse-corner-is-a-55-and-older-community-right-for-you/>

What is a 55-and-older community? These residential communities are designed to be friendly to seniors with low-maintenance amenities such as pools and clubhouses and close proximity to shopping, restaurants, and attractions. There are more than 19,000 retirement community businesses in the U.S. as of 2023, an increase of 1.2% from 2022, according to [IBISWorld.com](#).

[**RELATED:** [MOAA's Digital Retirement Guide](#)]

Pros of living in one of these communities include:

- **Like-minded people.** Because of the age requirements, many people living there are likely to be from your generation and share your interests. This will help making new friends easier.
- **Activities and events.** Many of these communities have a clubhouse where you can find social events, games, movies, concerts, speakers, and more. These activities are usually open to the whole community, so you can participate in as many as you want.
- **Less maintenance.** You'll probably need to pay an HOA fee for maintenance and repairs, but you won't need to worry about managing the outside of your property. The fee could also include services such as trash collection, cable, water, and security.
- **Various amenities.** Many of these communities have a pool, a gym, tennis courts, golf, a game room, and more.
- **Transportation.** Some communities offer shuttles to shopping centers or health appointments.

- **Quiet, kid-free environment.** Besides holidays when grandchildren can come to visit, most of these communities are quiet.
- **Safety and security.** Many of these communities are gated and have low crime rates. They also often have security staff, well-lit areas, updated fire alarms, smoke detectors, and other safety features.

Having lived in a gated 55-plus community since 2020, I find the only con is that I did not move here sooner. But for some, cons of these communities might include less privacy, higher costs, challenges selling, and younger family members potentially being restricted.

If you're considering moving to a retirement community, before you buy, make a list of other questions and ask the homeowner association (HOA) for answers. Get a copy of the HOA rules (which are also called restrictive covenants) and fees, and make sure you understand them before you make your decision.

Send Us Your Feedback

We'd love to hear from you. Please let us know if this article was helpful by sending an email to sscomm@moaa.org.

[MORE SURVIVING SPOUSE CORNER ARTICLES](#)



Submitted by Sherry D. Ferki, MAJ, USA (Ret)
PACMOAA and VCOC Surviving Spouse Liaison

MOAA & LEGISLATIVE

1 in 3 PACT Act Claims Have Received a 0% Disability Rating

September 27, 2023 <https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/health-care-and-earned-benefits/1-in-3-pact-act-claims-have-received-a--0-disability-rating/>

Editor's note: This article by Patricia Kime originally appeared on [Military.com](#), a leading source of news for the military and veteran community.

The [Department of Veterans Affairs](#) has approved nearly 80% of the 570,000 claims it has adjudicated under the PACT Act, distributing more than \$2.2 billion in disability compensation to veterans or survivors [since it began accepting claims last year](#).

Of the total claims, however, 34% have received a 0% disability rating, meaning that affected veterans have at least one service-connected condition under the law that is not disabling -- for example, hypertension, which has been linked to Agent Orange exposure, that is controlled by medication.

The VA is now reviewing its ratings schedule to determine whether it can revise it to address medically controlled conditions such as hypertension, VA Under Secretary for Benefits Joshua Jacobs told reporters Thursday.

[RELATED: [Total of Overdue VA Disability Claims Balloons to Almost 300,000](#)]

With veteran's service organizations and many affected veterans raising concerns about the 0% disability ratings they have received, Jacobs asked his staff "to explore whether we have the flexibility to consider revising the ratings schedule."

The review will include examining medical research and published studies and working with the Veterans Health Administration to determine how to proceed, Jacobs said.

The VA has received more than 1 million PACT Act-related claims and has processed roughly 570,000, according to Jacobs. Nearly 1.3 million additional claims not related to the PACT Act also have been filed this fiscal year, and together with PACT Act claims, they represent a 40% increase over the record-setting number of claims in fiscal 2022.

"Thanks to the largest outreach campaign in VA history, what we're seeing is that veterans and survivors are applying for their earned benefits at record rates," Jacobs said.

RELATED: [VA Won't Restart Health Records Overhaul Until Summer 2024 ... or Later](#)]

Still, veterans who fought to have illnesses such as hypertension recognized as service-connected are frustrated that they aren't among those receiving disability compensation.

According to VA, 82.1% of PACT Act-related claims for hypertension have received a 0% disability rating.

Former [Army](#) Spc. Jeff O'Malley, a Vietnam veteran whose Freedom of Information Act requests exposed an internal fight within the VA over including hypertension as presumptive condition for Agent Orange, noted that many survivors of cancers included in the PACT Act receive compensation even if their cancer is in remission, but those with hypertension aren't receiving any.

"I'm proud of the PACT Act," O'Malley said in a text message to Military.com. "I think we need to rethink minimum ratings for approved claims."

RELATED: [Camp Lejeune Water Victims Offered Quicker Payout Option](#)]

Jacobs said many veterans have more than one health condition that qualifies for VA disability compensation, so their total disability ratings are usually higher than the rating for any one illness. He noted that a 0% disability rating entitles veterans to benefits that include health care, prescriptions, co-payment waivers and federal hiring preferences.

Also, Jacobs said, a 0% disability rating can lead to "secondary service-connected conditions."

In the case of hypertension, if the condition causes heart disease, the veteran would get service connection for that illness and "would likely have a higher rating," Jacobs said.

That response doesn't sit well with veterans like O'Malley, whose blood pressure is difficult to manage.

"I will have a stroke and it will be too late," O'Malley said.

The PACT Act expanded health care and disability benefits to up to 6 million veterans exposed to burn pits and other environmental pollution while serving in the Middle East, Southeast Asia and elsewhere, including post-9/11, Persian Gulf War and some Vietnam-era veterans -- the largest expansion of VA benefits in three decades.

[RELATED: [VA Health Care Workforce Tops 400,000 as More Hiring Looms](#)]

It removed a requirement that veterans or their survivors, depending on where the military member served, prove service connection for more than 23 health conditions, including respiratory diseases, several types of cancer, high blood pressure and more.

The VA has not provided a list of PACT Act-related conditions that have received the 0% disability rating. Based on anecdotal information from veterans service organizations, hypertension appears to be at the top of the list, but some conditions such as asthma, rhinitis and hypothyroidism also can be medically managed.

According to data from the VA provided to Military.com, the average total disability rating for veterans with granted PACT Act claims is 70%.

Jacobs said he expects the review to yield information on any ratings change in the coming months, adding that a decision must work within "a very clear framework of legal authorities."

Jacobs said he has heard stories that some veterans have considered going off their medications so that when they receive their compensation and pension exam, their "numbers are off the charts."

He had strong words for any veteran contemplating such a move.

"Do not do that. That is a significant health risk to you," Jacobs said.

What Would a Shutdown Mean for Servicemembers, Veterans, and Retirees?

<https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/advocacy/what-would-a-shutdown-mean-for-servicemembers,-veterans,-and-retirees/>

By: Brenden McMahan September 27, 2023

Update: *A 45-day continuing resolution [became law Sept. 30](#), keeping the government funded through mid-November. Send a message through MOAA's Legislative Action Center and tell your lawmakers to [finish the budget process](#) and [ensure servicemembers are paid](#) should a deal not be reached.*

Get the latest updates from MOAA on the budget process via our [Advocacy News page](#), or by subscribing to the weekly edition of [The MOAA Newsletter](#).

As the start of a new fiscal year draws closer with no agreement in place to fund the government, servicemembers, veterans, and their families face uncertainty, financial stress, and an erosion of trust in the government – all during a recruiting crisis for the all-volunteer force.

“Military members and their families volunteer and are honored to serve and make the needed sacrifices, but they don’t and should not expect to sacrifice their financial security,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA president and CEO. “The all-volunteer force is the backbone of our nation’s national and economic security. We depend on them and hold them accountable -- which they embrace – and they want and deserve the same dependability and accountability from the elected members of Congress who are charged with supporting them.”

TAKE ACTION: [Urge Your Elected Officials to Support the Pay Our Troops Act](#)

MOAA continues its work on behalf of all who serve and need your help on both short- and long-term messaging to Congress to address this ongoing funding problem. Here’s what you should know as Sept. 30 inches closer.

Shutdown Watch

If the 12 annual appropriations bills making up the federal budget aren’t passed by the end of the fiscal year, and if Congress does not pass a continuing resolution (CR) to extend last year’s spending levels, there will be at least a partial federal shutdown. This would be detrimental to our nation’s national security, to members of the uniformed services and veteran communities, and to the millions of other federal employees.

Some essential services will continue during the funding lapse – most [VA benefits would remain available](#), for example, and DoD military retiree and Survivor Benefit Plan (SBP) payments will continue unaffected, according to Defense Finance and Accounting Services (DFAS) spokesman Steve Burghardt, as will payments to Coast Guard retirees and survivors, according to CW4 Bob Hinds, USCG (Ret), manager of the Coast Guard Retiree Services Program.

However, while Congress has carved out exceptions for continued military pay in past shutdowns, they had yet to do so as of Sept. 27.

That’s why MOAA is asking members to [contact their elected officials today](#) and ask them to support the Pay Our Troops Act, introduced by Rep. Jen Kiggans (R-Va.), and other similar legislation, which would protect servicemember pay during a funding lapse.

“Government shutdowns and uncertainty of pay and benefits directly contribute to our current recruiting crisis,” Kelly said. “The Pay Our Troops Act would directly support stability for servicemembers and their families.”

Kiggans’ bill, and other similar legislation, also provides pay protection for Coast Guard members. MOAA also supports the bipartisan Pay Our Coast Guard Parity Act (H.R. 2693), introduced by Reps. Hillary Scholten (D-Mich.) and Jenniffer González-Colón, (R-Puerto Rico), to ensure these uniformed servicemembers receive the same protections as those falling under DoD.

TAKE ACTION: [Ask Your Member of Congress to Ensure the Coast Guard is Paid During a Government Shutdown](#)

Finish the Job

While these measures are important, they will not fully protect those who serve and have served from the fallout of a funding lapse. Despite MOAA's advocacy efforts, pay provisions as written do not cover members of the U.S. Public Health Service or NOAA, and they do not cover the many other federal agencies that support health care, services, and other benefits.

Without the necessary funding and authorities, federal agencies overseeing the eight uniformed services lack the authorizations or funding needed for the annual military pay raise, quality health care coverage, and quality-of-life programs for servicemembers and their families, along with other support programs and benefits. Congress has grappled with passing timely annual appropriations for a quarter-century; this year is no different, and it's critical for members to let their lawmakers know a change is long overdue.

[TAKE ACTION: [Ask Your Lawmakers to Avoid a Government Shutdown and Finish the Appropriations Process](#)]

What's Next?

Until all 12 annual appropriation bills are signed into law, chamber and party leadership will need to continue negotiations to reach a deal to properly fund the government for FY 2024. Given how far those bills are from the finish line, a CR likely will be required to prevent a shutdown while these talks move forward.

Please use the links above to make your voice heard on these critical issues, and read *The MOAA Newsletter* (manage your newsletter preferences [at this link](#)) and visit [MOAA.org](#) for the latest updates on FY 2024 annual appropriations and MOAA's advocacy.

MOAA ADVOCACY UPDATE

30 September 2023

<https://moaa.quorum.us/video/>

Every week, MOAA's advocacy leaders and other experts discuss issues of importance to our members and the uniformed services community. Watch the latest entries below, check out our [Advocacy Update playlist](#) for older entries, and [subscribe to MOAA's YouTube channel](#) for even more video. Head back to our [Legislative Advocacy Center homepage](#) to engage with your lawmakers on some of these critical topics.

Recent topics include: The MOAA Advocacy Update: Protecting Servicemembers From Financial Abuse, The MOAA Advocacy Update: MOAA Supports TAPS on Capitol Hill and The MOAA Advocacy Update: Deadline for PACT Act coverage Is Sept. 30.

LOCAL CONGRESSIONAL SUPPORT FOR PAY OUR TROOPS BILLS

30 September 2023

Congress eyes protecting military pay ahead of government shutdown.

By [Leo Shane III](#) 22 Sept 2023 Military Times <https://www.militarytimes.com/news/pentagon-congress/2023/09/22/congress-eyes-protecting-military-pay-ahead-of-government-shutdown/>

“Late Thursday, [Rep. Jennifer Kiggans, R-Va.](#), introduced the Pay Our Troops Act, which mirrors those military pay protections from past government shutdown threats. Unlike previous legislation, however, her bill also includes the Coast Guard, which is funded through the Department of Homeland Security and has not received the same pay guarantees as the other service in the past.”

NOTE: As of 30 September at 2000:

HR 5641: Pay Our Troops Act, which includes the US Coast Guard, was introduced by Representative Jennifer Kiggans of the 2nd Congressional District on 21 September 2023. It has 100 so-sponsors which include 2 additional members of the Virginia Delegation – Rep Bobby Scott, 3rd Congressional District, and Robert Wittman, 1st Congressional District.

<https://www.govtrack.us/congress/bills/118/hr5641>

S. 2835: Pay Our Military Act of 2023 <https://www.govtrack.us/congress/bills/118/s2835/cosponsors>



Bill was introduced on 18 September 2023 by Senator Dan Sullivan from Alaska. 18 co-sponsors, all Republicans.

Editors note: The shutdown for now has been averted late Saturday night.

Submitted by Sherry Ferki, MAJ, USA (Ret)2nd VP/Membership Chair

VCOC

Fourth Quarter Meeting Oct 25, 2023 Biennial Luncheon & Remembrance Ceremony at Falcon's Landing MOAA Chapter in Northern VA In Person and Virtual.

Submitted by: CDR Ken App, PACMOAA VCOC Representative.

IMMUNIZATION UPDATE

From Naval Medical Center Portsmouth

<https://portsmouth.tricare.mil/Health-Services/Preventive-Care/Immunizations/Seasonal-Immunizations>

downloaded on 30 September 2023

No information posted on flu vaccine yet.

Respiratory Syncytial Virus (RSV) Immunizations

The RSV vaccine is now available at the Naval Medical Center Portsmouth Immunizations Department for patients 60 years and older. RSV vaccines are available on a walk-in basis.

The vaccine will be available at all clinics except BHC Northwest no later than 27 Sep 2023.

Beneficiaries can also receive the vaccine out in the network and it will be covered under TRICARE. TRICARE's covered vaccines are found here: <https://militaryrx.express-scripts.com/vaccine/resource-center>.

RSV, is a common respiratory virus that usually causes mild, cold-like symptoms. Most people recover in a week or two, but RSV can be serious. Infants and older adults are more likely to develop severe RSV and need hospitalization. Vaccines are available to protect older adults from severe RSV.

For more information on RSV go to:

- [CDC RSV Web Page](#)
- [TRICARE Article on RSV](#)

COVID vaccines are available at the following immunization clinics:

NMCP

o Walk-in hours:

- Mon, Tues, Wed, & Fri - 8 a.m. - 3:30 p.m.
- Thursday - 9 a.m. - 3:30 p.m.

BHC Norfolk

o Walk-in hours:

- Monday - Friday - 8 a.m. - 11 a.m.

BHC Oceana

Please Memorize the VETERAN CRISIS HOTLINE **Dial 988 then press 1**

o Walk-in hours:

- Monday - Friday - 7:30 - 10:30 a.m.

BHC Boone (Little Creek)**o Walk-in hours:**

-Monday, Tuesday, Thursday, Friday 7:00 a.m. to 3:00 p.m.

Wednesday 8:00 a.m. to 3:00 p.m.

You can also find civilian locations nearest you at <https://www.vaccines.gov/search/>

<https://www.cdc.gov/coronavirus/2019-ncov/vaccines/stay-up-to-date.html> gives most current COVID-19 information.

Immunization Clinic Information**Hours**

Monday, Tuesday, Wednesday and Friday 8 a.m. to 4 p.m. (Last patient admitted at 3:30 p.m.)

Thursday 9 a.m. to 4 p.m. (Last patient admitted at 3:30 p.m.) **Phone : (757) 953-2207**

Defense Finance and Accounting**DFAS Retiree Newsletter**

September 2023 Retiree Newsletter

Don't Forget to Give Your Retired Pay Account a Regular Checkup!

There is an old quote attributed to Benjamin Franklin: “an ounce of prevention is worth a pound of cure.” And while this can be true of many things—like our health—it’s also true about your retired pay account! You should make a plan to regularly review and update your retired pay account.

Keeping your account current will ensure that DFAS can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn’t cause difficulties for you or your loved ones down the road.

Use this handy checklist to do a retired pay checkup at least once a year. A good time to do it is just after you finish your tax preparation, since you’ll have the documents handy. Or, you can do it at any time that is convenient for you by using myPay.

1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you moved and haven’t told us, we won’t know how to reach you. Let’s keep the lines of communication open! You can **easily log in to your myPay account and check “Correspondence Address” under “Pay Changes”** on the side menu as part of the annual account checkup:

<https://mypay.dfas.mil>

Or, check your mailing address on your Retiree Account Statement to ensure that it is up-to-date.

2. Is your email address in myPay current?

Make sure you have an email address in myPay and that it is current. Email is the easiest and fastest way to communicate. **If we have an email address, you will hear news faster.** Plus, now you can get **email status notifications** when you submit certain requests for your account if you have a valid email address in myPay.

It only takes a minute to check your email address in myPay. At the top of the myPay account menu, select “Personal Settings” and then in the side menu on the left, select “Email Address” to view the email address(es) on file with DFAS. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use. If you have a valid email address in myPay, you can receive notification about the DFAS Retiree Newsletter and about your Branch of Service’s retiree newsletter, as well as information about your pay account.

3. Are your allotments correct?

Review your allotments **at least once a year.** Look under “Pay Changes” for “Allotments” in the menu on the left side of the myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

You might also consider moving allotments for bill payments to your online bank account where you would have more control and flexibility in the timing and changes to your payments. If you do not monitor your allotment amounts and your pay changes for any reason, it is possible that your pay could be suspended if your allotments exceed your net retired pay—so please monitor these closely!

Please keep in mind that **some allotments cannot be changed using myPay**. These include allotments that are paid via paper check, those for your federal benefits, such as FEDVIP, TRICARE and NSGLI, and those that are not voluntary allotments.

If you have a question about allotments for your federal benefits, **please contact that organization directly**. DFAS cannot answer questions about or make changes to your federal benefit allotments. If you have a question about an allotment that cannot be changed in myPay, please contact our Customer Care Center.

4. Is your income tax withholding correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should **look at the federal or state income tax withholding information in your account**. (Ed. comment: It is even more important now to check income tax withholding now with Virginia's partial exemption of military retired pay.)

You can verify and update your tax withholding information yourself in myPay. Click on "Federal Withholding" or "State Withholding" under "Pay Changes" in the menu on the left to see if your withholding meets your current need. You may also mail or fax us a new IRS Form W-4 to request a change to your federal withholding.

DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website at <https://www.irs.gov>. You can also use the IRS estimator at: <https://www.irs.gov/individuals/tax-withholding-estimator>

5. Have you had any major life changes?

If you get married, lose a spouse, or have a child, **that change can affect your account**. Changes may need to be made to your Survivor Benefit Plan (SBP) information or your Arrears of Pay beneficiary.

To make changes to your Survivor Benefit Plan coverage, please send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the request to update your account. Retirees should **always notify DFAS as soon as possible about a major life change**.

6. Is your Arrears of Pay beneficiary correct?

Retirees should **choose a beneficiary for any arrears of retired pay that may be due when they pass away**. Make sure the designation is current and confirm that the beneficiary's address is up to date. You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. Beneficiary designation changes can be made through myPay, as well as updating the beneficiary's address information.

DFAS also now has a Form Wizard for the DD Form 2894 (Designation of Beneficiary Information) to help take the "form" out of the form. You can use the Form Wizard to provide updated beneficiary information—and even conveniently submit your document using askDFAS. You can find more information **here**: <https://www.dfas.mil/askdfas>. On that page, click on Retirees and Annuitants.

7. Are your Survivor Benefit Plan (SBP) coverage and beneficiary, correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. **The most important information for you to check: type of coverage, and date of birth of your spouse beneficiary** (if applicable). If you divorced since retiring, carefully check your Survivor Benefit Plan (SBP) participation status. **Under the law, SBP coverage for a spouse ends with a divorce**. Coverage for a former spouse does not continue after the divorce unless certain actions are taken.

To continue SBP coverage for a former spouse, either (a) the retiree must voluntarily request coverage be continued for the former spouse, or, (b) the former spouse must request the coverage (but she/he may do so only if a court order requires the coverage). Certain time limits and other conditions apply.

If those actions were not taken, the coverage for the former spouse has ended. This could have important consequences for your survivors

To check your SBP coverage status, review your Retiree Account Statement (RAS) carefully. Make sure that the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

Please see our special webpage “How to Identify the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement” for more details: <https://www.dfas.mil/sbpspouseformerspouse>
 Note: If you would like more information about the SBP Open Season that runs from December 23, 2022 to January 1, 2024, please visit our special focus webpage for information on eligibility to enroll or discontinue coverage: <https://www.dfas.mil/sbpopenseason23>

Make a plan to review your pay account information regularly

Pick a date to review your retired pay account information. It doesn't matter if it's your retirement anniversary date, birthday, first of the year, or tax time. **Set a yearly reminder** to look over information to make sure your account is up to date.

Submitted by: Ken App, CDR USN (Ret) Salute Editor

Community Affairs



Churchland MCROTC Activities Primarily Funded by Fundraising

PACMOAA members participated in 2 carwashes to help the MCJROTC raise funds, 1 on 26 August and 1 on 30 September. Picture to the left shows 4 cadets helping wash cars on 30 Sept – Cadet Aiden Underwood (driver door), Cadet Ethan Rochefort (back of car), and CO, Cadet Alexandria Lepelletier.

The Churchland MCJROTC (Marine Corps Junior Reserve Officers' Training Corps) cadets participate in multiple drill meets/competitions throughout the year. An example of a past meet, is a trip to Stone Mountain, GA, in an attempt to qualify for the Marine Corps National Drill Competition in Daytona Beach FL in March 2022. Unfortunately, the only funding they receive comes from the USMC Training and Education Command (Marine equivalent to USA TRADOC) Regional Director. When LtCol Paul Pratt, USMC (Ret), Senior Marine Instructor, spoke with the Regional Director in August, he was told that the money they received this year was less than in the director's entire history of JROTC to support his schools!

More recently, any funding the MCJROTC receives will depend on the passage of the Congressional budget and when it is passed. At this time, the cadets have raised about \$2000 and LtCol Pratt has requested funds to support almost \$60,000 worth of activities. Thus, most of the expenses for the MCJROTC activities will be covered by fundraising activities.

Future fundraising events will include more carwashes, weather permitting, possibly fundraising with Chik-fil-A, etc. I will keep you updated on future events.

PACMOAA President Meeting with Local Base Commanders

Over the past few months, CAPT Bruce LaLonde, PACMOAA President, has reached out to several of the local commands including a visit with the Executive Officer at the Norfolk Naval Shipyard and Naval Medical Center Portsmouth. CAPT LaLonde has also been leaving copies of the PACMOAA newsletters at both commands to increase awareness of PACMOAA and our numerous activities.

PROGRAMS

Oct 12, 2023 Steve Zellos Senior Services of Southeaster Virginia

Nov 9, 2023 Annual Business Meeting – PACMOAA Election of New Officers for the Leadership Team

December 14, 2023 PACMOAA Annual Christmas Gala

POSITIONS OPEN FOR NOVEMBER 2023 BALLOT

Members elected this fall will serve from January 2024 to January 2026 unless otherwise designated.

Please Memorize the VETERAN CRISIS HOTLINE **Dial 988 then press 1**

Please consider becoming a member of the Leadership Team as an elected officer or appointed. PACMOAA needs as many different perspectives as possible to help us represent all our members and their interests! The Nominations Committee Chair is Bill Smith. If you are interested in running for any of the positions listed below or have any questions, please contact Bill (757-333-0871, wmsmith6487@gmail.com) or Bruce LaLonde (757-673-7380, brucelalonde@cs.com) before the 12 October 2023 meeting.

Note:

Good computer skills are essential to facilitate speedy communication among the Board members.

Positions to be filled (brief overview included in Aug/Sept newsletter):

1st Vice President/Program Chair

2nd Vice President/Membership Chair.

Secretary (*for the last year of a two-year term*)

Treasurer

Two Board Members for 2-year terms

One Board Member for the last year of a two-year term

BELATED 40TH ANNIVERSARY CELEBRATION CERTIFICATE AWARDS



Left: LCDR Lynn Terry, USN (Ret) was presented the Past President Certificate, serving Jan 2007 – Jan 2009. He also coordinated the 30th Anniversary Celebration PowerPoint Show, has served on Scholarship Committee for over 10 years, and facilitated the transition from all mailed newsletters to primarily emailed newsletters!



Right: CAPT Oran (Sonny) Chenault, USN (Ret), presented Charter Member Certificate by MAJ Sherry Ferki, USA (Ret). Both members received a copy of the 40th Anniversary Celebration Program & Challenge

Coin.

MEMBER IN THE SPOTLIGHT



CAPT ORAN "SONNY" CHENAULT, USN (RET) CHARTER MEMBER

CAPT Chenault is the only known surviving Charter Member and is a life member of PACMOAA. He was born in Reading PA in 1934. As a navy dependent, he experienced numerous moves, most notably Shanghai, China at 9 months of age and Naval Hospital Pearl Harbor T.H. (Territory Hawaii), where his dad was O.D. on Dec 7, 1941.

CAPT Chenault attended Tulane University for pre-med and medicine and graduated in 1959. The draft was in effect while he was at Tulane, so he joined the Army ROTC for 2 years, but the draft board had him take a physical. CAPT Chenault obtained a deferral before the draft physical results were in and joined the Navy as soon as he started med school! He began his Navy career as an Ensign 1955 (designator). CAPT

Chenault did his internship, residency, and 2-3 years on staff running the new specialty of Pediatric Urology at Naval Hospital San Diego. He married Jane, a Navy Nurse, in 1959. She had to resign her commission in 1961 as they wanted to have children and women could not stay in the service if they were pregnant and/or had children then. They subsequently had 4 children.

CAPT Chenault was ordered aboard the USS Repose in Vietnam in 1966. Upon his return he was offered the

chance to start and chair the largest east coast Navy Urology Residency Program at Portsmouth Naval Hospital, which he did for 20 years. CAPT Chenault retired from the Navy in 1978 to enter a private urology practice in Portsmouth, Norfolk, and Chesapeake primarily to fund his 4 children's entrance into colleges. During the ensuing years he held numerous committee chairmanships, Chief of Staff, and board memberships of Maryview, Optima, and the American Cancer Society. His hobbies included music, fishing, boating, and RV travel over North America, Australia, Mexico, Canada, Germany, Baltics, Russia, Belarus, Poland, and the Czech Republic.

CAPT Chenault and Jane live at Lake Prince Woods in Suffolk, and he helps coordinate programs for the

Submitted by Sherry Ferki, MAJ, USA (Ret)



veteran's group there.

CHAPLAIN'S CORNER

As the season changes, we are reminded of our cycles of life, I was touched by another entry from the Salesian Collection of *Poems of Joy* written by Georgene Freedman.

Autumn's Promise

Falling leaves of terra-cotta scatter
in the breeze...
Amber hues and tawny shadows covering
the trees...
Billowing puffs of azure float across
the sky...
In shapes of cotton sculptures ever-
changing to the eye.
Squirrels bury their stolen acorn
treasures...
While birds hurry toward the suns'
warm pleasures.
Autumn holds the promise of 'His'
return to earth...
The season of harvest that renews itself
in springtime with rebirth!



Submitted by
CAPT Bob Brewer,
USN (Ret)
Chaplin

CDR Ken App, USN (Ret)
Salute Editor



THAT'S A WRAP FOR OCTOBER 2023